



Corporate Online Banking Services (eCorp)

User Guide

Table of Contents

1. General Information	8
1.1 Official Website	8
1.2 Contact and Technical Support	8
1.3 Service Requirements	8
1.4 Access Types	9
1.4.1 View Only	9
1.4.2 Single (Limited Access)	9
1.4.3 Single (Full Access)	9
1.4.4 Multiple Access	9
2. Corporate Access	10
2.1 Signup	10
2.2 Request Access	13
2.2.1 Single (Full Access)	13
2.2.2 Single (Limited Access)	16
2.2.3 Multiple Access	19
2.3 Signup for Additional Users	23
3. Login	26
3.1 Login	26
3.1.1 First-Time Login (Setup)	26
3.1.2 Subsequent Logins (Standard Procedure)	28
3.2 Forgot Your Password	29
3.3 Unlock User	31
3.4 Forgot Username	33
4. Settings	34
4.1 Set Password Expiry Date	34
4.2 Change Password	35
4.3 Manage Site key	36
4.4 Access Type	37
5. Mailbox	40
5.1 Inbox	40
5.2 Create Message	41
5.3 Reply to Messages	42
5.4 Sent Items	43
6. Requests Pool	44
6.1 Pending Requests	44
6.2 History	45
7. Administration	46
7.1 Departments Management	46

7.1.1.	View Departments.....	46
7.1.2.	Add Departments.....	47
7.1.3.	Edit Departments.....	48
7.1.4.	Delete Departments.....	49
7.2	Groups Management.....	50
7.2.1.	View Groups.....	50
7.2.2.	Add Groups.....	51
7.2.3.	Edit Groups.....	52
7.2.4.	Delete Groups.....	53
7.3	Roles Management.....	54
7.3.1.	View Roles.....	54
7.3.2.	Add Roles.....	55
7.3.3.	Edit Roles.....	56
7.3.4.	Delete Roles.....	57
7.3.5.	Role Configuration.....	58
7.4	Users Management.....	61
7.4.1.	View Additional Users.....	61
7.4.2.	Add Additional Users.....	62
7.4.3.	Delete Additional Users.....	64
7.4.4.	Reset Additional Users Password.....	65
7.4.5.	Reset Additional Users Sitekey.....	66
7.4.6.	Unlock Additional Users.....	67
7.5	Users Roles.....	68
7.6	Corporate Service Limits.....	69
7.6.1.	View Corporate Service Limits.....	69
7.6.2.	Add Corporate Service Limits.....	70
7.6.3.	Edit Corporate Service Limits.....	71
7.6.4.	Delete Corporate Service Limits.....	72
7.7	User Service Limits.....	73
7.7.1.	View User Service Limits.....	73
7.7.2.	Add User Service Limits.....	74
7.7.3.	Edit User Service Limits.....	75
7.7.4.	Delete User Service Limits.....	76
7.8	Users Mobile Management.....	77
7.9	Reactivating OTP.....	78
7.9.1.	Reactivate OTP for CSA.....	78
7.9.2.	Reactivate OTP for Additional Users.....	79
7.10	Corporate Access Control.....	80
7.11	Access Time Management.....	81
7.11.1.	View Access Time Management.....	81
7.11.2.	Add Access Time Management.....	82
7.11.3.	Edit Access Time Management.....	84
7.11.4.	Delete Access Time Management.....	85
7.12	Multiple Approvers Management.....	86

7.12.1.	View Multiple Approvers Configuration	86
7.12.2.	Add Multiple Approvers Configuration	87
7.12.3.	Edit Multiple Approvers Configuration	89
7.12.4.	Delete Multiple Approvers Configuration	90
7.13	Multiple Reviewers Management	91
7.13.1.	View Multiple Reviewers Configuration	91
7.13.2.	Add Multiple Reviewers Configuration	92
7.13.3.	Edit Multiple Reviewers Configuration	93
7.13.4.	Delete Multiple Reviewers Configuration	94
7.14	Users Audit Trail	95
8.	Account Services	96
8.1	Accounts Summary	96
8.1.1.	Accounts	96
8.1.2.	Investment Deposits	98
8.1.3.	Holds	99
8.2	Advanced Statement	100
8.3	Generated Statement	101
8.4	Monthly Account Statement	102
8.4.1.	Subscribe	102
8.4.2.	Unsubscribe	103
8.4.3.	Download Statement	104
8.5	Transaction Report	105
8.6	Auto Coverage	106
8.6.1.	View Auto Coverage	106
8.6.2.	Add Auto Coverage	107
8.6.3.	Edit Auto Coverage	109
8.6.4.	Delete Auto Coverage	111
8.7	Cheque Book Request	112
8.8	Open New Account	113
8.9	Open Investment Deposit	114
8.10	Activate Dormant Account	115
8.11	Issue Demand Draft/Payment Order	116
8.12	Direct Debit	117
8.13	MT940 Statement Subscription	118
8.14	KCC Dividends Subscription	119
8.15	Requests History	120
9.	Transfers & Payments	121
9.1	Transfer to Own Accounts	121
9.2	Transfer to KFH Beneficiary	122
9.3	Transfer to Other Banks	123
9.4	Transfer to Other Banks Status	125
9.5	Modify (Transfer to Other Banks)	126
9.6	Cancel (Transfer to Other Banks)	127

9.7	Bulk Transfer.....	128
9.7.1.	Bulk Transfer (By File Upload).....	128
9.7.2.	Bulk Transfer (By Template).....	131
9.7.3.	Manage Template (New Template)	132
9.7.4.	Manage Template (Edit Template Name)	135
9.7.5.	Manage Template (Add Beneficiaries).....	136
9.7.6.	Manage Template (Edit Beneficiaries).....	138
9.7.7.	Manage Template (Delete Beneficiaries)	139
9.7.8.	Manage Template (Delete Template).....	140
9.8	Bulk Transfer Status	141
9.9	Bills Payment.....	143
9.10	Donate to Charities	144
9.11	Requests History	145
10.	Beneficiaries	146
10.1	KFH Beneficiaries	146
10.1.1.	View KFH Beneficiaries.....	146
10.1.2.	Add KFH Beneficiaries	147
10.1.3.	Edit KFH Beneficiaries	148
10.1.4.	Delete KFH Beneficiaries.....	149
10.2	Other Banks Beneficiaries.....	150
10.2.1.	View Other Banks Beneficiaries	150
10.2.2.	Add Other Banks Beneficiaries	151
10.2.3.	Edit Other Banks Beneficiaries	153
10.2.4.	Delete Other Banks Beneficiaries	154
11.	Salary & Allowances	155
11.1	Salary & Allowances	155
11.1.1.	Transfer (Salaries, Allowances, End of Service)	155
11.1.2.	Manage Template (New Template)	157
11.1.3.	Manage Template (Edit Template Name/PAM ID)	158
11.1.4.	Manage Template (Add Employees - File Upload).....	159
11.1.5.	Manage Template (Add Employees - Manual)	160
11.1.6.	Manage Template (Edit Employees).....	161
11.1.7.	Manage Template (Delete Employees).....	162
11.1.8.	Manage Template (Delete Template)	163
11.2	Salary & Allowances Reports.....	164
12.	Zaheb	166
12.1	Generate Payment Link	166
12.2	Zaheb Reports.....	168
12.3	Requests History	170
13.	Credit Facilities	171
13.1	Credit Facilities.....	171
13.2	Facility Request.....	172

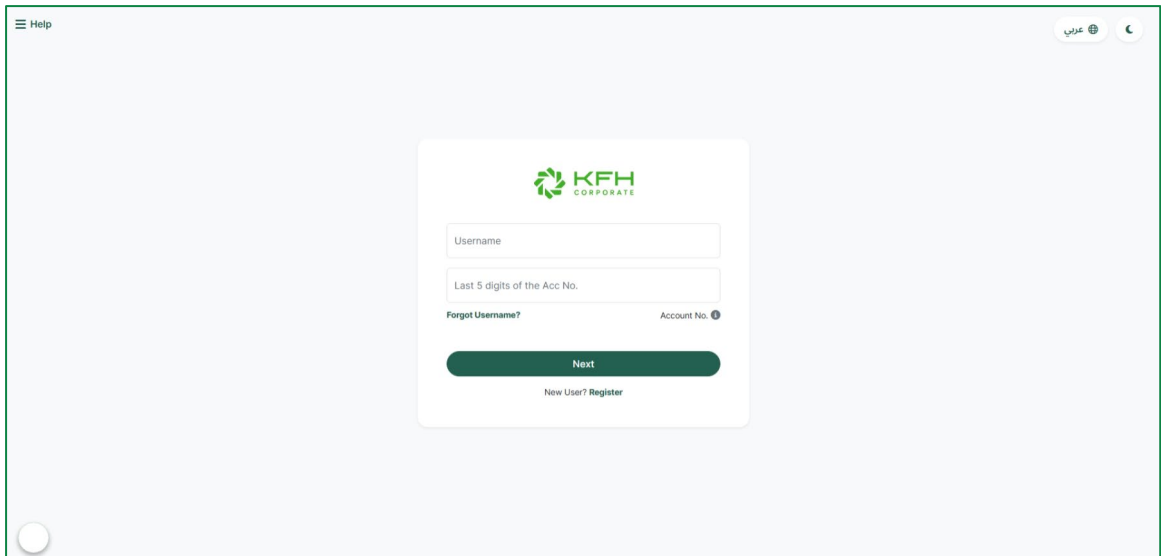
13.3	Deals Details	173
13.4	Deal Request.....	174
13.5	Deals Payment	175
13.6	Past Due Payment	177
13.7	Requests History	178
14.	Trade Finance.....	179
14.1	Import LC Issuance.....	179
14.2	Import LC Details	182
14.3	Import LC (Amend)	183
14.4	Import LC Bills	184
14.5	Export LC Balances.....	185
14.6	Export LC Bills	186
14.7	Inward Bills of Collections	187
14.8	Outward Bills of Collections.....	188
14.9	Outward LG Issuance.....	189
14.10	Outward LG Details	192
14.11	Outward LG (Amend).....	193
14.12	Inward LG Details.....	194
14.13	Requests History	195
15.	Credit Cards.....	196
15.1	Credit Card Details	196
15.2	Credit Card Statement.....	197
15.3	Card Payment.....	198
15.4	Standing Orders to Cards.....	199
15.4.1.	View Standing Orders to Cards.....	199
15.4.2.	Add Standing Orders to Cards.....	200
15.4.3.	Edit Standing Orders to Cards.....	202
15.4.4.	Delete Standing Orders to Cards	203
15.5	Report Lost Credit Card	204
16.	Debit Cards	205
16.1	Debit Card Transactions Report.....	205
16.2	Report Lost Debit Card	206
17.	Letters & Certificates	207
17.1	Issue IBAN Letter	207
17.2	Balance Confirmation Letter.....	208
17.3	Issue Liability Certificate.....	209
17.4	Requests History	210
18.	Suppliers Services	211
18.1	Disbursements.....	211
18.2	Requests History	213
19.	Standing Orders	214

19.1	Standing Orders to Accounts.....	214
19.1.1.	View Standing Orders to Accounts.....	214
19.1.2.	Add Standing Orders to Accounts.....	215
19.1.3.	Edit Standing Orders to Accounts.....	217
19.1.4.	Delete Standing Orders to Accounts.....	218
19.2	Standing Orders to Charities (Add).....	219
20.	ERP.....	220
20.1	ERP Payments.....	220
20.2	ERP History.....	222
21.	Sales Reports.....	223
21.1	Point of Sale.....	223
21.2	Payment Gateway (Debit Cards).....	224
21.3	Payment Gateway (Credit Cards).....	225
22.	Other Services.....	226
22.1	Update Profile.....	226
22.2	Currency Rates.....	228
22.3	Currency Converter.....	229
22.4	Relationship Manager Info.....	230
22.5	Requests History.....	231

1. General Information

1.1 Official Website

- ecorp.kfhonline.com



1.2 Contact and Technical Support

- Email: GCB-Ecorp@kfh.com
- Mailbox ([Details](#)).

1.3 Service Requirements

- Active Bank Account (Corporate).
- Mobile Number (Kuwait service providers only).
- Email Address.
- Valid Civil IDs (for All Users).

1.4 Access Types

1.4.1. View Only

- The View Only allows users to view the accounts balances and statements, in addition to sales reports.
- Financial transactions are not allowed.

1.4.2. Single (Limited Access)

- The Single Limited Access registration type allows the user to singularly access the corporate online banking eCorp services with limited privileges to specific features.
- Most Financial transactions are not allowed (except the salaries & allowances).

1.4.3. Single (Full Access)

- The Single Full Access registration type allows the user to singularly access the corporate online banking eCorp services with full privileges to all available features.

1.4.4. Multiple Access

- The Multiple Registration Access type allows multiple users to access the corporate online banking services eCorp with different roles, each user to access the system with a designated role assigned by the Corporate Super Admin- CSA, with a minimum of 1 initiator user.
- **Corporate Super Admin - CSA (Mandatory)**
 - This user has the privileges to manage all the additional users, in addition to the ability to approve all request types created by other users.
 - The Corporate Super Admin (CSA) must have formal Management Authority within the company. This position does not allow delegation of authority.
- **Initiator (Mandatory)**
 - This user can create financial and non-financial requests, as per the allowed services managed by Corporate Super Admin.
- **Reviewer (Optional)**
 - This user can review all requests created by the Initiator-type user, as per the allowed services access managed by Corporate Super Admin.
- **Approver (Optional)**
 - This user can approve all financial and non-financial requests created by the initiator-type user, as per the allowed services managed by Corporate Super Admin.

2. Corporate Access

2.1 Signup

Features & Notes:

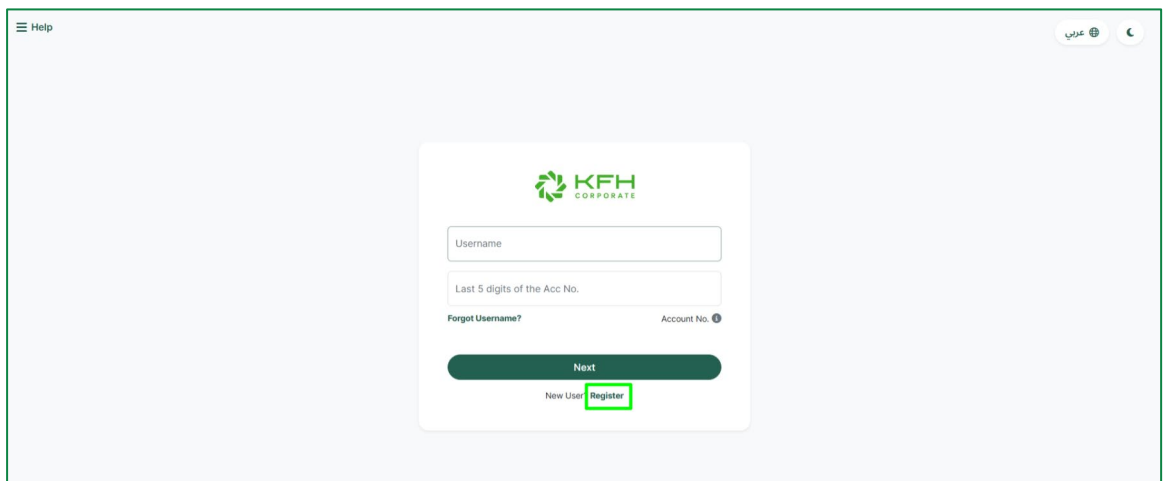
- To initialize and register your corporate entity and primary user for the eCorp digital platform.
- The Corporate Super Admin (CSA) must have formal Management Authority within the company. This position does not allow delegation of authority.

Prerequisites:

- 12-digit Corporate Account Number.
- Personal Civil ID.
- Registered mobile device for OTP reception.

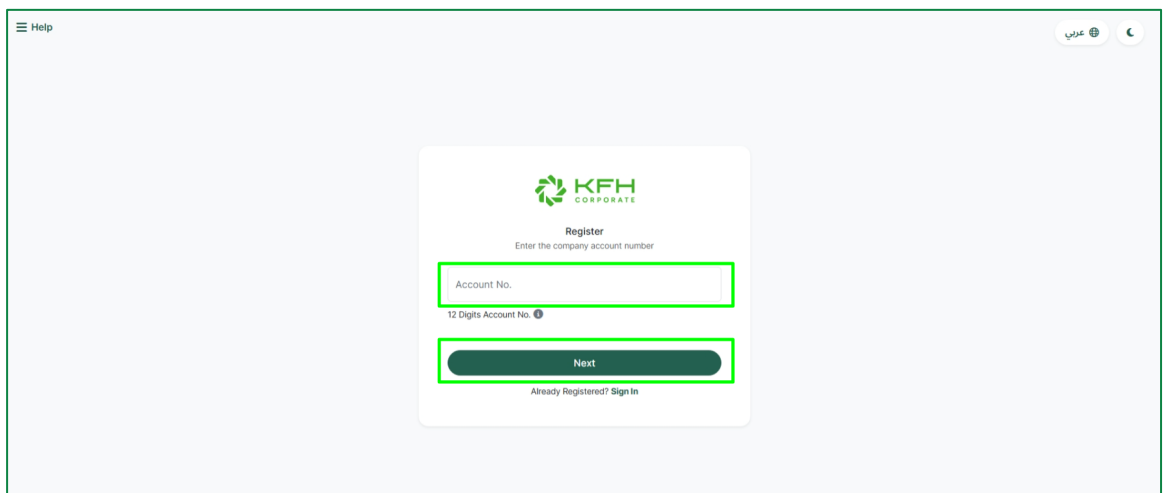
Step-by-Step Instructions:

1. On the eCorp landing page, click the **Register** button.



The screenshot shows the KFH Corporate registration page. At the top left, there is a 'Help' icon. At the top right, there are icons for Arabic language and a moon symbol. The main content area features the KFH Corporate logo. Below the logo, there are two input fields: 'Username' and 'Last 5 digits of the Acc No.'. There are also links for 'Forgot Username?' and 'Account No.'. A large green 'Next' button is centered below the input fields. At the bottom of the form, there is a link for 'New User' and a 'Register' button, which is highlighted with a green box.

2. Enter your **12 Digits Corporate Account Number** and click **Next**.



The screenshot shows the KFH Corporate registration page at the account number entry step. At the top left, there is a 'Help' icon. At the top right, there are icons for Arabic language and a moon symbol. The main content area features the KFH Corporate logo. Below the logo, the text 'Register' and 'Enter the company account number' is displayed. There is an input field for 'Account No.' with a '12 Digits Account No.' icon below it. A large green 'Next' button is centered below the input field. At the bottom of the form, there is a link for 'Already Registered? Sign In'. The 'Next' button and the 'Account No.' input field are highlighted with green boxes.

3. Enter your **Personal Civil ID** number and click **Next**.

Help

KFH
CORPORATE

Register
Enter the company account number and your personal Civil ID

Account No. XXXXXXXXXX0

User's Civil ID (12 digits)

Help

Next

Cancel

4. Check your mobile number, then Click **Send OTP**.

Help

KFH
CORPORATE

OTP Code
Kindly request OTP to proceed with your registration
Account No. XXXXXXXXXX0888

Mobile No 9XXXXXXXXXX24

OTP code

Send OTP

Sent Count 0

I acknowledge that I have carefully read and accepted the applicable Terms and Conditions

Submit

Cancel

5. Enter the **OTP code** received on your registered mobile.
6. Read and **Accept the Terms and Conditions**.
7. Click **Submit**.

Help

KFH
CORPORATE

OTP Code
Kindly request OTP to proceed with your registration
Account No. XXXXXXXXXX9270

Mobile No 9XXXX5818

OTP code

Send OTP

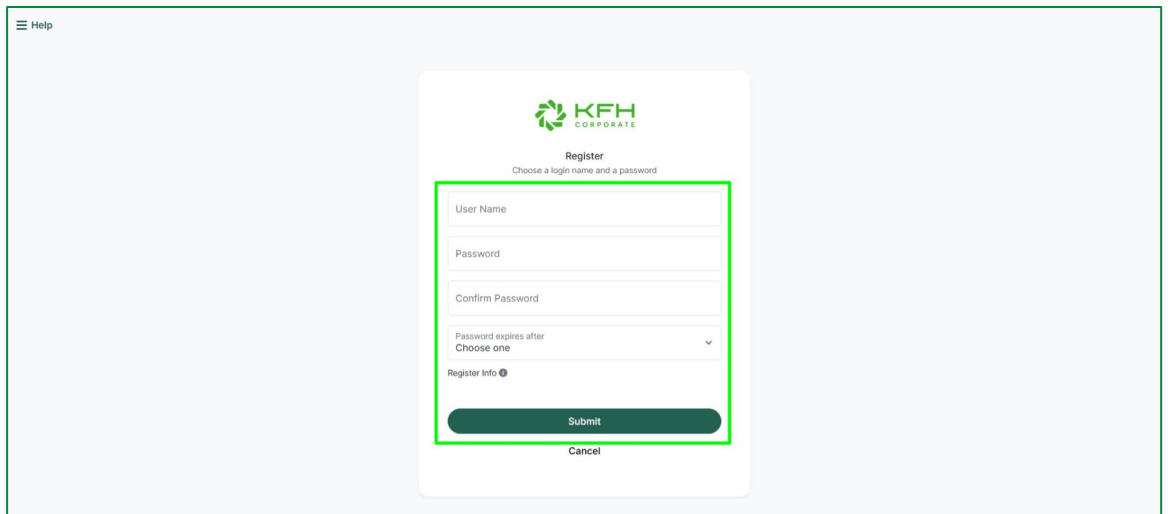
Sent Count 1
Remaining time to resend sms code 04:54

I acknowledge that I have carefully read and accepted the applicable Terms and Conditions

Submit

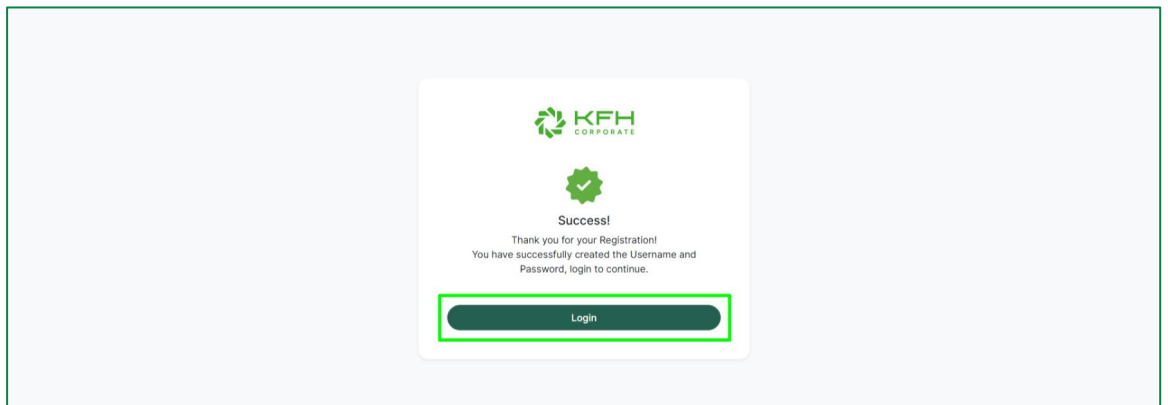
Cancel

8. Enter your desired unique **Username**.
9. Choose a strong **Password**.
10. Select the **Password Validity Period** (e.g., 1 Year).
11. Click **Submit**.



The screenshot shows a web interface for KFH Corporate registration. At the top left, there is a 'Help' link. The main content area features a white card with the KFH Corporate logo and the title 'Register'. Below the title, it says 'Choose a login name and a password'. The registration form includes the following fields: 'User Name', 'Password', 'Confirm Password', and 'Password expires after Choose one' with a dropdown arrow. There is also a 'Register Info' link with a question mark icon. At the bottom of the form, there are two buttons: 'Submit' and 'Cancel'. A green rectangular box highlights the 'User Name', 'Password', 'Confirm Password', and 'Password expires after' fields.

12. Success message will appear, Click **login**.



2.2 Request Access

2.2.1. Single (Full Access)

Features & Notes:

- To define and request the level of authority and access for the user.
- The user must have formal Management Authority within the company. This position does not allow delegation of authority.

Step-by-Step Instructions:

1. Navigate to **Company Access > Request Access**.
2. Choose **Single (Full Access)** from the available options, then Click **Next**.

Services **KFH CORPORATE** View Only eCorp

Request Access

Access Type*

Single (Full Access) Single (Limited Access) Multiple Access

Single (Full Access)

The Single Full Access registration type allows the user to singularly access the corporate online banking eCorp services with full privileges to all available features.

Next

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3. Enter the required **personal details** for the user.
4. Click **Submit**.

Corporate Super Admin User Details

User Name Mobile No 99XX5818

Arabic Full Name
* الاسم الأخير * الاسم الأوسط * الاسم الأول *

English Full Name
First Name * Middle Name Last Name *

Authorized signatory Civil ID * Email *

(Civil ID will be used for PACI authentication in the next steps)

Clear Submit

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- Carefully check all **entered details** for accuracy.
- Click **Confirm**.

Services **KFH CORPORATE** View Only eCorp

Confirm

⚠ Check the information before confirming the process

Company Details

Arabic Name	English Name
Civil Id	Company Account Number
Commercial Reg. Number	Mobile No 9XXX5818

User Details

User Name	
Arabic Name احمد جاسم محمد	English Name Ahmad Jassim Mohammad
Authorized signatory Civil ID	
Mobile No 9XXX5818	Email
Access Type Single (Full Access)	

Back **Confirm**

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- Check your **mobile number**, then Click **Send OTP**.

Services **KFH CORPORATE** View Only eCorp

Send OTP

1 We will send you PACI authentication request in the next step

Mobile No
9XXX5818

OTP code *

Send Count 0

Send OTP

I acknowledge that I have carefully read and accepted the applicable **Terms and Conditions**.

I confirm I have registered in KUWAIT MOBILE ID App related to Public Authority of Civil Information

Back **Next**

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8. Enter the **OTP code** received on your registered mobile.
9. Read and **Accept the Terms and Conditions**.
10. Confirm your registration in **Kuwait Mobile ID**.
11. Click **Next**.

12. The Kuwait Mobile ID app connected to the CSA's Civil ID will receive an authentication request.
13. **Select an option** from the below, then click **Proceed**:
 - a. I have Accepted the Authentication request: **If you already did.**
 - b. Resend Authentication request: **if not received.**
 - c. Proceed without PACI Authentication: physical **activation form** must be filled, signed, and submitted to one of our corporate branches.

14. The KFH Back Office Team will review the details and finalize the setup.

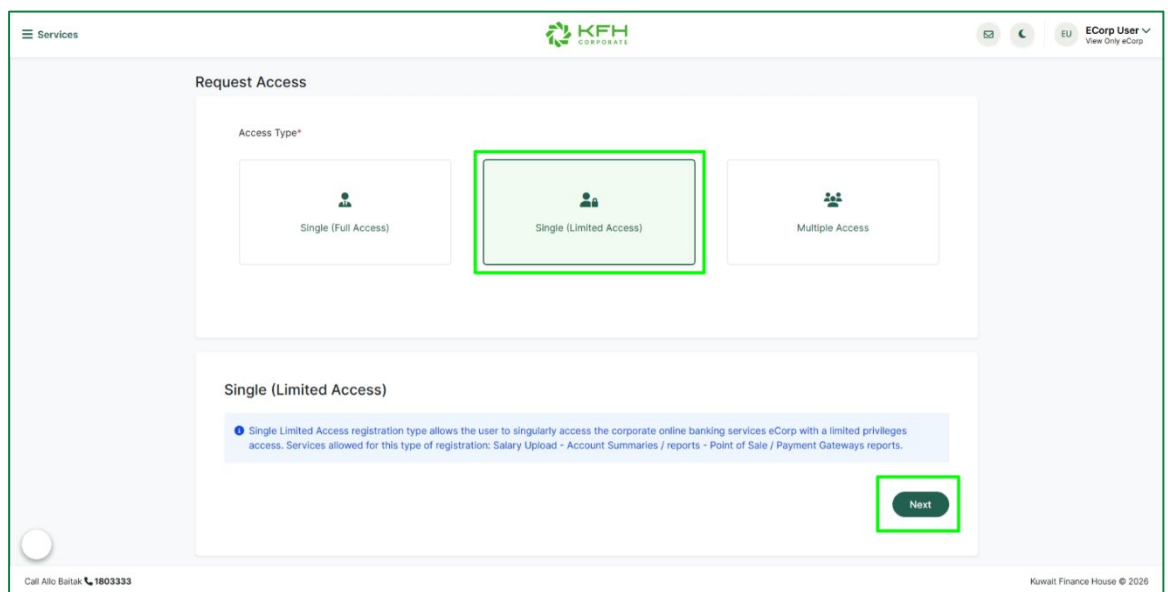
2.2.2. Single (Limited Access)

Features & Notes:

- To define and request the level of authority and access for the user.
- The user must have formal Management Authority within the company. This position does not allow delegation of authority.

Step-by-Step Instructions:

1. Navigate to **Company Access > Request Access**.
2. Choose **Single (Limited Access)** from the available options, then Click **Next**.



Services KFH CORPORATE EU ECorp User View Only eCorp

Request Access

Access Type*

Single (Full Access)

Single (Limited Access)

Multiple Access

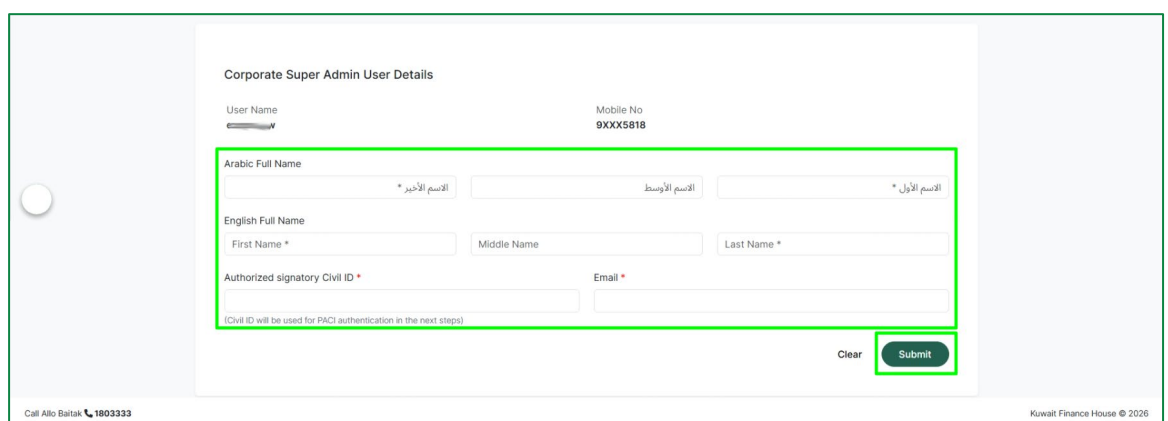
Single (Limited Access)

Single Limited Access registration type allows the user to singularly access the corporate online banking services eCorp with a limited privileges access. Services allowed for this type of registration: Salary Upload - Account Summaries / reports - Point of Sale / Payment Gateways reports.

Next

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3. Enter the required **personal details** for the user.
4. Click **Submit**.



Corporate Super Admin User Details

User Name Mobile No
9XXX5818

Arabic Full Name

* الاسم الأخير * الاسم الأوسط * الاسم الأول

English Full Name

First Name * Middle Name Last Name *

Authorized signatory Civil ID * Email *

(Civil ID will be used for PACI authentication in the next steps)

Clear Submit

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- Carefully check all **entered details** for accuracy.
- Click **Confirm**.

Services **KFH CORPORATE** View Only eCorp

Confirm

⚠ Check the information before confirming the process

Company Details

Arabic Name	English Name
Civil Id	Company Account Number
Commercial Reg. Number	Mobile No 9XXX5818

User Details

User Name	
Arabic Name احمد جاسم محمد	English Name Ahmad Jassim Mohammad
Authorized signatory Civil ID	
Mobile No 9XXX5818	Email
Access Type Single (Full Access)	

Back **Confirm**

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- Check your **mobile number**, then Click **Send OTP**.

Services **KFH CORPORATE** View Only eCorp

Send OTP

📌 We will send you PACI authentication request in the next step

Mobile No
9XXX5818

OTP code *

Send Count 0

Send OTP

I acknowledge that I have carefully read and accepted the applicable **Terms and Conditions**.

I confirm I have registered in KUWAIT MOBILE ID App related to Public Authority of Civil Information

Back **Next**

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8. Enter the **OTP code** received on your registered mobile.
9. Read and **Accept the Terms and Conditions**.
10. Confirm your registration in **Kuwait Mobile ID**.
11. Click **Next**.

12. The Kuwait Mobile ID app connected to the CSA's Civil ID will receive an authentication request.
13. **Select an option** from the below, then click **Proceed**:
 - a. I have Accepted the Authentication request: **If you already did.**
 - b. Resend Authentication request: **if not received.**
 - c. Proceed without PACI Authentication: physical **activation form** must be filled, signed, and submitted to one of our corporate branches.

14. The KFH Back Office Team will review the details and finalize the setup.

2.2.3. Multiple Access

Features & Notes:

- To define and request the level of authority and access for the Corporate Super Admin (CSA) and additional users.
- The Corporate Super Admin (CSA) must have formal Management Authority within the company. This position does not allow delegation of authority.

Step-by-Step Instructions:

1. Navigate to **Company Access > Request Access**.
2. Choose **Multiple Access** from the available options, then Click **Next**.

Services **KFH CORPORATE** EU **ECorp User** View Only eCorp

Request Access

Access Type*

Single (Full Access) Single (Limited Access) **Multiple Access**

Multiple Access

i The Multiple Registration Access type allows multiple users to access the corporate online banking services eCorp with different roles, each user to access the system with a designated role assigned by the Corporate Super Admin- CSA, with a minimum of 2 users.

Corporate Super Admin - CSA (Mandatory)
This user has the privileges to manage all the users within the corporate, in addition to the ability to approve all request types created by other users.

Initiator type user (Mandatory)
This user has the ability to create financial and non-financial requests, as per the allowed services access managed by the Corporate Super Admin.

Reviewer user type (Optional)
This user has the ability to review all requests created by the Initiator-type user, as per the allowed services access managed the Corporate Super Admin.

Approver user type (Optional)
This user has the ability to approve all financial and non-financial requests created by the Initiator-type user, as per the allowed services access managed by the Corporate Super Admin.

Next

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3. Enter the required **personal details** for the **Corporate Super Admin (CSA)**.

Corporate Super Admin User Details

User Name Mobile No
99XX5818

Arabic Full Name
* الاسم الأخير الاسم الأوسط * الاسم الأول

English Full Name
First Name * Middle Name Last Name *

Authorized signatory Civil ID * Email *

(Civil ID will be used for PACI authentication in the next steps)

Clear **Submit**

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4. Enter the required **personal details** for the **Additional User**.
5. **Upload Civil ID** copy for the additional user.

6. Select the **additional user type (Details)**:
 - a. Initiator (**at least one initiator is required to proceed**).

7. **Optional:** Click **Add new additional user**, if additional users are required.

8. Click **Submit**.

9. Carefully check all **entered details** for accuracy.
10. Click **Confirm**.

Company Details

Arabic Name _____ English Name _____

Civil Id _____ Company Account Number _____

Commercial Reg. Number _____ Mobile No **99995818**

User Details

User Name _____

Arabic Name **احمد جاسم محمد** English Name **Ahmad Jassim Mohammad**

Authorized signatory Civil ID _____

Mobile No **99995818** Email _____

Access Type **Multiple Access**

Additional User Details

Arabic Name **يوسف احمد جاسم** English Name **Yousef Ahmad Jassim**

Civil Id _____ Mobile No _____

Email _____ User Type **Initiator**

Upload Civil Id
@ image003.png

Back **Confirm**

Call Allo Baitak 1803333 Kuwait Finance House © 2026

11. Check your **mobile number**, then Click **Send OTP**.

Send OTP

We will send you PACI authentication request in the next step

Mobile No **99995818**

OTP code * _____ **Send OTP**

Send Count 0

I acknowledge that I have carefully read and accepted the applicable **Terms and Conditions**.

I confirm I have registered in KUWAIT MOBILE ID App related to Public Authority of Civil Information

Back **Next**

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12. Enter the **OTP code** received on your registered mobile.
13. Read and **Accept the Terms and Conditions**.
14. Confirm your registration in **Kuwait Mobile ID**.
15. Click **Next**.

16. The Kuwait Mobile ID app connected to the CSA's Civil ID will receive an authentication request.
17. **Select an option** from the below, then click **Proceed**:
 - a. I have Accepted the Authentication request: **If you already did.**
 - b. Resend Authentication request: **if not received.**
 - c. Proceed without PACI Authentication: physical **activation form** must be filled, signed, and submitted to one of our corporate branches.

18. The KFH Back Office Team will review the details and finalize the setup.

2.3 Signup for Additional Users

Features & Notes:

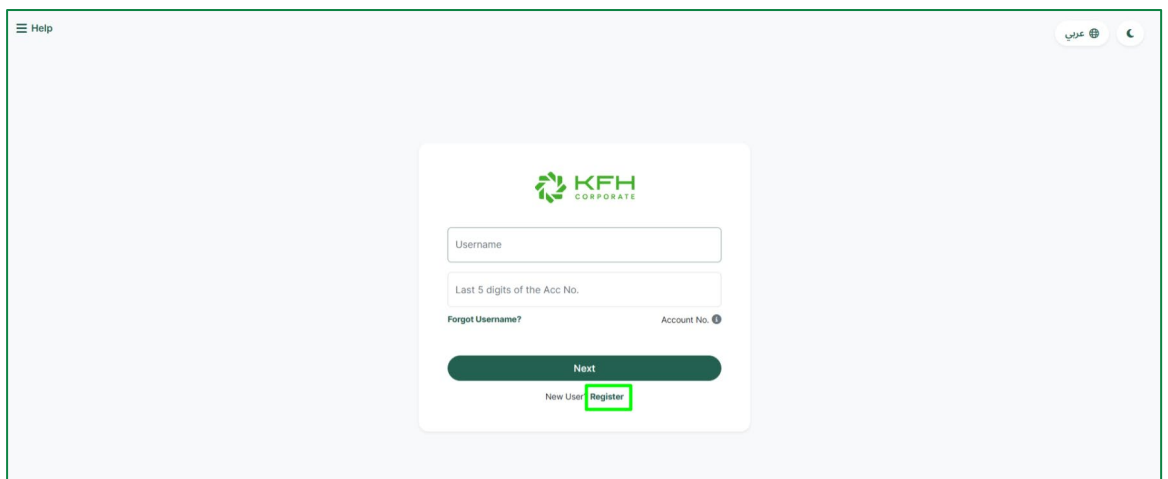
- To allow staff members to activate their profile on the eCorp platform after they have been pre-registered.
- This step can only be performed once the additional user's details have been added by the Corporate Super Admin (CSA) and **approved by the Bank**. If the bank has not yet processed the request, the registration will not proceed.

Prerequisites:

- 12-digit Corporate Account Number.
- Personal Civil ID.
- Registered mobile device for OTP reception.

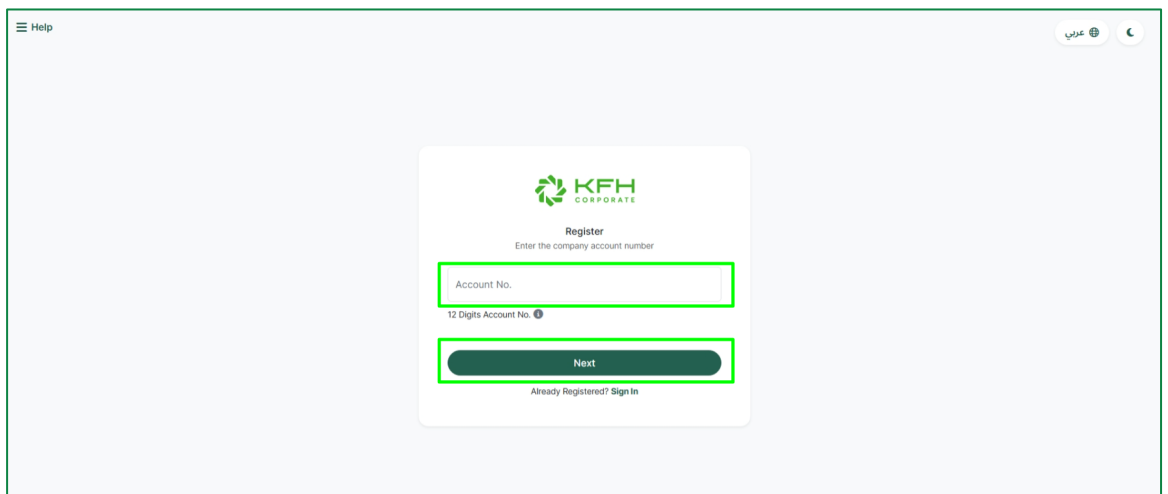
Step-by-Step Instructions:

1. On the eCorp landing page, click the **Register** button.



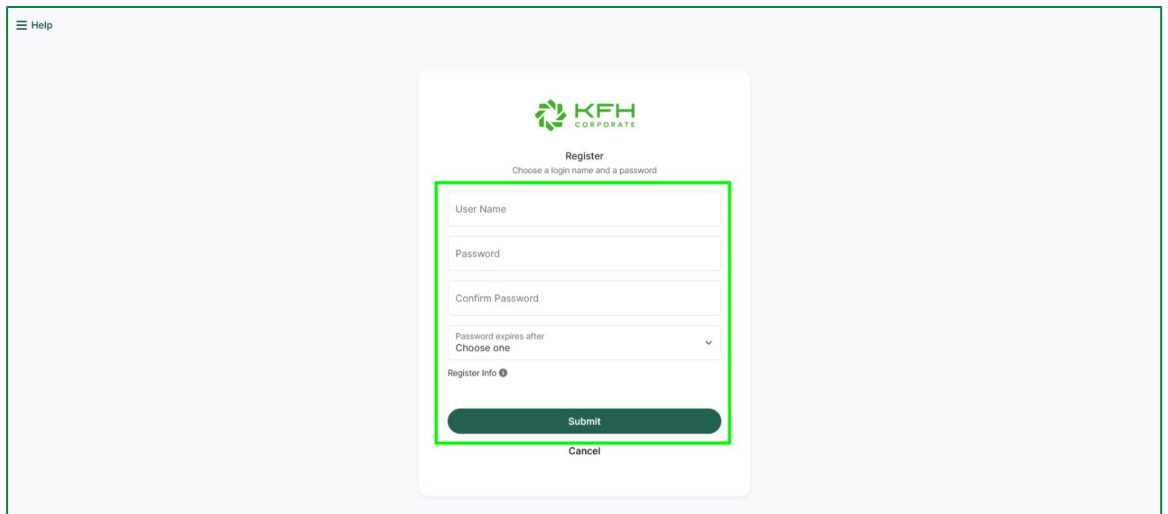
The screenshot shows the KFH Corporate registration page. At the top, there is a 'Help' link on the left and a language selector (Arabic) and a moon icon on the right. The main content area features the KFH Corporate logo. Below the logo are two input fields: 'Username' and 'Last 5 digits of the Acc No.'. There are also links for 'Forgot Username?' and 'Account No.'. A dark green 'Next' button is positioned below the input fields. At the bottom of the form, there is a link for 'New User? Register' which is highlighted with a green box.

2. Enter your **12 Digits Corporate Account Number** and click **Next**.



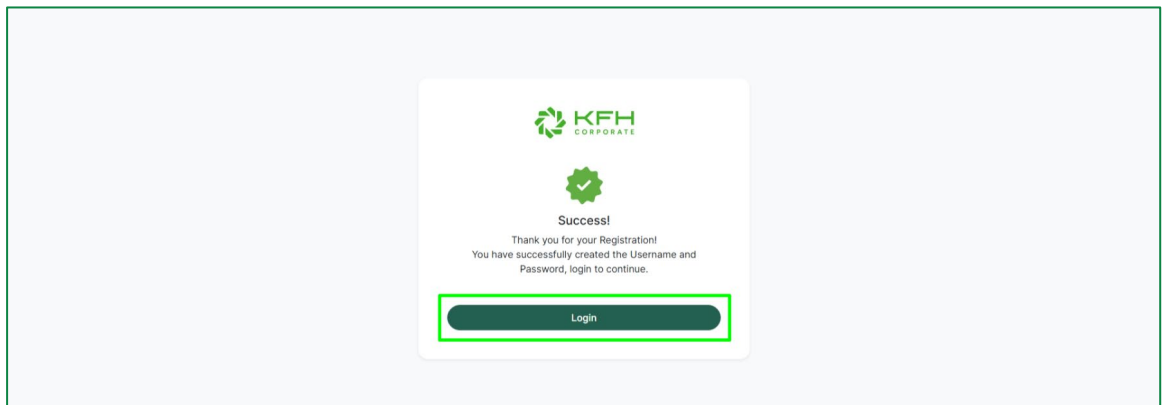
The screenshot shows the KFH Corporate registration page at the 'Register' step. The title is 'Register' with the subtitle 'Enter the company account number'. There is a single input field labeled 'Account No.' with a green border. Below the input field, there is a link for '12 Digits Account No.'. A dark green 'Next' button is positioned below the input field. At the bottom of the form, there is a link for 'Already Registered? Sign In'.

8. Enter your desired unique **Username**.
9. Choose a strong **Password**.
10. Select the **Password Validity Period** (e.g., 1 Year).
11. Click **Submit**.



The screenshot shows a registration form for KFH Corporate. The form is titled "Register" and includes the instruction "Choose a login name and a password". The form fields are: "User Name", "Password", "Confirm Password", and "Password expires after Choose one" (with a dropdown arrow). Below the fields is a "Register Info" link and a "Submit" button. A "Cancel" link is located below the "Submit" button. The form is highlighted with a green border.

12. Success message will appear, Click **login**.



3. Login

3.1 Login

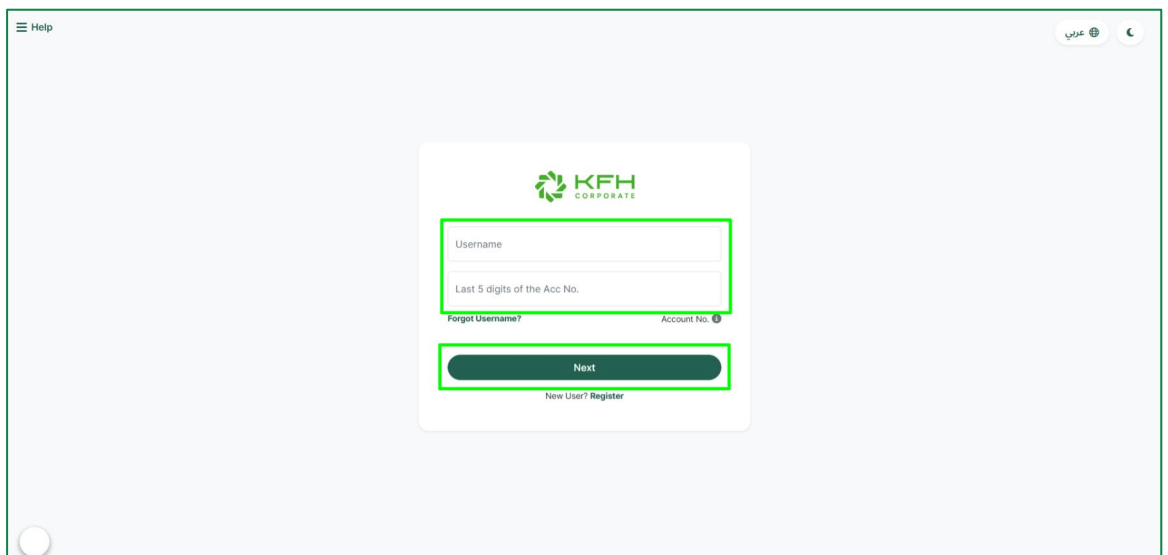
3.1.1. First-Time Login (Setup)

Features & Notes:

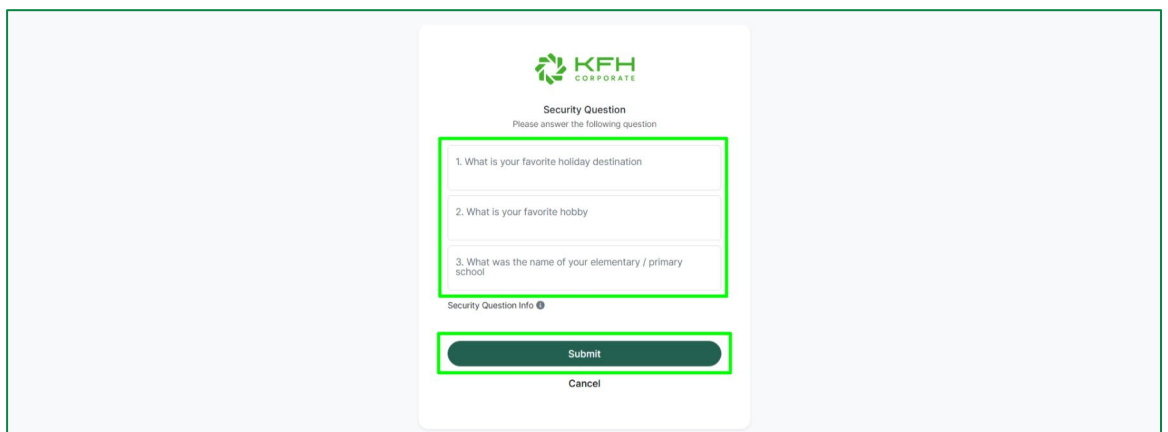
- To securely authenticate and access the eCorp platform. This portal uses Site Key technology to ensure you are logging into the genuine bank website.

Step-by-Step Instructions:

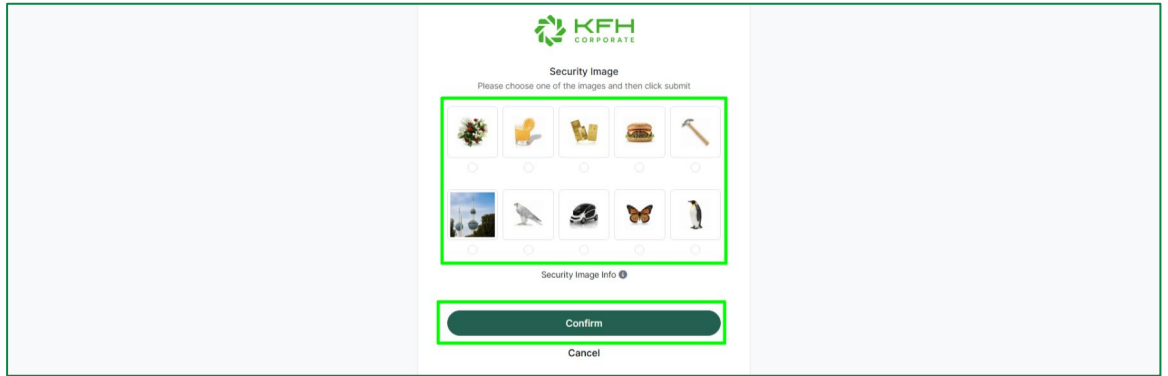
1. Go to the eCorp portal home page.
2. Enter your **Username**.
3. Enter the **last 5 digits** of your **company account number**, then Click **Next**.



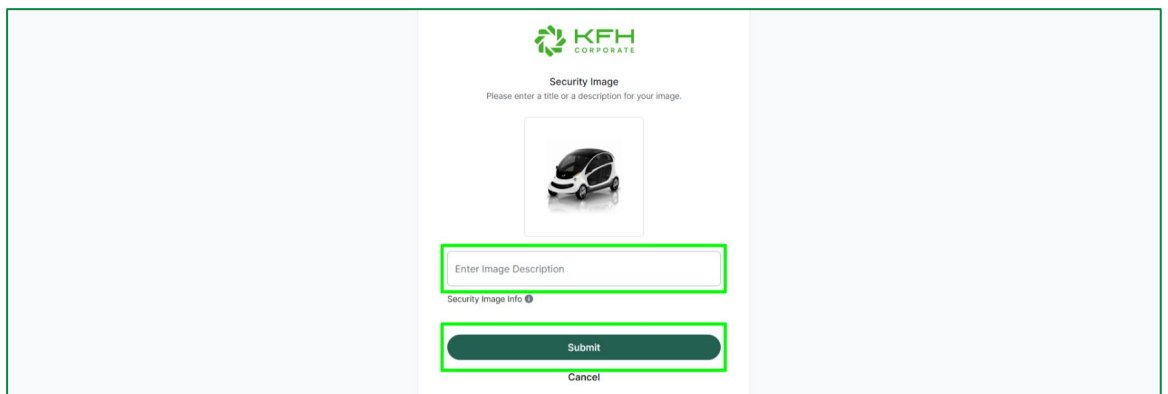
4. Answer 3 **security questions**, then Click **Submit**.



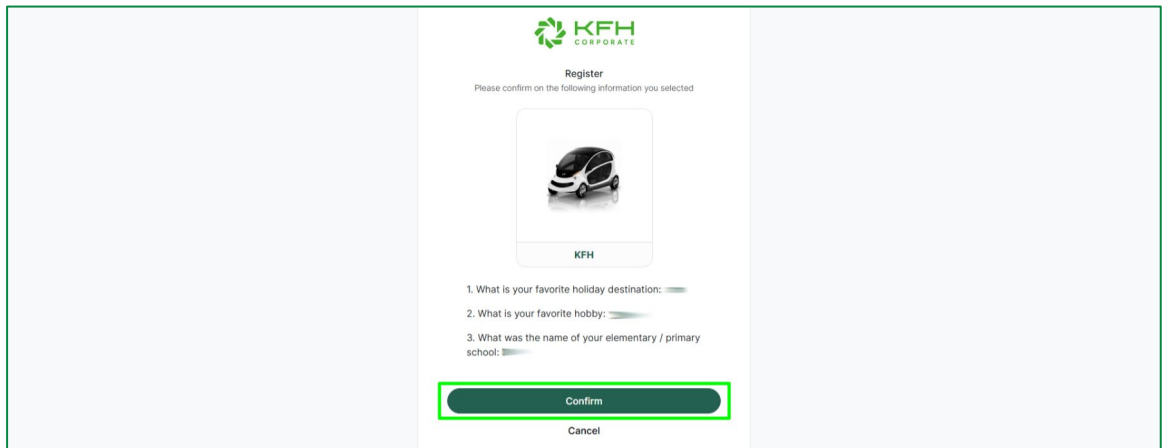
5. Select a **Site Key Image** from the provided library, then Click **Confirm**.



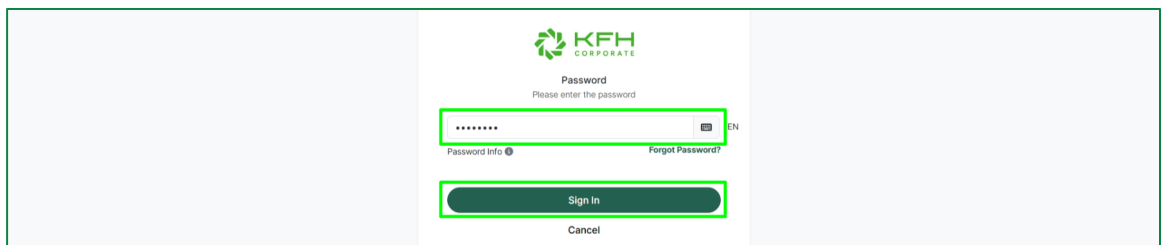
6. Type a unique **Description** for your chosen image, then Click **Submit**.



7. **Check** the entered details, then Click **Confirm**.



8. Enter your **Password** and Click **Sign In**.



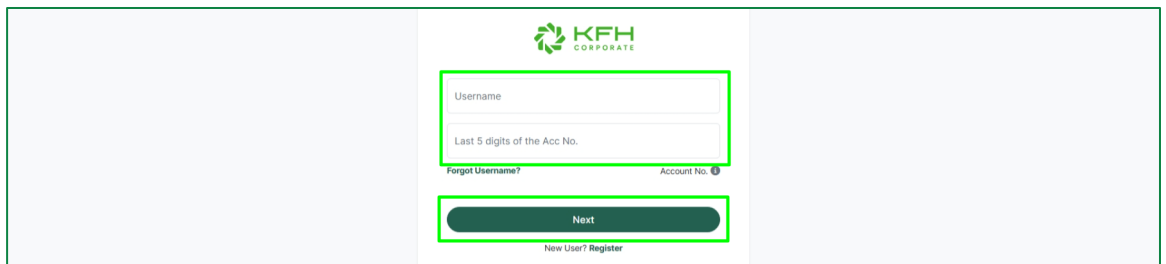
3.1.2. Subsequent Logins (Standard Procedure)

Features & Notes:

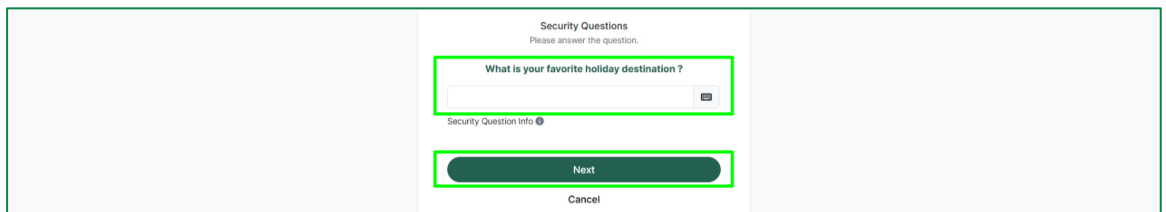
- To securely authenticate and access the eCorp platform. This portal uses Site Key technology to ensure you are logging into the genuine bank website.

Step-by-Step Instructions:

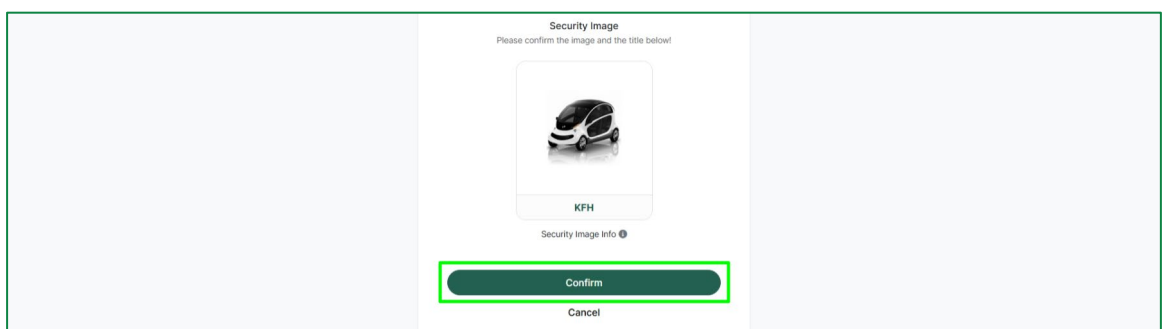
1. Go to the eCorp portal home page.
2. Enter your **Username**.
3. Enter the **last 5 digits** of your **company account number**, then click **Next**.



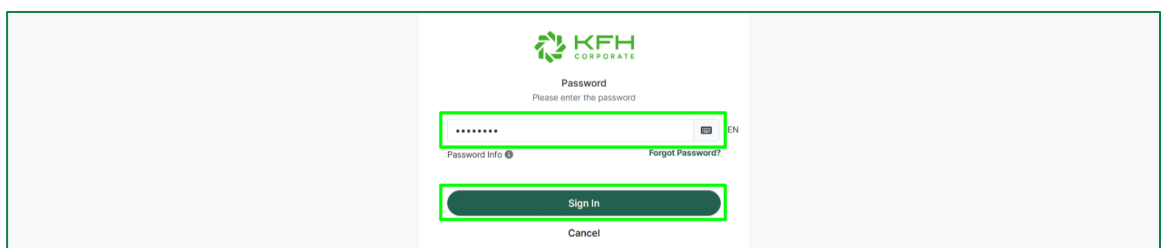
4. Answer the **Security Question** displayed on the screen, then click **Next**.



5. Verify that the **Site Key Image** and the **Description**, then click **Confirm**.



6. Enter your **Password** and Click **Sign In**.



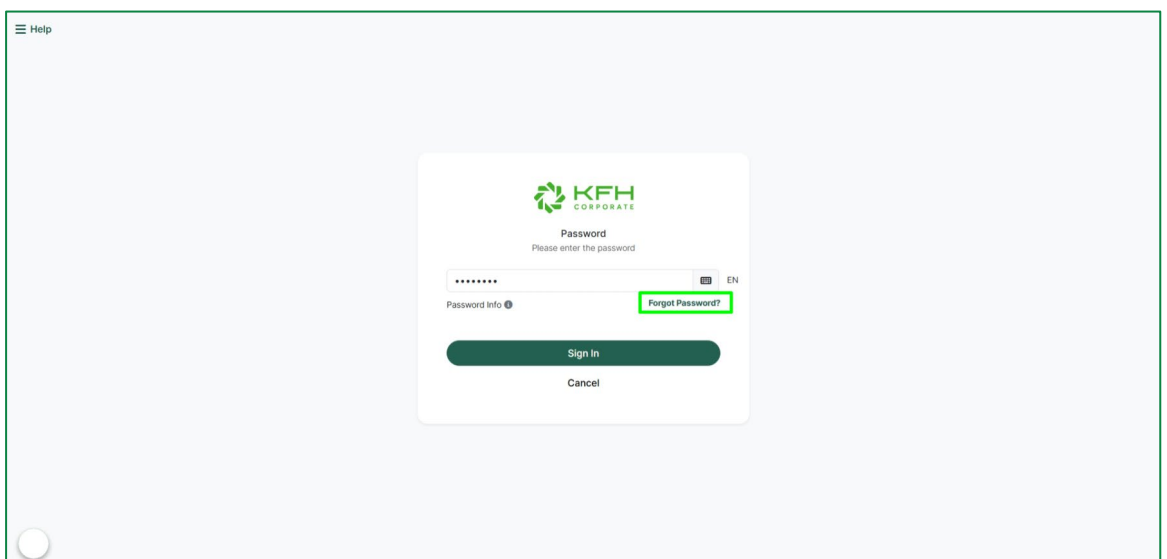
3.2 Forgot Your Password

Features & Notes:

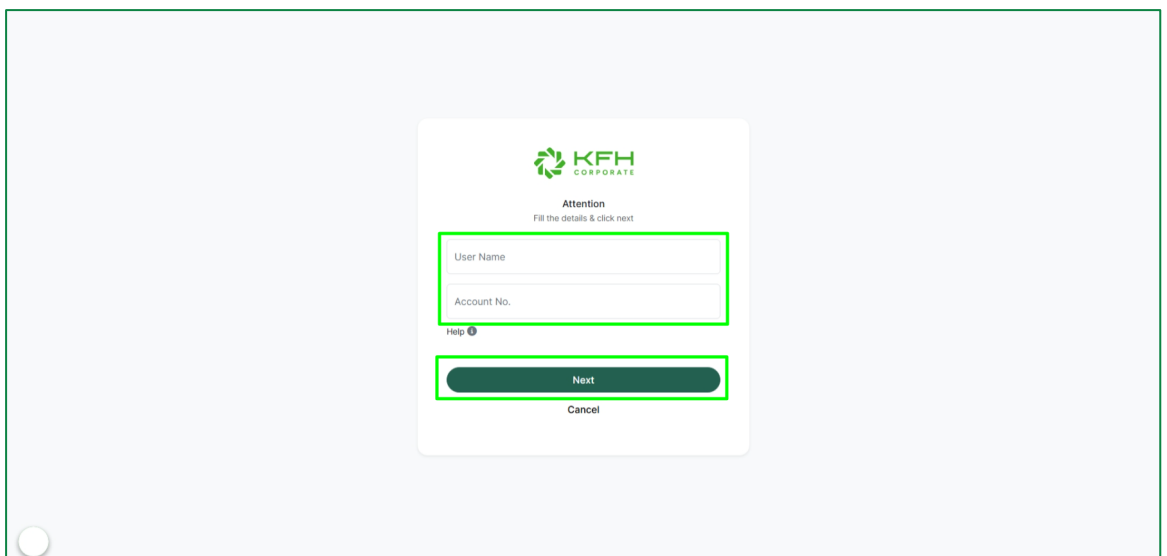
- To allow the Corporate Super Admin (CSA) to securely reset their login password.
- This self-service recovery is applicable for Corporate Super Admin (CSA) users only.
- The CSA must use the Administration > Users Management module to reset passwords for Additional Users.

Step-by-Step Instructions:

1. Navigate to the eCorp portal and proceed through the [login steps](#) until you reach the Password entry screen.
2. Click on the **Forgot Password**.



3. Enter your **Username**.
4. Enter your **12 Digits Corporate Account Number** and click **Next**.



5. Check your mobile number, then Click **Send OTP**.

Help

KFH
CORPORATE

OTP Code
Request OTP to proceed

Account No. XXXXXXXX40 User Name

Mobile No. 9XX5818

OTP code **Send OTP**

Sent Count 1

I acknowledge that I have carefully read and accepted the applicable **Terms and Conditions**.

Submit
Cancel

6. Enter the **OTP code** received on your registered mobile.
7. Read and **Accept the Terms and Conditions**, then Click **Submit**.

Help

KFH
CORPORATE

OTP Code
Request OTP to proceed

Account No. XXXXXXXX9840 User Name ecorpview

Mobile No. 9XX5818

OTP code Send OTP

Sent Count 2
Remaining time to resend sms code 04:41

I acknowledge that I have carefully read and accepted the applicable **Terms and Conditions**.

Submit
Cancel

8. Enter your **New Password** and **Confirm Password**.
9. Click **Submit** to finalize the reset.

KFH
CORPORATE

Password
Reset your Password

Password

Confirm Password

Notes +

Submit
Cancel

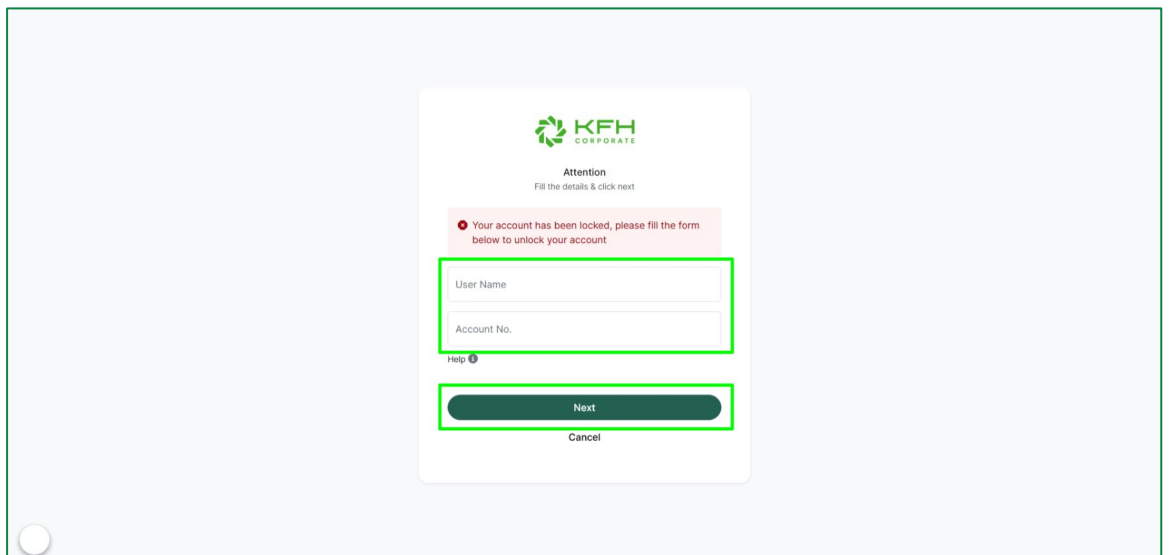
3.3 Unlock User

Features & Notes:

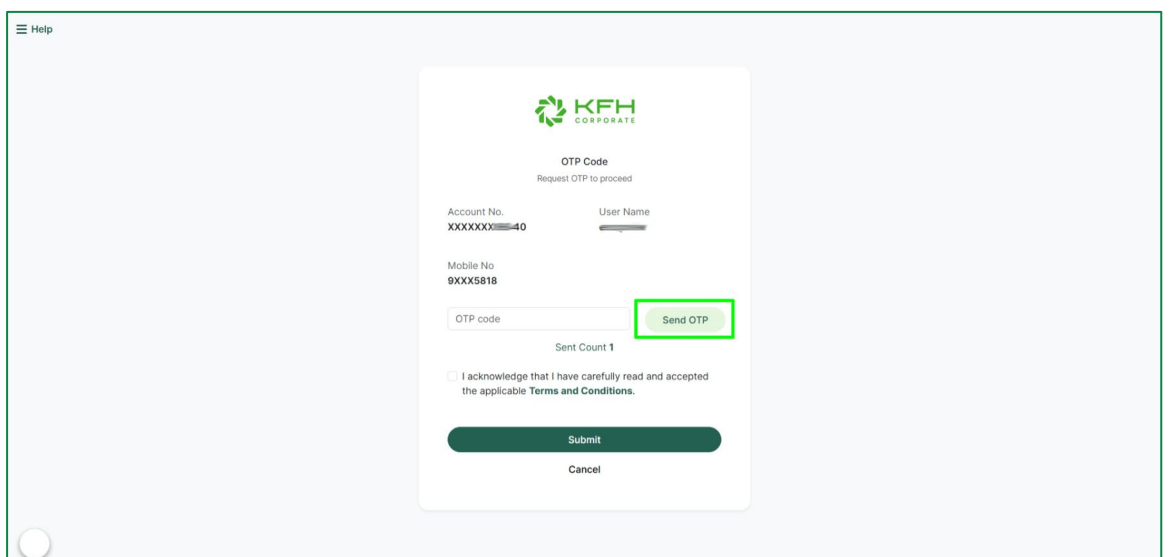
- To restore access to a user account that has been locked due to multiple incorrect login attempts.

Step-by-Step Instructions:

1. Navigate to the eCorp portal and proceed through the [login steps](#) until you reach the Password entry screen.
2. If your account is locked, the system will automatically redirect you to the Unlock User screen.
3. Enter your **Username**.
4. Enter your **12 Digits Corporate Account Number** and click **Next**.



5. Check your mobile number, then Click **Send OTP**.



6. Enter the **OTP code** received on your registered mobile.
7. Read and **Accept the Terms and Conditions**, then Click **Submit**.

Help

KFH
CORPORATE

OTP Code
Request OTP to proceed

Account No. **XXXXXXXX9840** User Name **ecorpview**

Mobile No. **9XXX5818**

OTP code

Sent Count **2**
Remaining time to resend sms code **04:41**

I acknowledge that I have carefully read and accepted the applicable **Terms and Conditions**.

8. Upon successful verification, a message will appear confirming that the user has been Unlocked.
9. You may now return to the main page and log in.

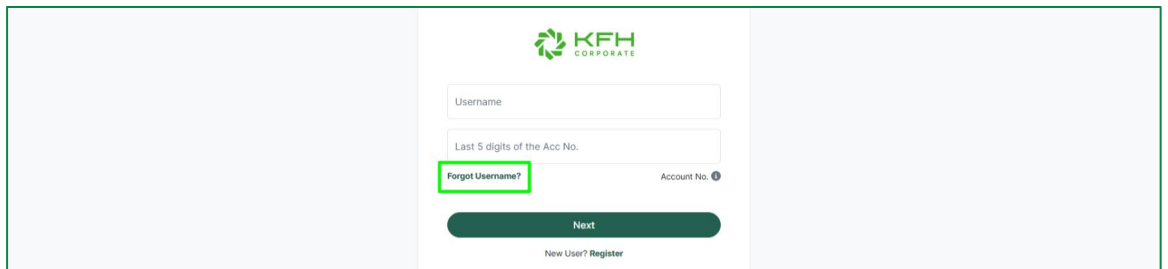
3.4 Forgot Username

Features & Notes:

- To recover a forgotten username via secure identity verification and SMS delivery.

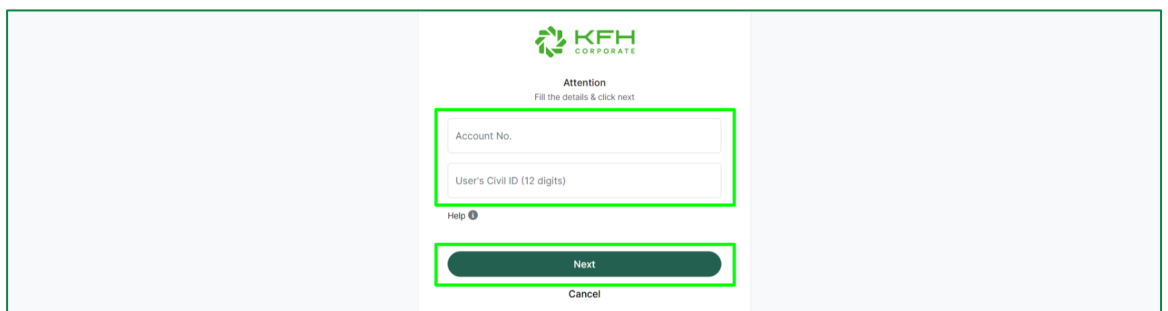
Step-by-Step Instructions:

1. Navigate to the eCorp portal home page.
2. Click on the **(Forgot Username?)**.



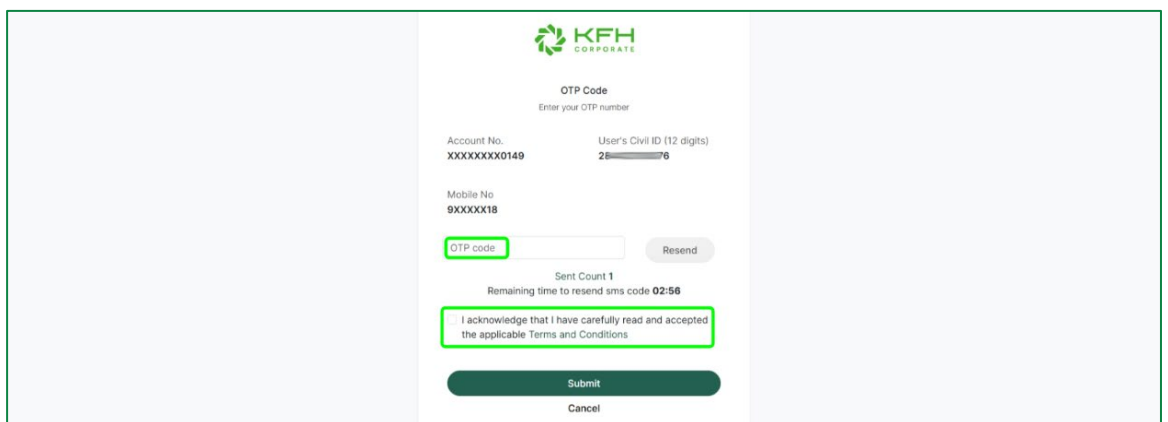
The screenshot shows the KFH Corporate login page. At the top, there is the KFH Corporate logo. Below it, there are two input fields: 'Username' and 'Last 5 digits of the Acc No.'. A link labeled 'Forgot Username?' is highlighted with a green box. To the right of this link is the text 'Account No. ⓘ'. Below the input fields is a dark green 'Next' button. At the bottom, there is a link that says 'New User? Register'.

3. Enter your **12 Digits Corporate Account Number**.
4. Enter your **Personal Civil ID**, then click **Next**.



The screenshot shows the KFH Corporate account verification page. At the top, there is the KFH Corporate logo. Below it, the text 'Attention' and 'Fill the details & click next' is displayed. There are two input fields: 'Account No.' and 'User's Civil ID (12 digits)'. A 'Help ⓘ' link is located below the input fields. A dark green 'Next' button is highlighted with a green box, and a 'Cancel' button is located below it.

5. Read and **Accept the Terms and Conditions**.
6. **Enter the OTP** code received on your registered mobile, then click **Submit**.



The screenshot shows the KFH Corporate OTP verification page. At the top, there is the KFH Corporate logo. Below it, the text 'OTP Code' and 'Enter your OTP number' is displayed. There are two input fields: 'Account No.' with the value 'XXXXXXXX0149' and 'User's Civil ID (12 digits)' with the value '28-111111111111'. Below these fields is the 'Mobile No.' field with the value '9XXXXX18'. An 'OTP code' input field is highlighted with a green box, and a 'Resend' button is located to its right. Below the input fields, the text 'Sent Count 1' and 'Remaining time to resend sms code 02:56' is displayed. A checkbox with the text 'I acknowledge that I have carefully read and accepted the applicable Terms and Conditions' is highlighted with a green box. Below the checkbox is a dark green 'Submit' button, and a 'Cancel' button is located below it.

7. Upon successful verification, the system will display a success message, and Your username will be sent immediately to your registered mobile number via SMS.

4. Settings

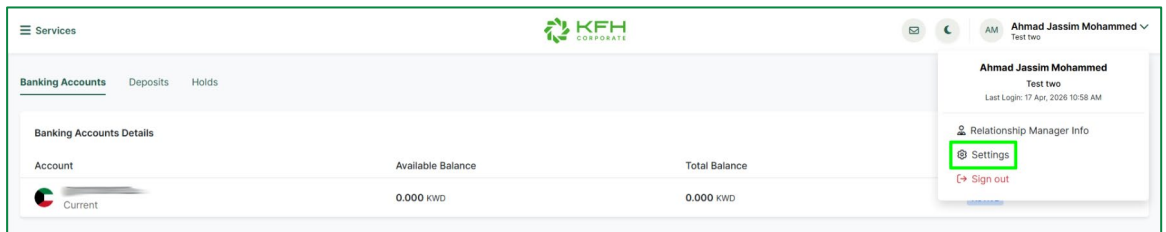
4.1 Set Password Expiry Date

Features & Notes:

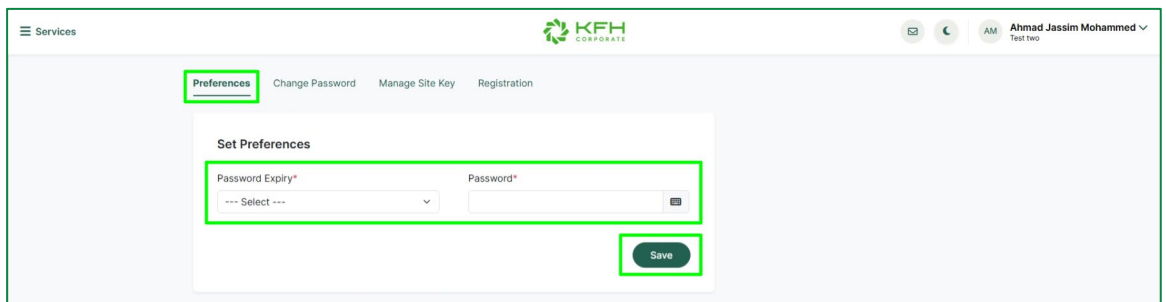
- To define the frequency at which the system forces a password update for security maintenance.

Step-by-Step Instructions:

1. Navigate to **Settings**.



2. Navigate to **Preferences** tab.
3. Select the **preferred duration**, then Click **Save**.



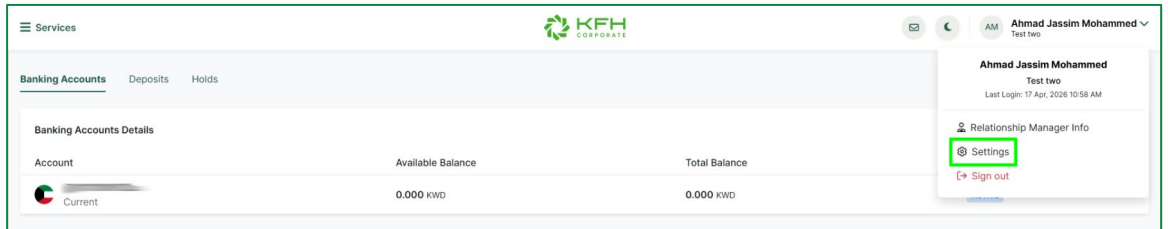
4.2 Change Password

Features & Notes:

- To manually update your login credentials.

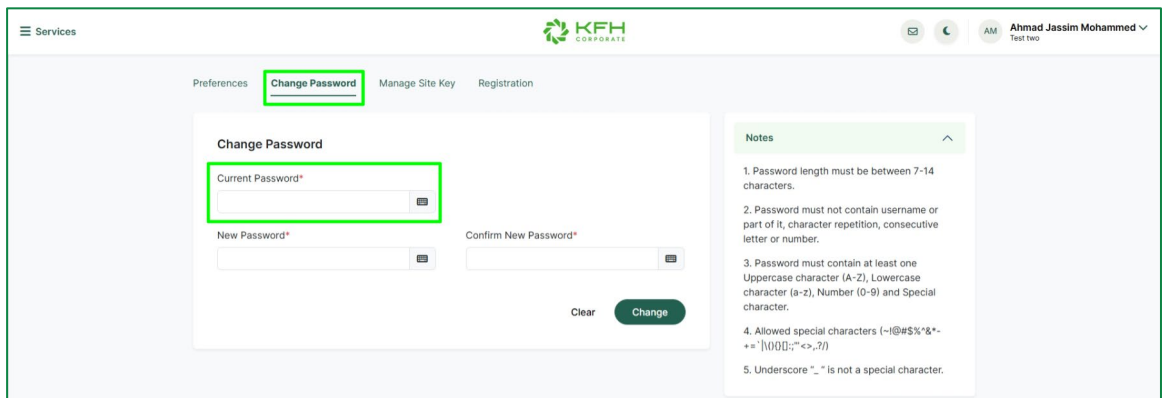
Step-by-Step Instructions:

- Navigate to **Settings**.



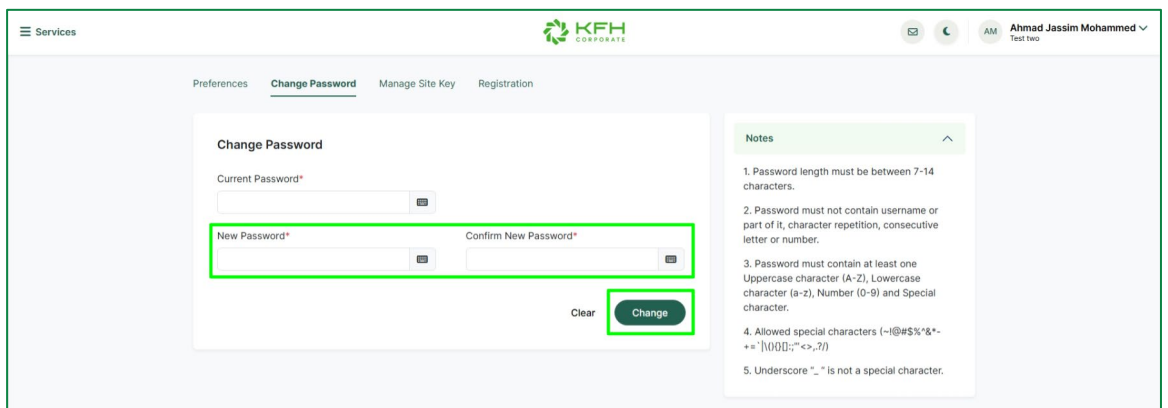
- Navigate to **Change Password** tab.

- Enter your **Current Password**.



- Enter a **New Password** and confirm it.

- Click **Change**.



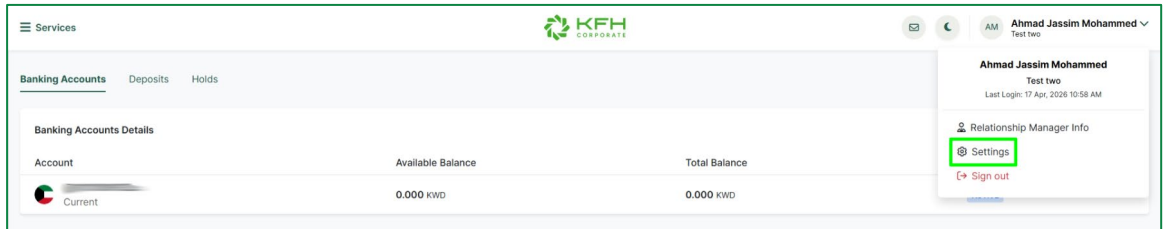
4.3 Manage Site key

Purpose

- To reset your Security Image and Questions.

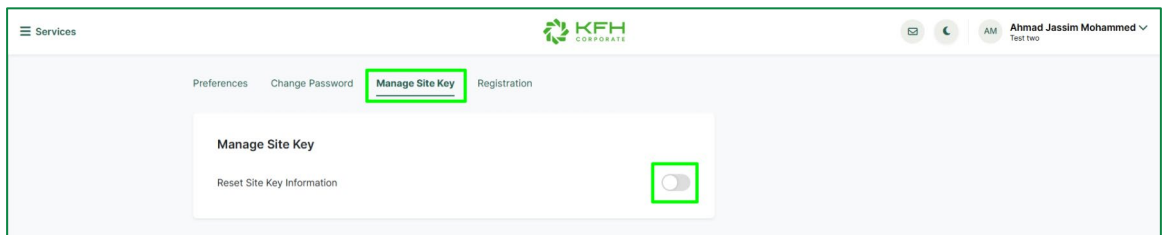
Step-by-Step Instructions:

1. Navigate to **Settings**.



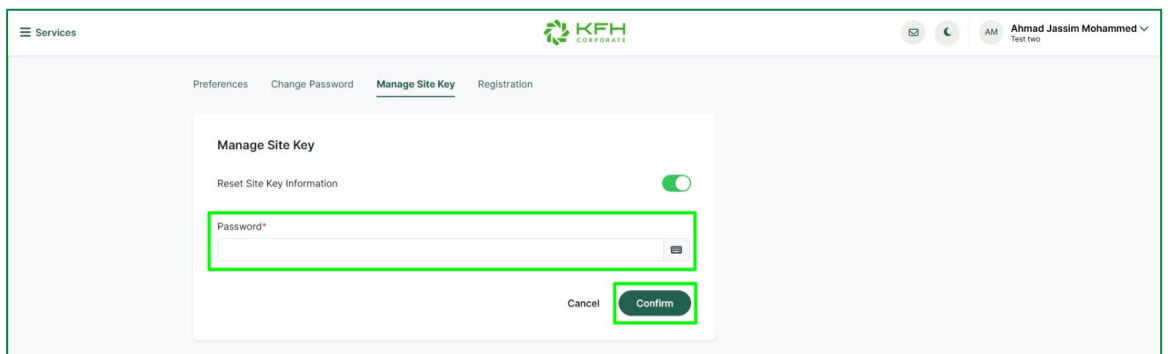
2. Navigate to **Manage Site Key** tab.

3. Click on the **toggle** button.



4. Enter your current Login **Password**.

5. Click **Confirm**.



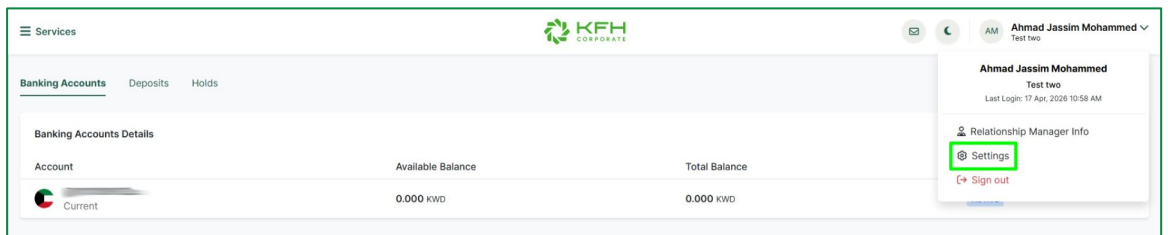
4.4 Access Type

Features & Notes:

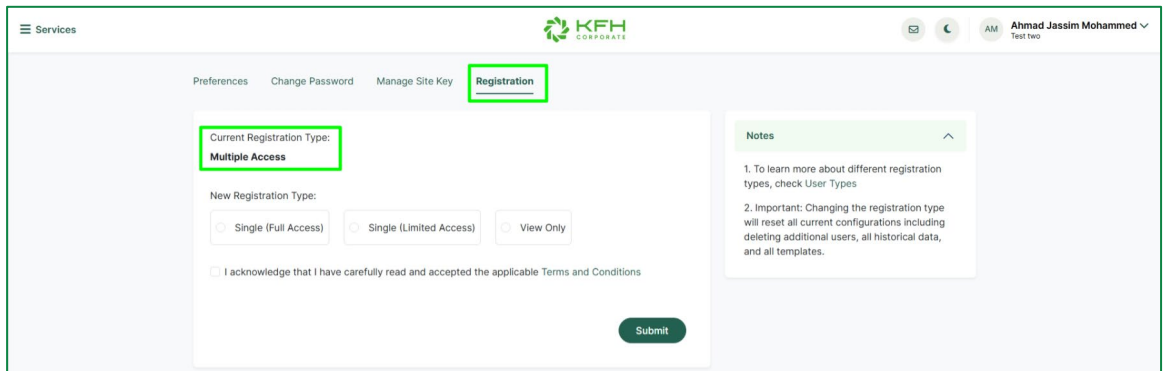
- To modify the overall authorization structure of the corporate profile.
- This service is available to Corporate Super Admin (CSA) only.
- **Important:** Changing the registration type will reset all current configurations including deleting additional users, all historical data, and all templates.

Step-by-Step Instructions:

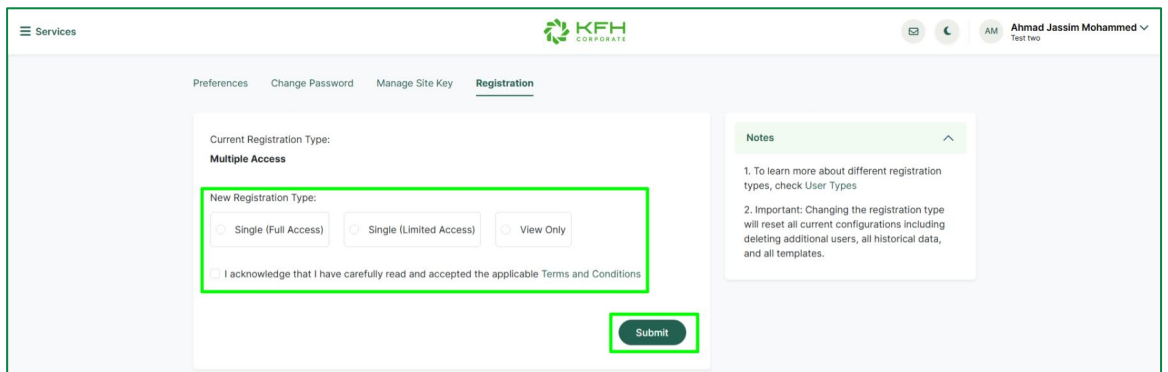
1. Navigate to **Settings**.



2. Navigate to **Registration** tab.
3. The system displays your company's current Access Type.



4. Select the required new **Access Type (Details)**.
5. Read and **Accept the Terms and Conditions**, then click **Submit**.



6. Check the details, then click **Submit**.

The screenshot shows the 'Registration' page in the KFH Corporate system. The current registration type is 'Multiple Access' and the new registration type is 'Single (Full Access)'. A 'Submit' button is highlighted with a green box. A 'Notes' panel on the right contains the following text: '1. To learn more about different registration types, check User Types' and '2. Important: Changing the registration type will reset all current configurations including deleting additional users, all historical data, and all templates.'

7. Check your mobile number, then Click **Send OTP**.

The screenshot shows the 'Registration' page with the mobile number '9XXX5818' entered. The 'Send OTP' button is highlighted with a green box. Below the input fields, there are two checkboxes: 'I acknowledge that I have carefully read and accepted the applicable Terms and Conditions' and 'I confirm I have registered in KUWAIT MOBILE ID App related to Public Authority of Civil Information'. A 'Next' button is visible at the bottom right.

8. Enter the **OTP code** received on your registered mobile.

9. Read and **Accept the Terms and Conditions**.

10. Confirm your registration in **Kuwait Mobile ID**.

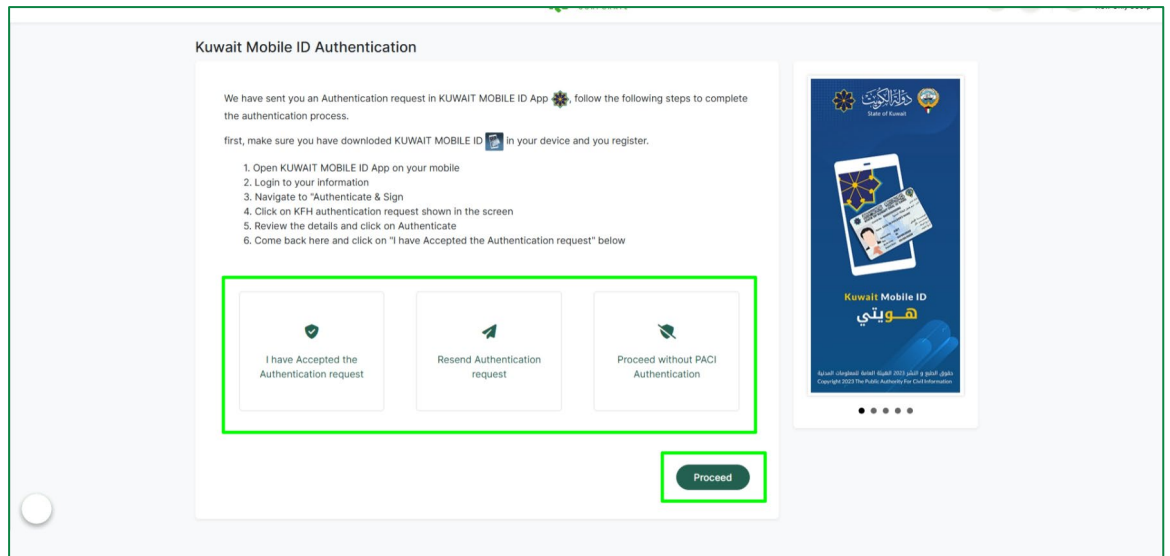
11. Click **Next**.

The screenshot shows the 'Registration' page with the 'OTP code*' input field highlighted by a green box. The 'Send OTP' button is now disabled. Below the input fields, the checkboxes for terms and conditions are also highlighted with a green box. A 'Remaining time to resend sms code 04:52' is displayed. The 'Next' button is highlighted with a green box.

12. The Kuwait Mobile ID app connected to the CSA's Civil ID will receive an authentication request.

13. Select an option from the below, then click **Proceed**:

- a. I have Accepted the Authentication request: **If you already did.**
- b. Resend Authentication request: **if not received.**
- c. Proceed without PACI Authentication: physical **activation form** must be filled, signed, and submitted to one of our corporate branches.



14. The KFH Back Office Team will review the details and finalize the setup.

5. Mailbox

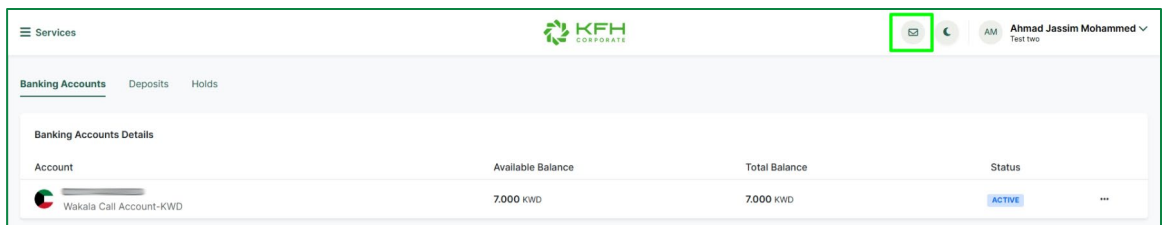
5.1 Inbox

Features & Notes:

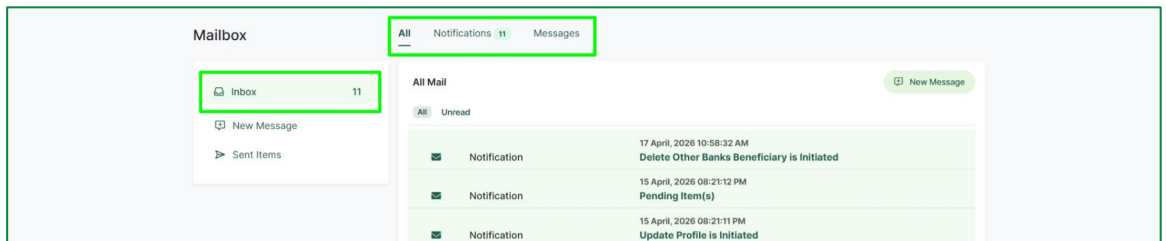
- To access and manage all secure internal communications and official notifications received from the bank.
- **Messages Tab:** Contains secure, direct correspondence and inquiries between your company and the bank.
- **Notifications Tab:** Contains automated system alerts, official bank announcements, and status updates.

Step-by-Step Instructions:

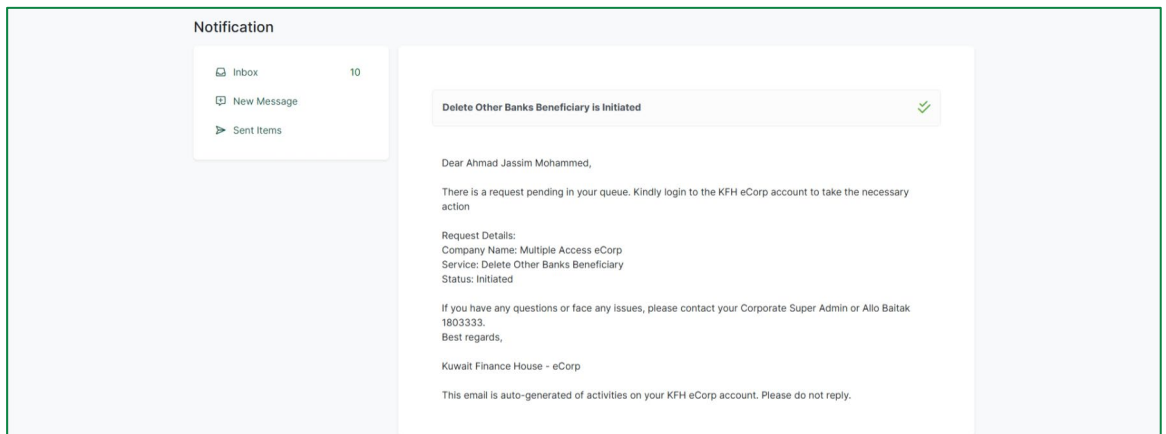
1. Navigate to **Mailbox**.



2. The system displays a list of **messages/notifications**.



3. Click on the Subject line to open and read the full content of the message or notification.
4. System displays the content of the **messages/notifications**.



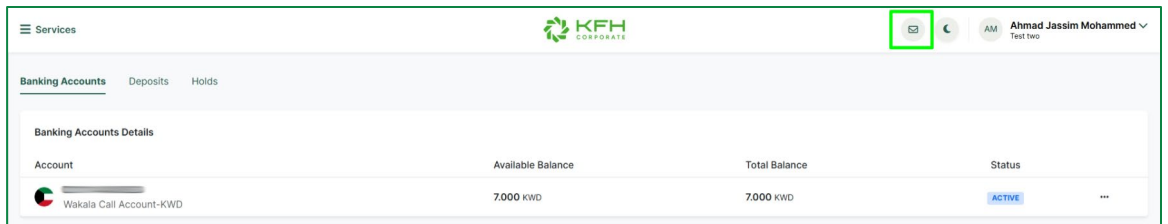
5.2 Create Message

Features & Notes:

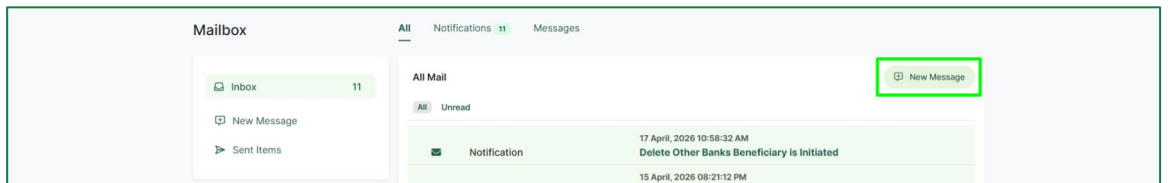
- To initiate a new secure communication with the bank for inquiries, document submissions, or support requests.

Step-by-Step Instructions:

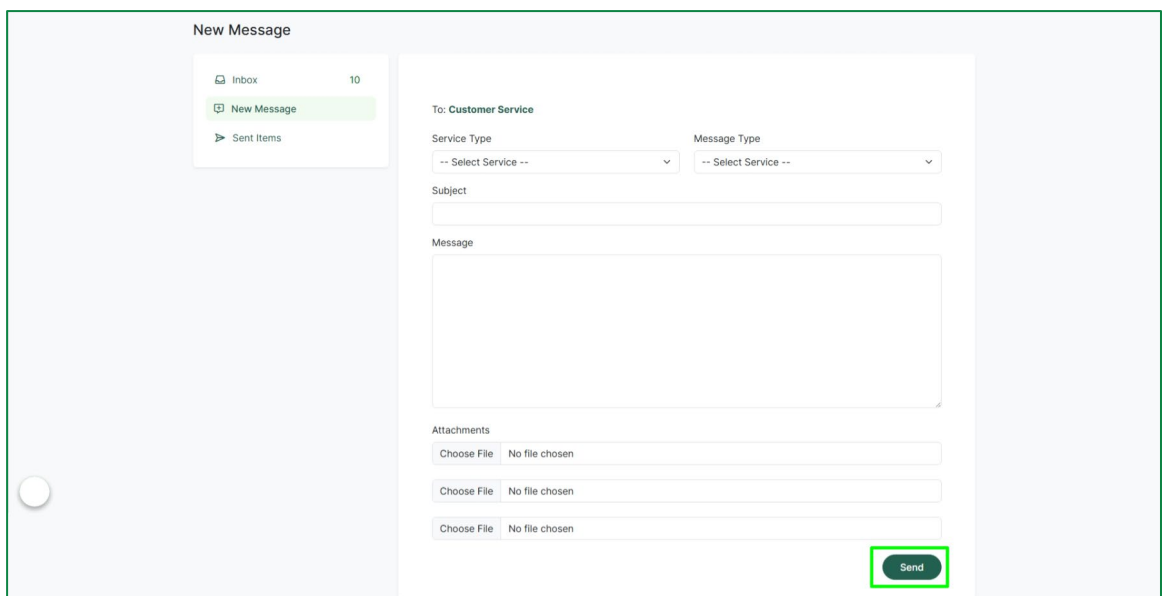
1. Navigate to **Mailbox**.



2. Click on **New Message**.



3. Select **Service Type** from the dropdown menu (e.g., Accounts, or Trade Finance).
4. Select **Message Type** from the second dropdown menu (e.g., Inquiry, or Request).
5. Enter a brief title for your message in the **subject**.
6. Type your request or inquiry in the **message** body.
7. Click the **attachment** button to upload files (**Optional**).
8. Click **Send** to deliver the message to the bank's.



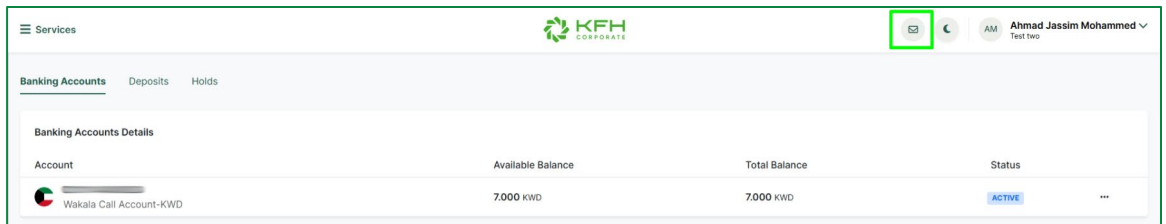
5.3 Reply to Messages

Features & Notes:

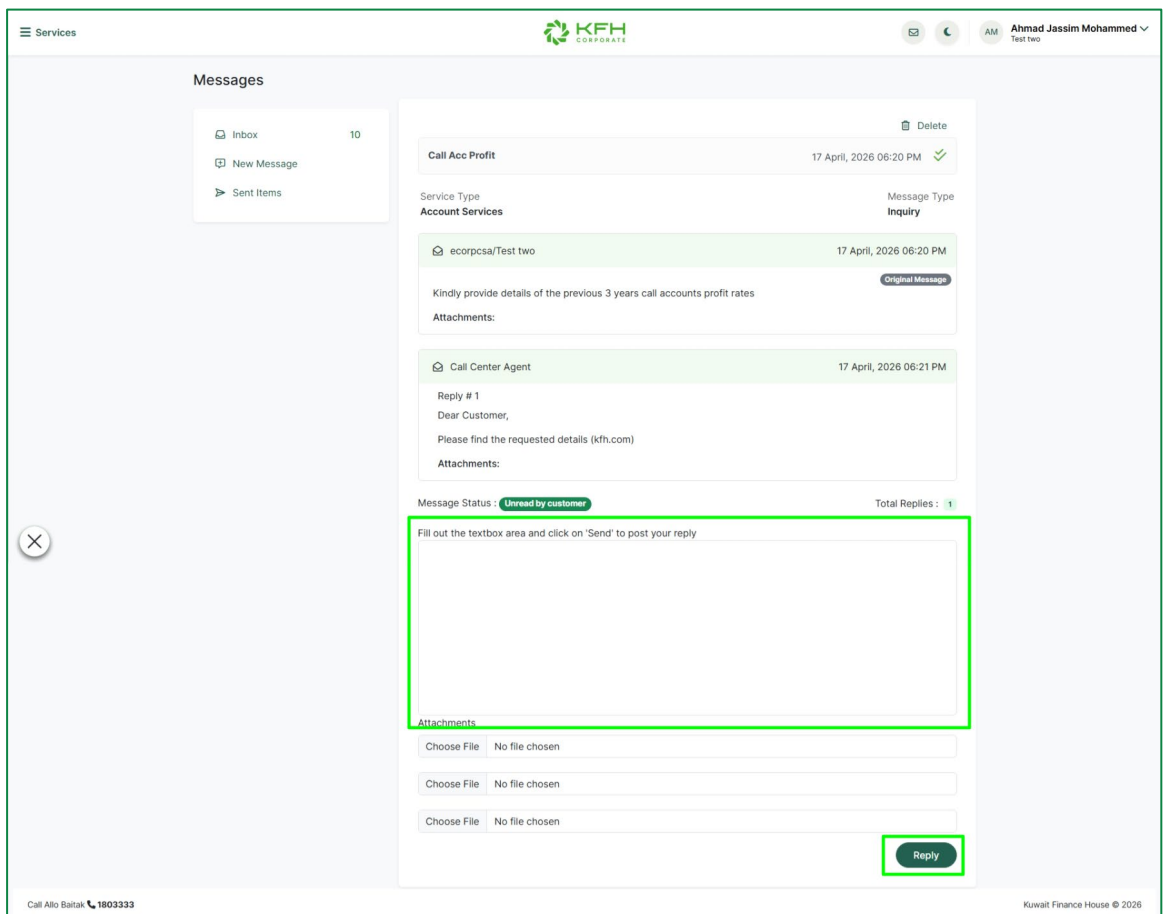
- To continue an existing conversation thread with the bank, ensuring all correspondence regarding a specific inquiry remains grouped together.

Step-by-Step Instructions:

1. Navigate to **Mailbox**.



2. **Open the message** you wish to respond to.
3. **Enter your reply** directly into the text box.
4. Click the **attachment** button to upload files (**Optional**).
5. Click **Reply** to deliver the message to the bank's.



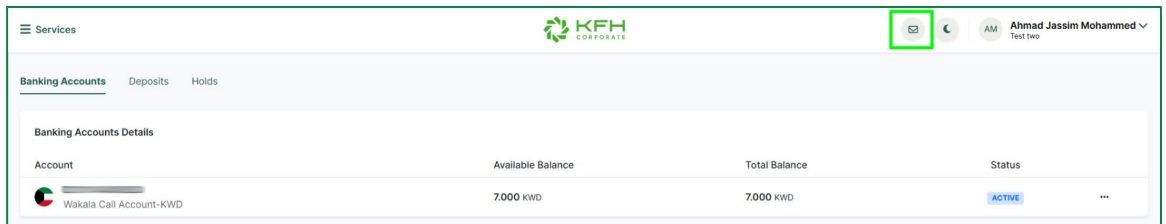
5.4 Sent Items

Features & Notes:

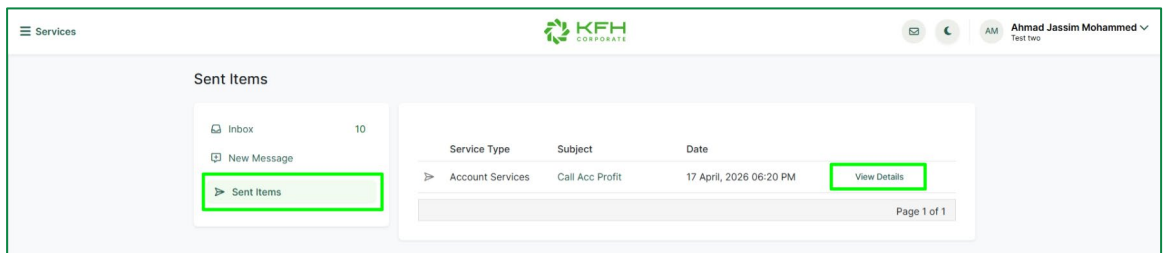
- To maintain a permanent record of all outgoing messages sent by your corporate users to the bank.

Step-by-Step Instructions:

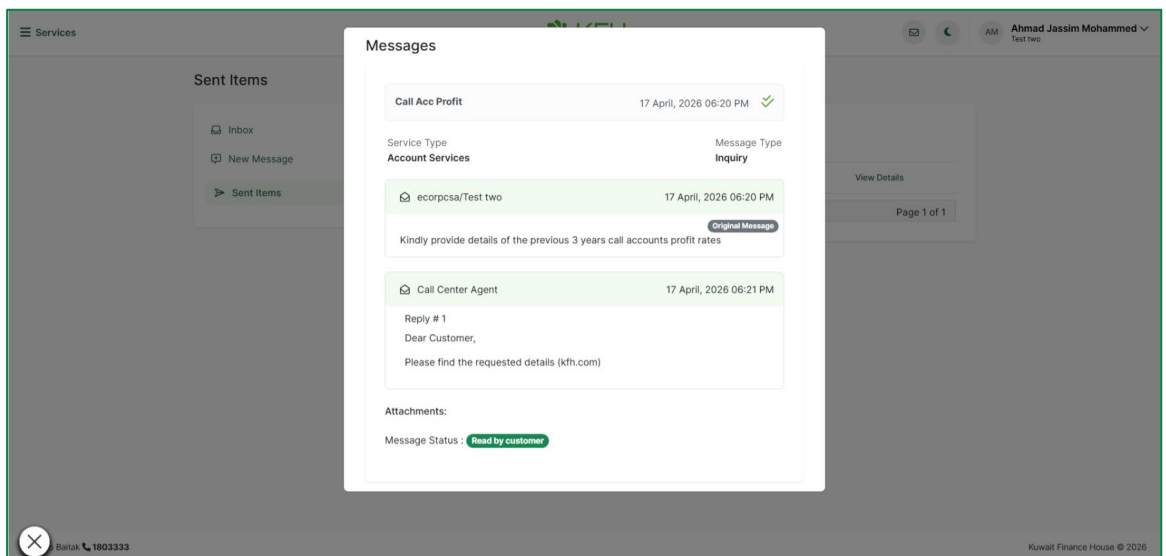
1. Navigate to **Mailbox**.



2. Click on **Sent Items**.
3. Click on **View Details**, to open the message details.



4. **Details** will open in Pop-up window, click outside the box to close the selected message.



6. Requests Pool

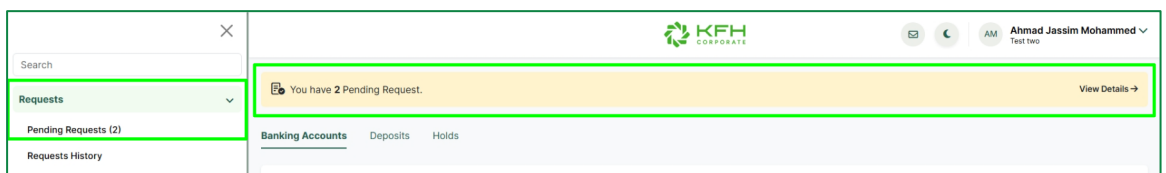
6.1 Pending Requests

Features & Notes:

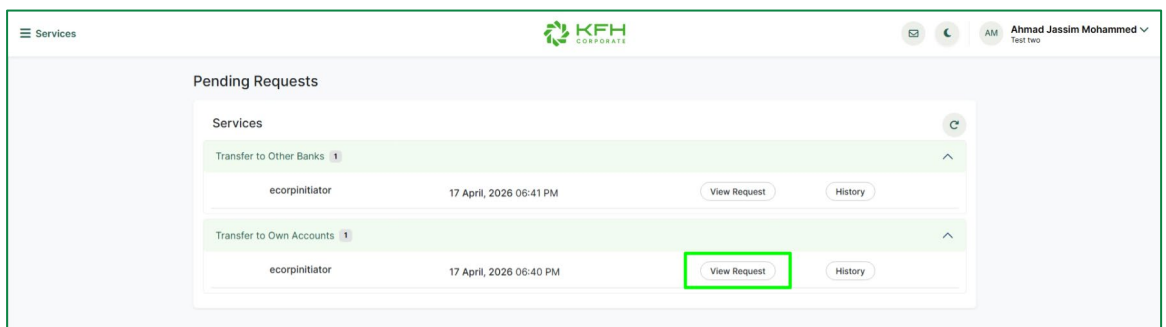
- To provide a centralized dashboard for Corporate Super Admins, Reviewers, and Approvers to manage and authorize transactions.
- This service is available for Multiple Access registration only.

Step-by-Step Instructions:

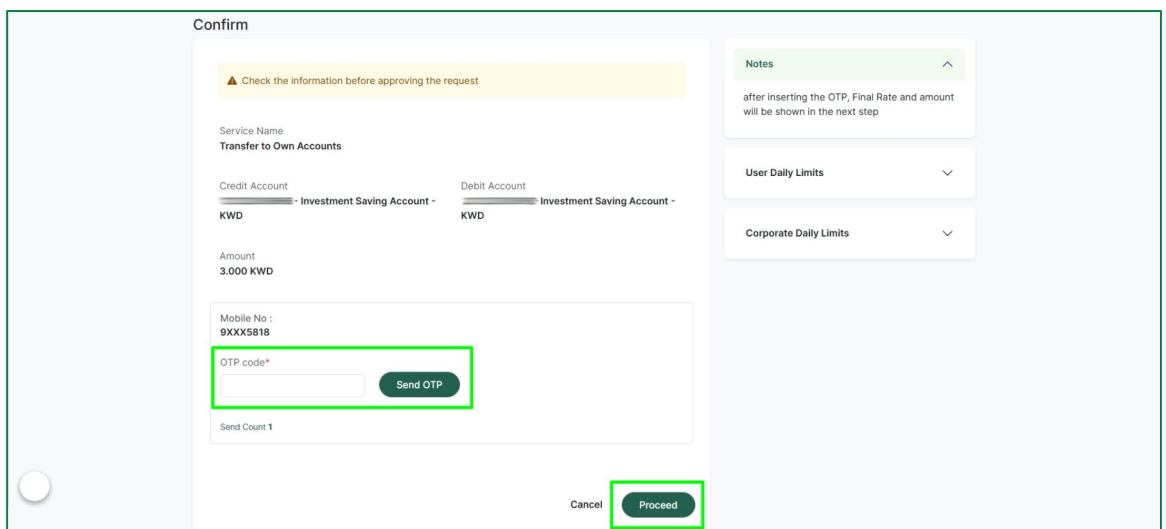
1. Navigate to **Requests > Pending Requests** or click on the highlighted notification.



2. To streamline the process, requests are **grouped by service type**.
3. Click on the **View Request** button next to a specific entry to view the details.



4. **Review** the request details carefully. Proceed to Approve or Reject the request.
5. To complete the approval process, you will need to verify the action by **OTP**.



6.2 History

Features & Notes:

- To track the status and lifecycle of all previous requests, whether they were completed, rejected, or expired.

Step-by-Step Instructions:

1. Navigate to **Requests > Requests History**.
2. This section displays a full log of past actions. You can see who initiated a request (Maker) and who finalized it (Approver).

Service	Created By	Date and Time	Status	
Balance Confirmation Letter	ecorpinitiator	18 March, 2026 02:34 PM	RUNNING	History
Update Profile	ecorpinitiator	15 April, 2026 08:21 PM	FINISHED	History
Add KFH Beneficiary	ecorpinitiator	08 February, 2026 07:41 AM	RUNNING	History
Delete Other Banks Beneficiary	ecorpinitiator	17 April, 2026 10:58 AM	RUNNING	History
Transfer to Other Banks	ecorpinitiator	17 April, 2026 06:41 PM	RUNNING	History
Transfer to Own Accounts	ecorpinitiator	17 April, 2026 06:40 PM	RUNNING	History

7. Administration

7.1 Departments Management

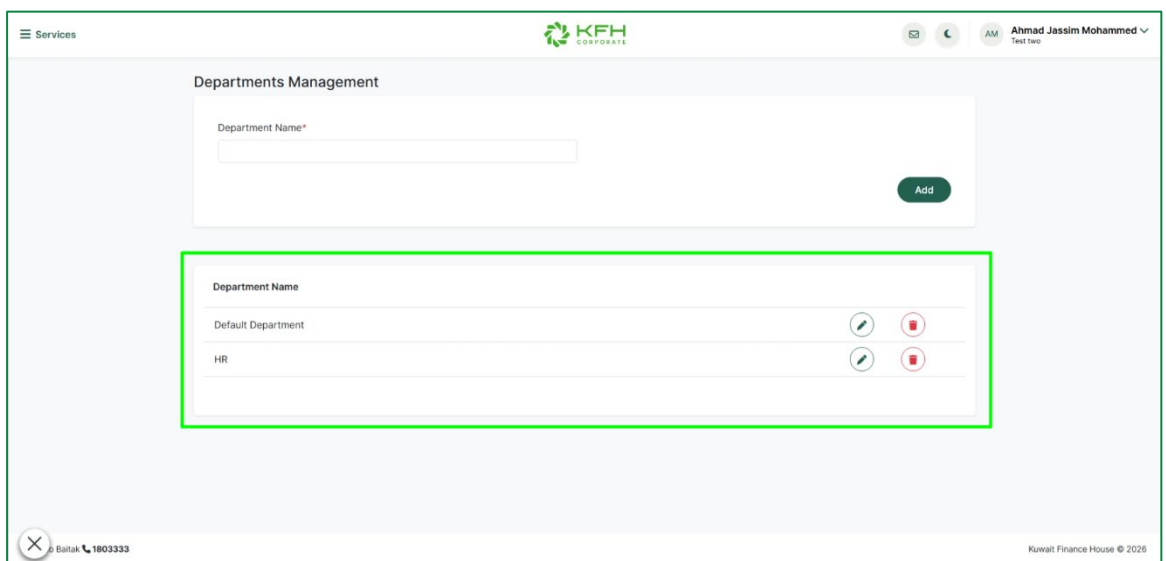
7.1.1. View Departments

Features & Notes:

- To organize your company's organizational structure within eCorp. Departments act as containers for "Groups" and "Users," allowing for better categorization and reporting.

Step-by-Step Instructions:

1. Navigate to **Administration > Departments Management**.
2. The system will display a list of all currently configured departments.



7.1.2. Add Departments





Features & Notes:

- To organize your company's organizational structure within eCorp. Departments act as containers for "Groups" and "Users," allowing for better categorization and reporting.

Step-by-Step Instructions:

1. Navigate to **Administration > Departments Management**.
2. The system will display a list of all currently configured departments.
3. Enter the **Department Name**, then Click the **Add** button.

The screenshot displays the 'Departments Management' interface. At the top, there is a navigation bar with 'Services', the KFH logo, and user information 'Ahmad Jassim Mohammed'. The main content area features a form with a 'Department Name*' input field and an 'Add' button. Below the form is a table listing existing departments:

Department Name	
Default Department	 
HR	 

The footer contains a contact number '1803333' and the copyright notice 'Kuwait Finance House © 2026'.

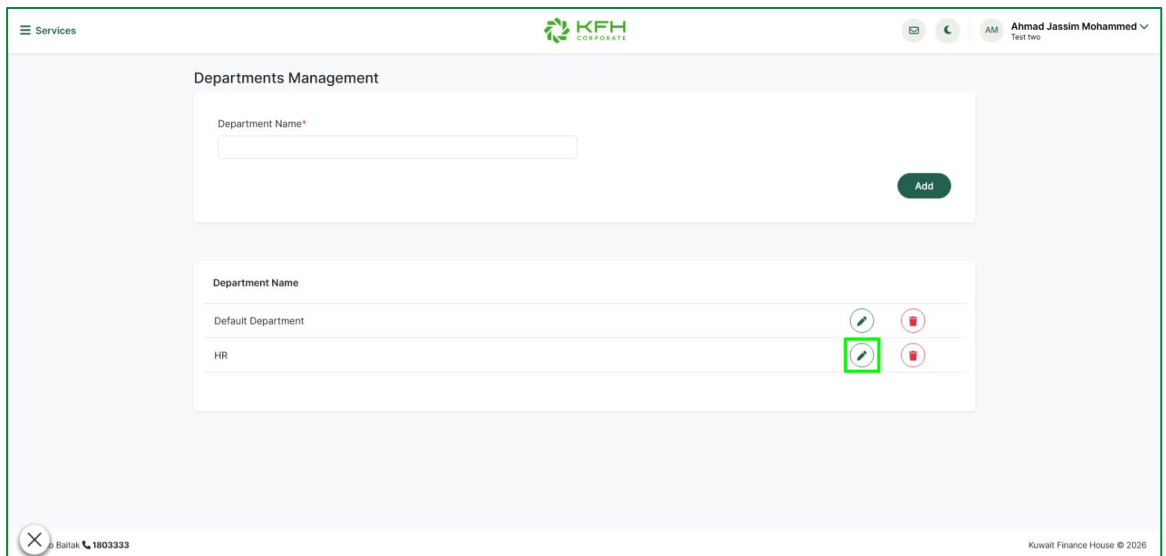
7.1.3. Edit Departments

Features & Notes:

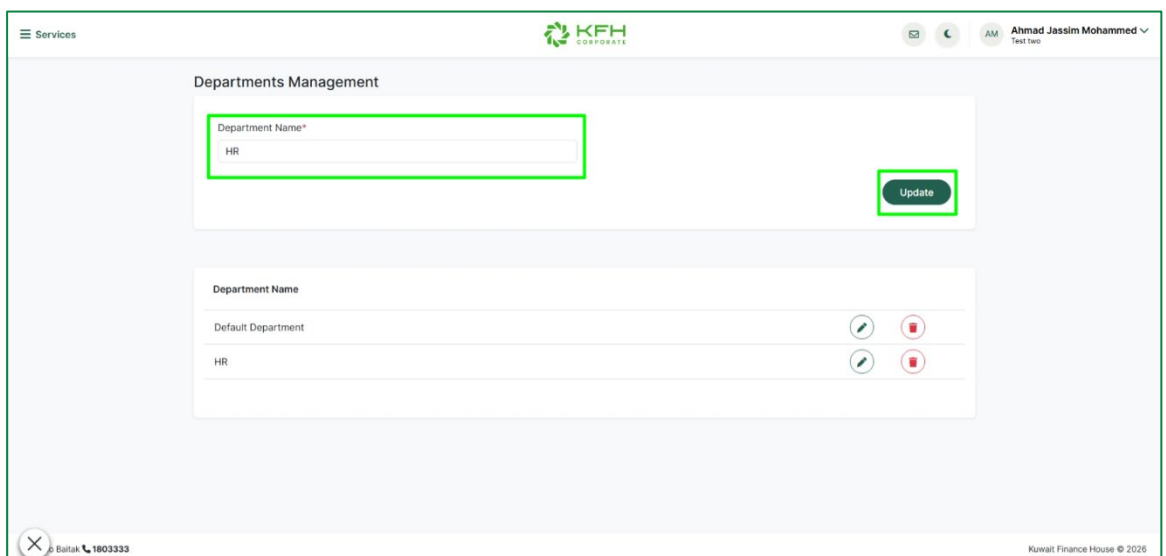
- To organize your company's organizational structure within eCorp. Departments act as containers for "Groups" and "Users," allowing for better categorization and reporting.

Step-by-Step Instructions:

1. Navigate to **Administration > Departments Management**.
2. The system will display a list of all currently configured departments.
3. Click the **Edit** (pencil icon).



4. **Update** the name.
5. click **Save**.



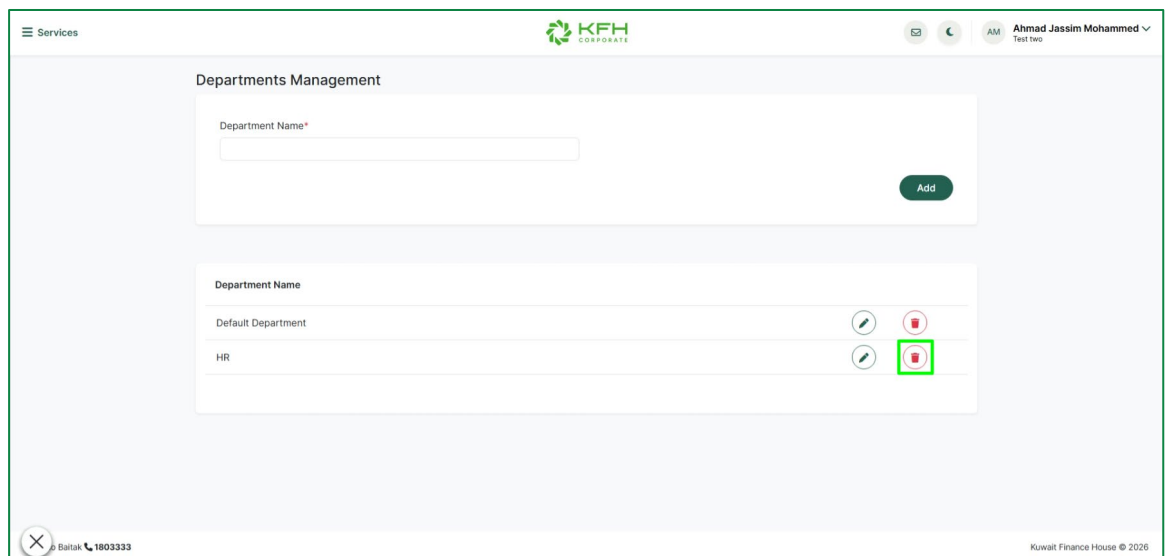
7.1.4. Delete Departments

Features & Notes:

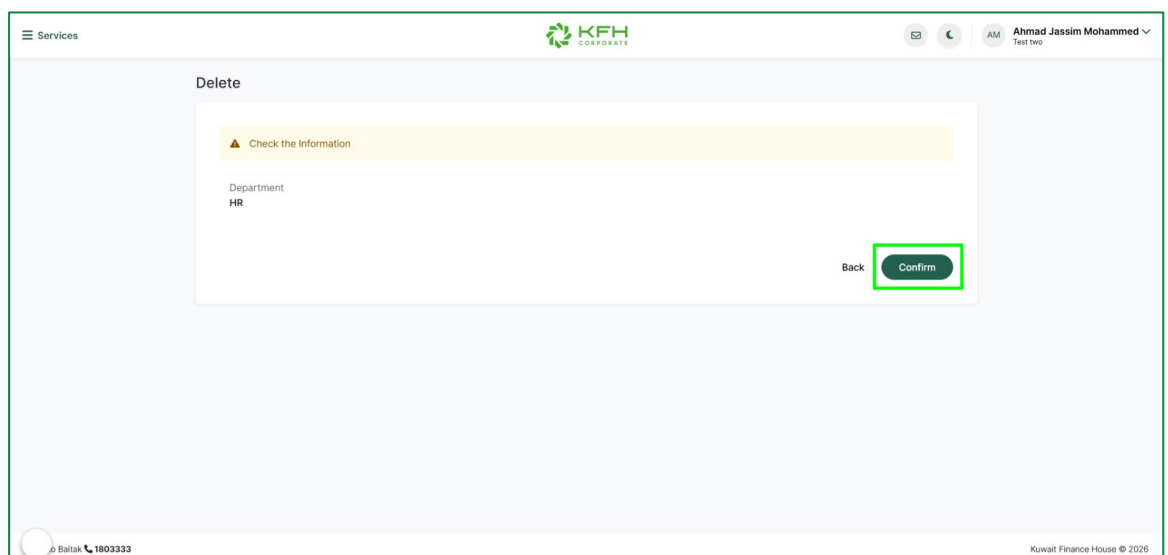
- To organize your company's organizational structure within eCorp. Departments act as containers for "Groups" and "Users," allowing for better categorization and reporting.

Step-by-Step Instructions:

1. Navigate to **Administration > Departments Management**.
2. The system will display a list of all currently configured departments.
3. Click the **Delete** (trash bin icon).



4. Check the details, then click **Confirm**.



7.2 Groups Management

7.2.1. View Groups

Features & Notes:

- To View sub-units within a department. Groups allow you to refine user management further (e.g., within the "Finance" Department, you might have groups for "Payroll," "Accounts Payable," and "Audit").

Step-by-Step Instructions:

1. Navigate to **Administration > Groups Management**.
2. Select the **Department** you wish to manage.
3. The system will display a **list of all existing groups linked to that specific department**.

The screenshot displays the 'Groups Management' interface. At the top, there is a navigation bar with 'Services', the KFH Corporate logo, and user information for 'Ahmad Jassim Mohammed'. The main content area is titled 'Groups Management' and contains a form with two input fields: 'Department Name*' (a dropdown menu currently showing 'HR') and 'Group Name*'. An 'Add' button is located to the right of the 'Group Name' field. Below the form is a table with the following data:

Department Name	Group Name		
HR	Salary		
HR	Training		

At the bottom left, there is a contact number '1803333' and at the bottom right, the text 'Kuwait Finance House © 2026'.

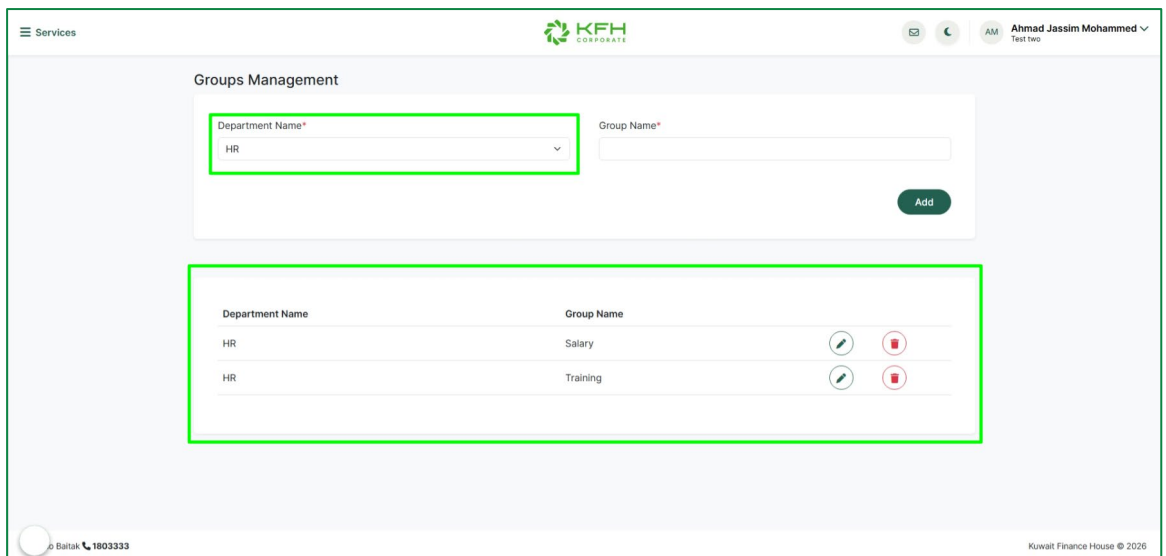
7.2.2. Add Groups

Features & Notes:

- To Add sub-units within a department. Groups allow you to refine user management further (e.g., within the "Finance" Department, you might have groups for "Payroll," "Accounts Payable," and "Audit").

Step-by-Step Instructions:

1. Navigate to **Administration > Groups Management**.
2. Select the **Department** you wish to manage.
3. The system will display a **list of all existing groups linked to that specific department**.

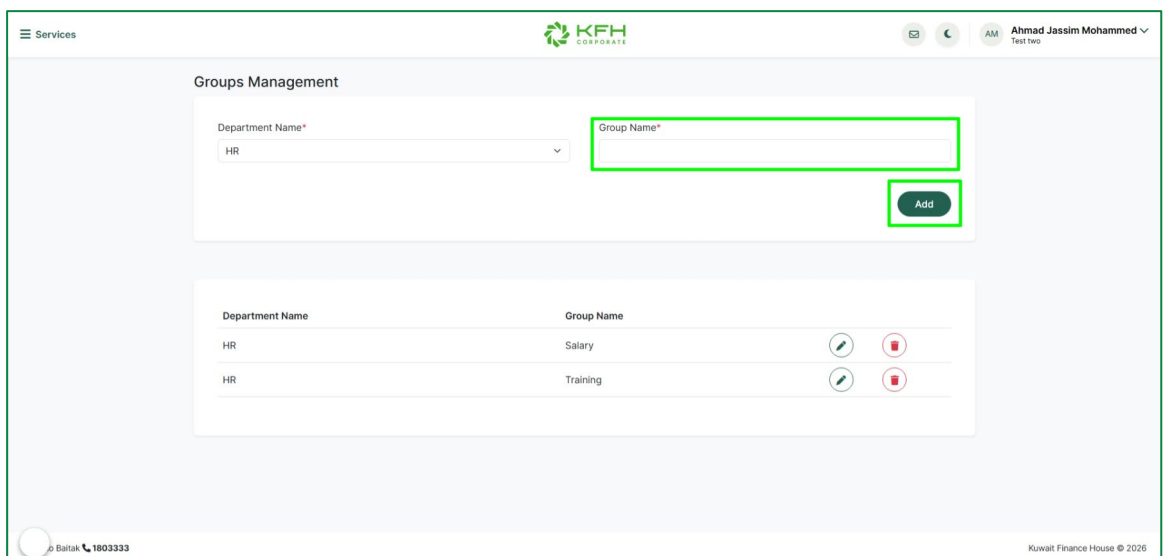


The screenshot shows the 'Groups Management' interface. At the top, there is a navigation bar with 'Services', the KFH logo, and user information 'Ahmad Jassim Mohammed'. Below the navigation bar, the 'Groups Management' section contains a form with two fields: 'Department Name*' (a dropdown menu with 'HR' selected) and 'Group Name*'. An 'Add' button is located to the right of the 'Group Name' field. Below the form, there is a table listing existing groups for the 'HR' department:

Department Name	Group Name		
HR	Salary		
HR	Training		

At the bottom left, there is a contact number '1803333' and at the bottom right, 'Kuwait Finance House © 2026'.

4. Enter new **group name**.
5. Click on **Add**.



This screenshot is identical to the previous one, but with a green box highlighting the 'Group Name*' input field and the 'Add' button, indicating the next step in the process.

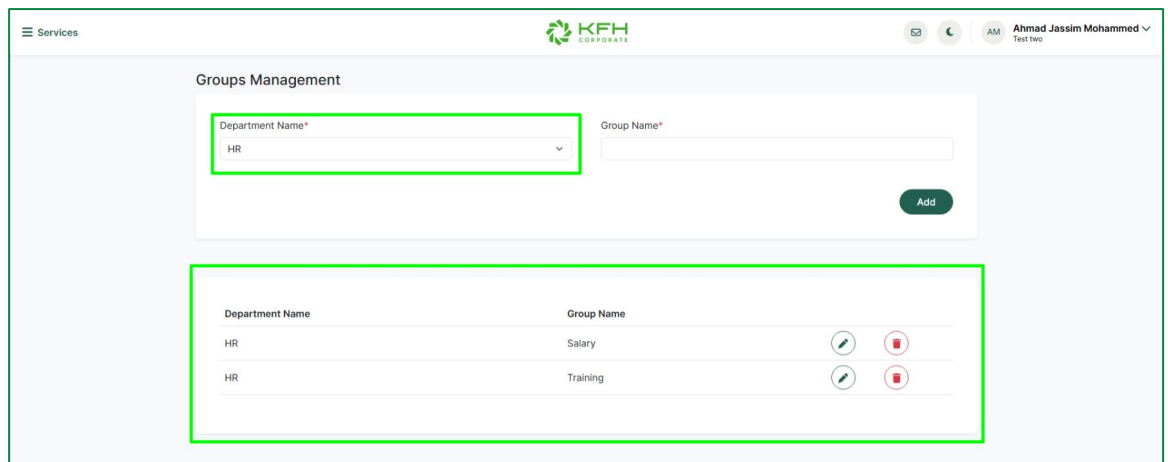
7.2.3. Edit Groups

Features & Notes:

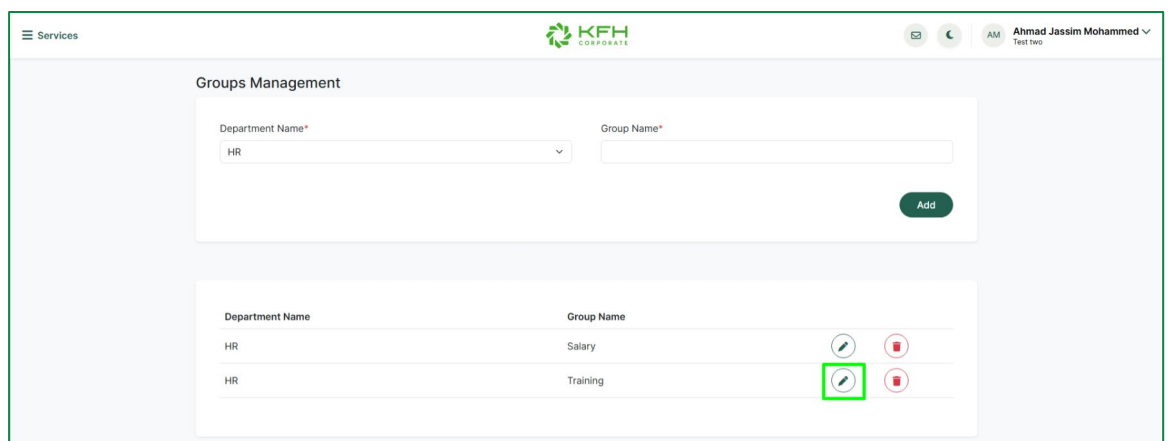
- To Edit sub-units within a department. Groups allow you to refine user management further (e.g., within the "Finance" Department, you might have groups for "Payroll," "Accounts Payable," and "Audit").

Step-by-Step Instructions:

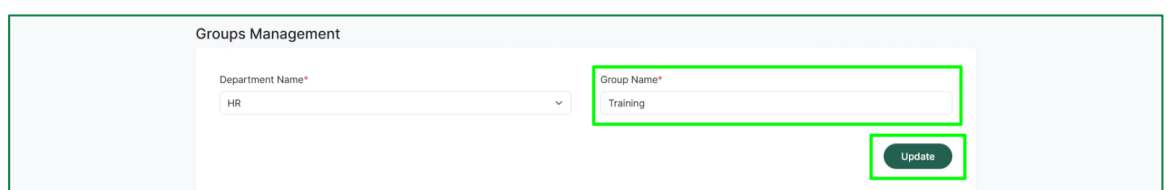
1. Navigate to **Administration > Groups Management**.
2. Select the **Department** you wish to manage.
3. The system will display a **list of all existing groups linked to that specific department**.



4. Click **Edit** button.



5. **Update** the group name, then Click on **Update**.



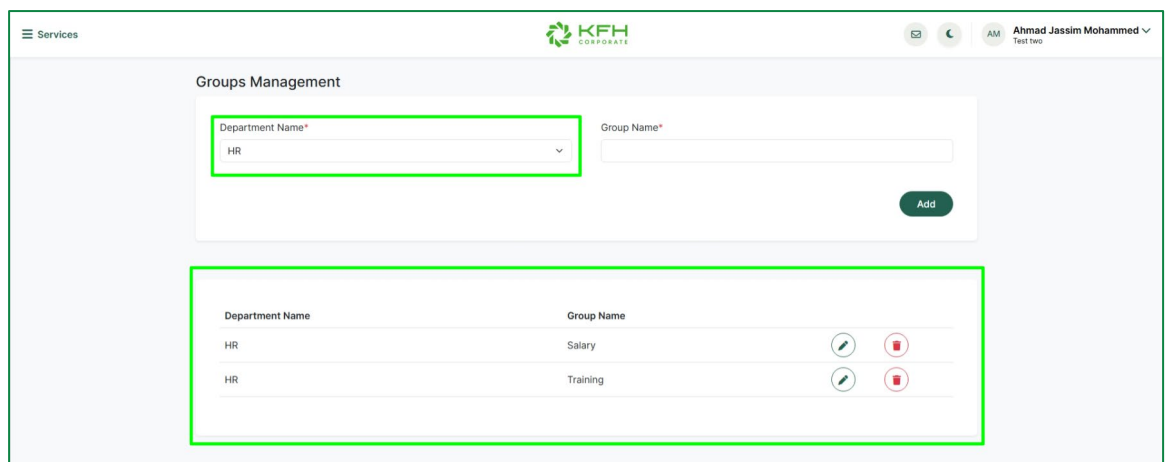
7.2.4. Delete Groups

Features & Notes:

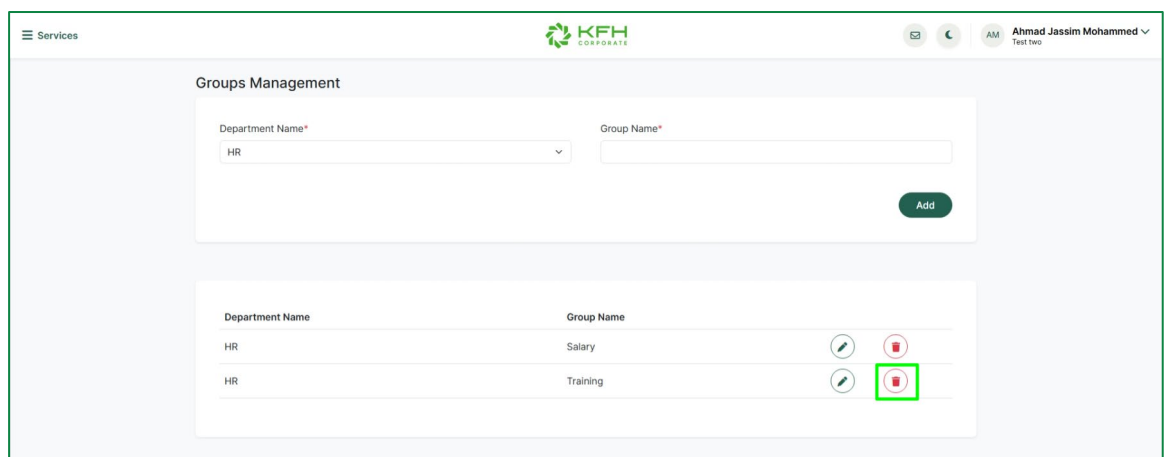
- To Delete sub-units within a department. Groups allow you to refine user management further (e.g., within the "Finance" Department, you might have groups for "Payroll," "Accounts Payable," and "Audit").

Step-by-Step Instructions:

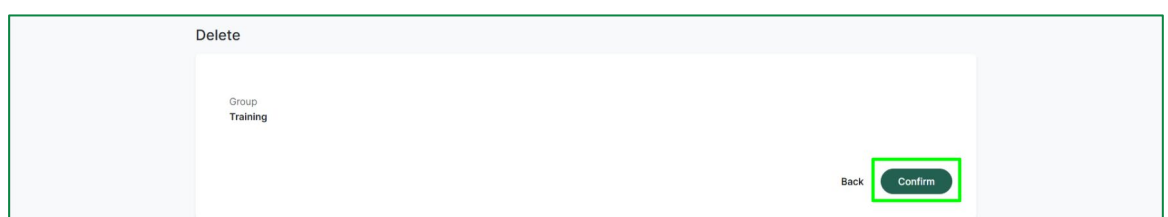
1. Navigate to **Administration > Groups Management**.
2. Select the **Department** you wish to manage.
3. The system will display a **list of all existing groups linked to that specific department**.



4. Click **Delete** button.



5. **Check** the details, then click **Confirm**.



7.3 Roles Management

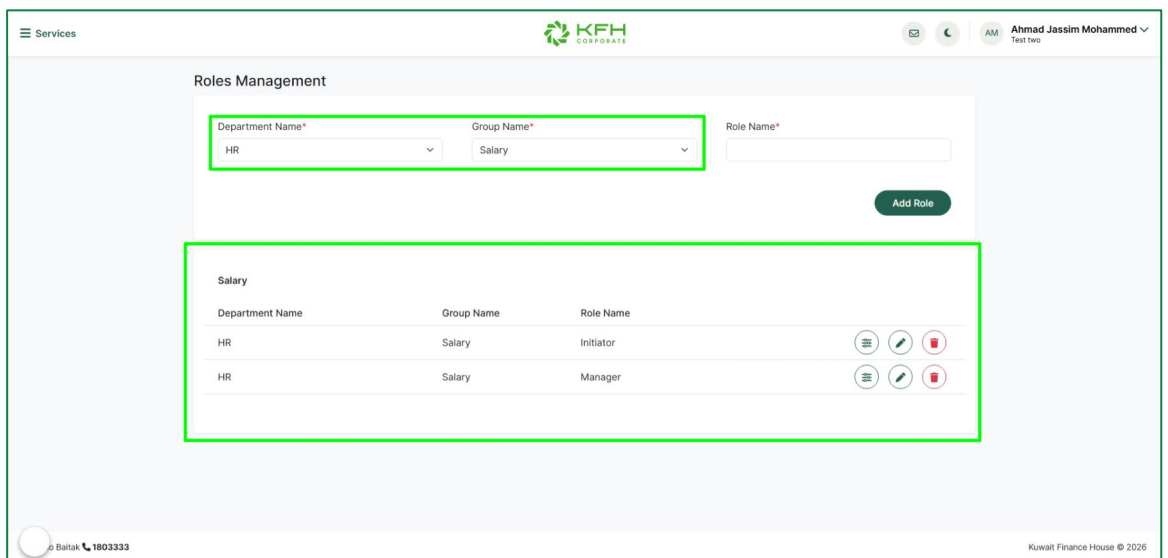
7.3.1. View Roles

Features & Notes:

- To define specific permission sets (Roles) that can be assigned to users. This allows you to control exactly which administrative or financial services a user can see and execute.

Step-by-Step Instructions:

1. Navigate to **Administration > Roles Management**.
2. Choose the required **Department**.
3. Choose the specific **Group**.
4. The system will display the list of roles related to the selected Department and Group.



The screenshot displays the 'Roles Management' interface. At the top, there is a navigation bar with 'Services', the KFH Corporate logo, and user information 'Ahmad Jassim Mohammed'. The main content area is titled 'Roles Management' and contains a form with three fields: 'Department Name*' (dropdown menu with 'HR' selected), 'Group Name*' (dropdown menu with 'Salary' selected), and 'Role Name*' (text input field). An 'Add Role' button is located below the form. Below the form is a table with the following data:

Salary		
Department Name	Group Name	Role Name
HR	Salary	Initiator
HR	Salary	Manager

At the bottom of the interface, there is a contact number 'Baitak 1803333' and a copyright notice 'Kuwait Finance House © 2026'.

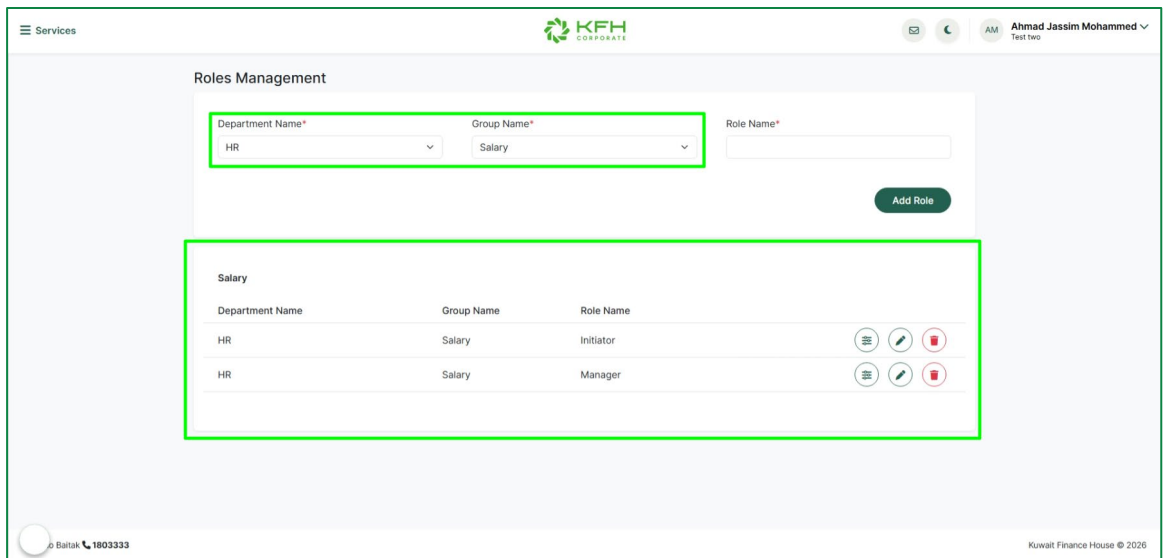
7.3.2. Add Roles

Features & Notes:

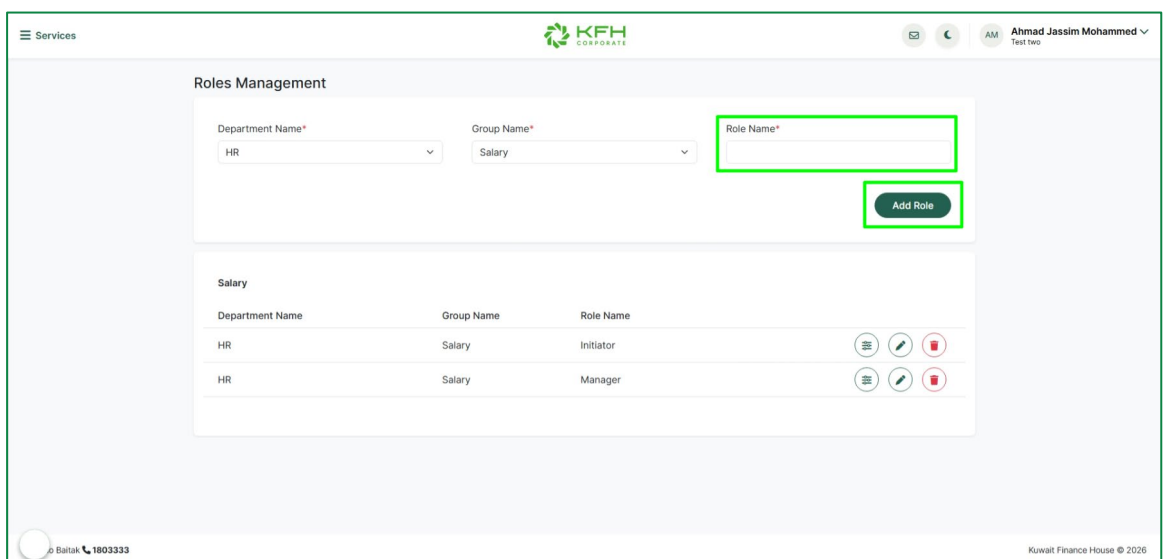
- To Add new role.

Step-by-Step Instructions:

1. Navigate to **Administration > Roles Management**.
2. Choose the required **Department**.
3. Choose the specific **Group**.
4. The system will display the list of roles related to the selected Department and Group.



5. Enter the new **Role Name**.
6. Click **Add Role**.



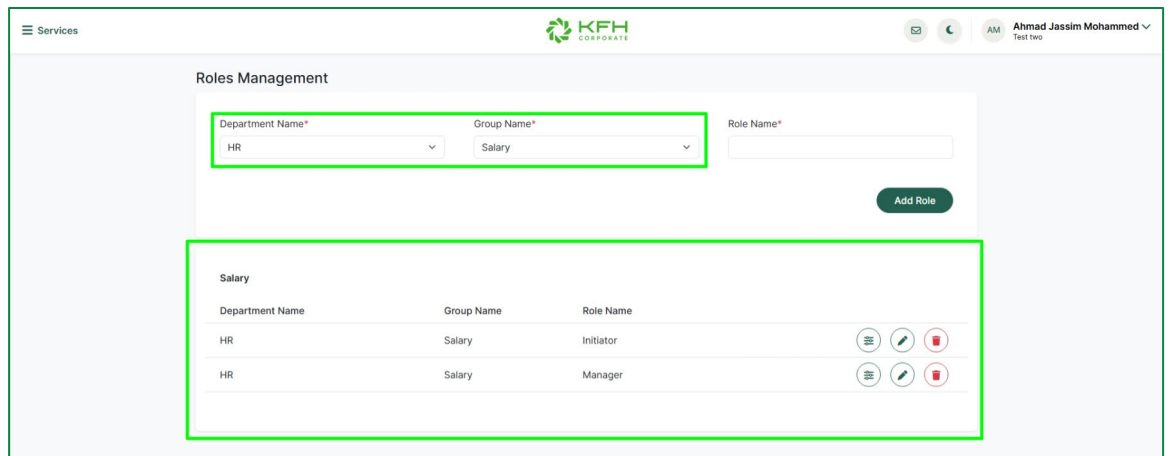
7.3.3. Edit Roles

Features & Notes:

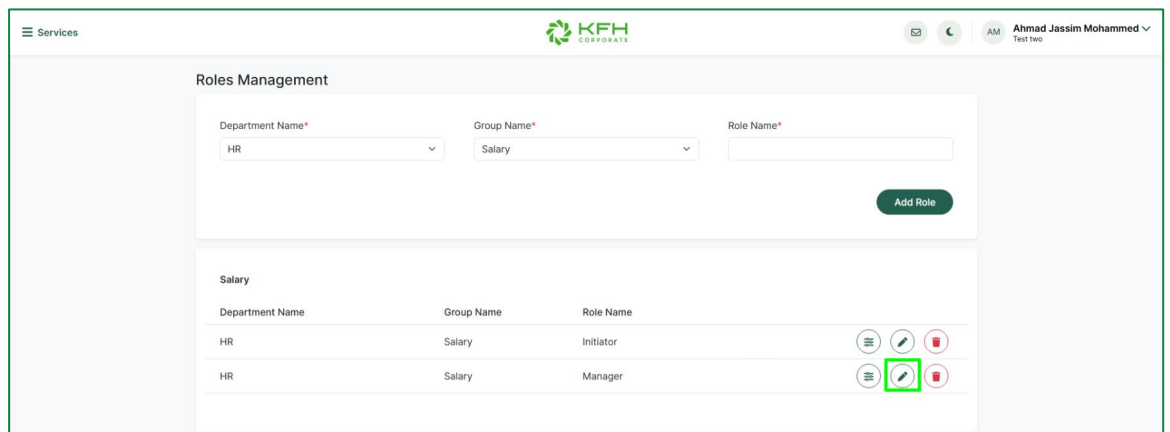
- To Edit the name of the role.

Step-by-Step Instructions:

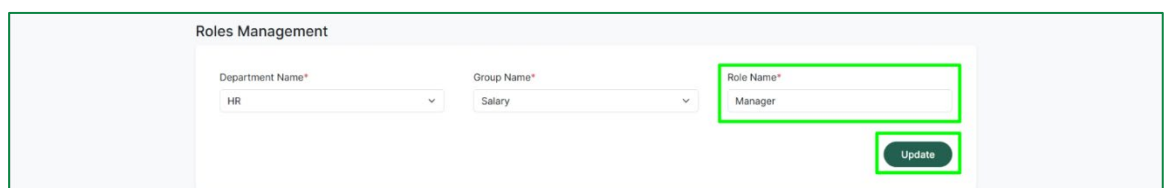
1. Navigate to **Administration > Roles Management**.
2. Choose the required **Department**.
3. Choose the specific **Group**.
4. The system will display the list of roles related to the selected Department and Group.



5. Click on the **Edit** button.



6. **Update** the name.
7. Click **Update**.



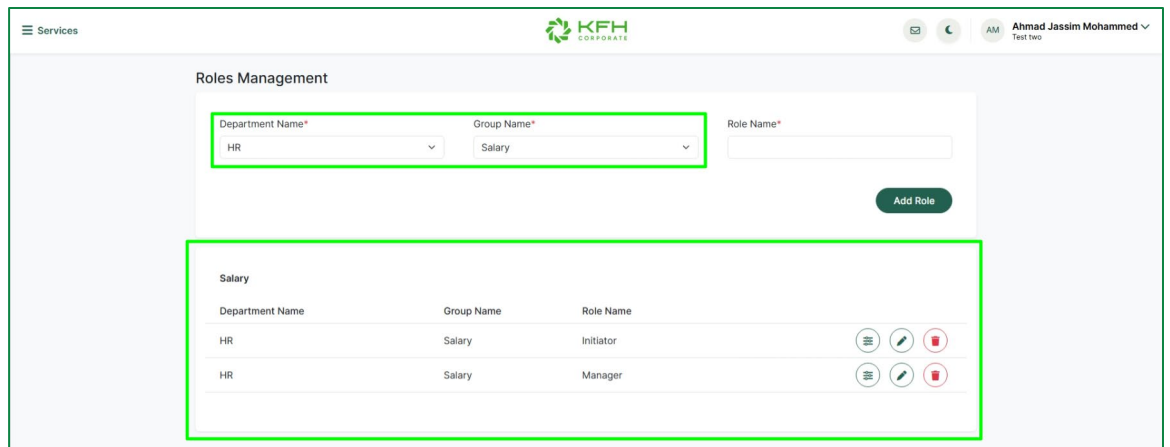
7.3.4. Delete Roles

Features & Notes:

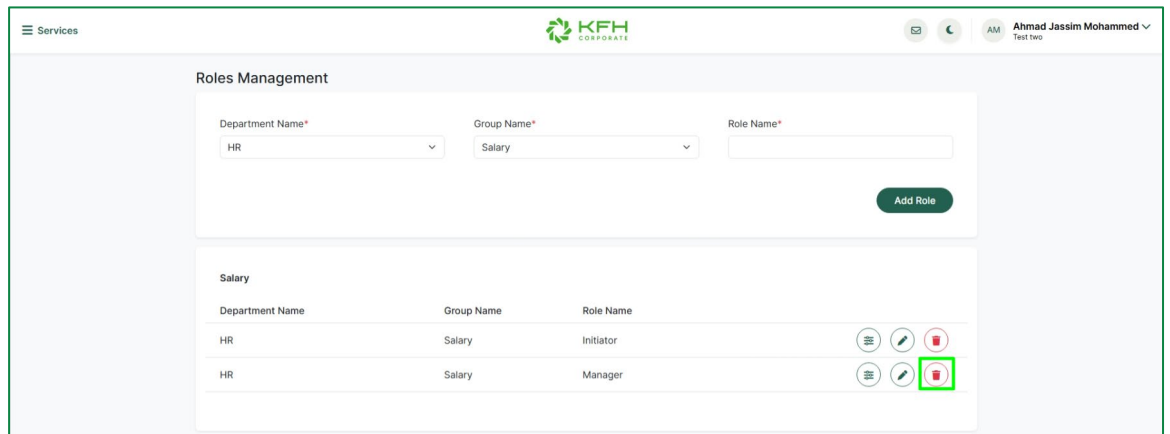
- To Delete the role.

Step-by-Step Instructions:

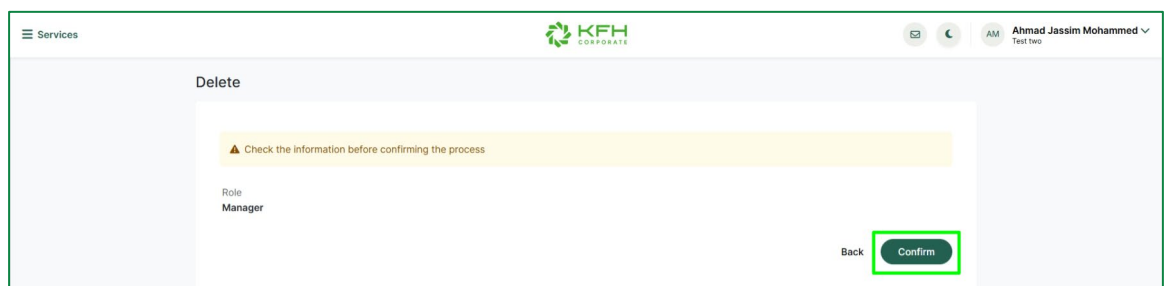
1. Navigate to **Administration > Roles Management**.
2. Choose the required **Department**.
3. Choose the specific **Group**.
4. The system will display the list of roles related to the selected Department and Group.



5. Click on the **Delete** button.



6. Check the details, then click **Confirm**.



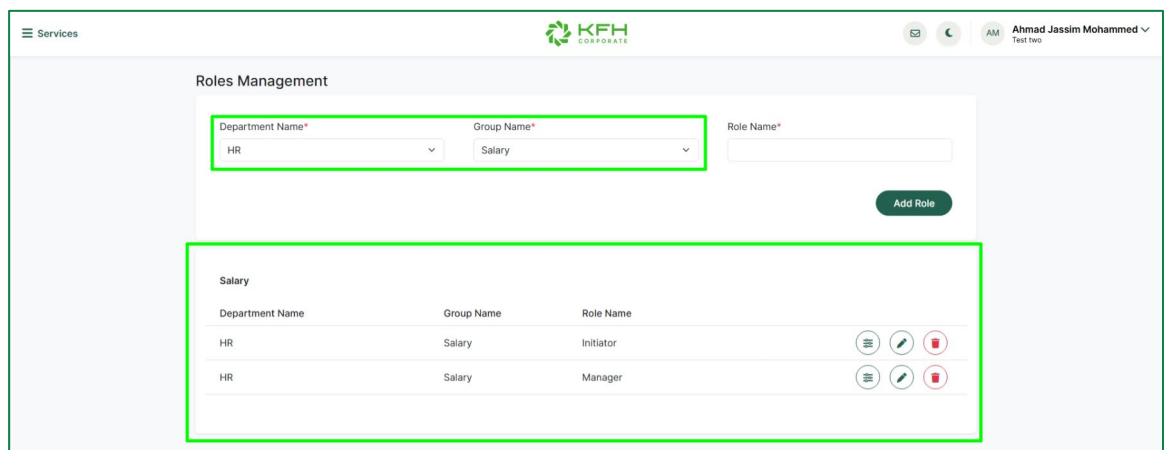
7.3.5. Role Configuration

Features & Notes:

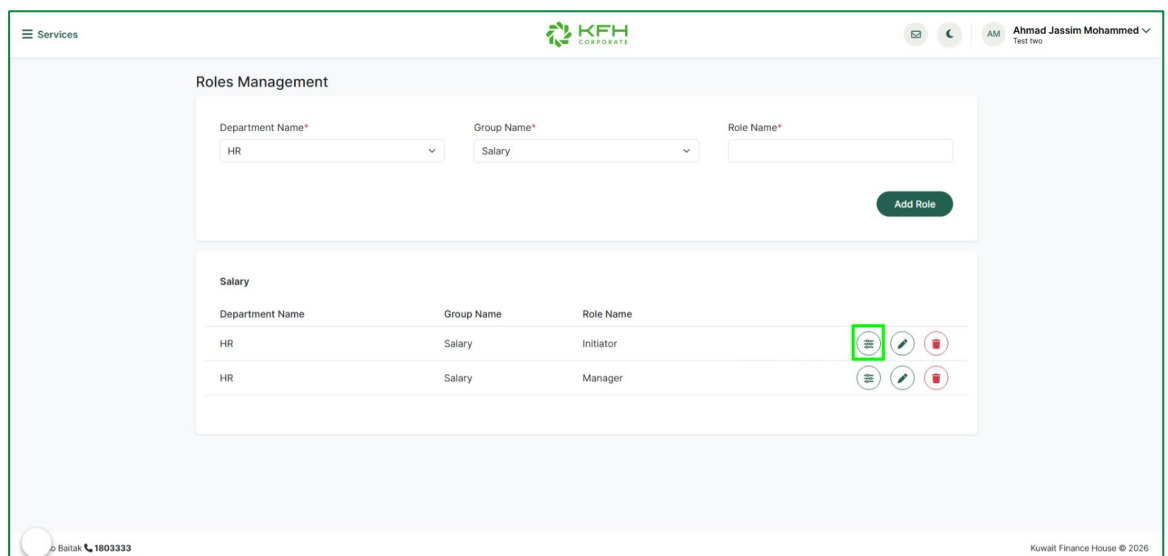
- To define specific permission sets (Roles) that can be assigned to users. This allows you to control exactly which administrative or financial services a user can see and execute.
- After creating and manage the role, you must still assign it to specific users via Service ([Users Roles](#)) for it to take effect.

Step-by-Step Instructions:

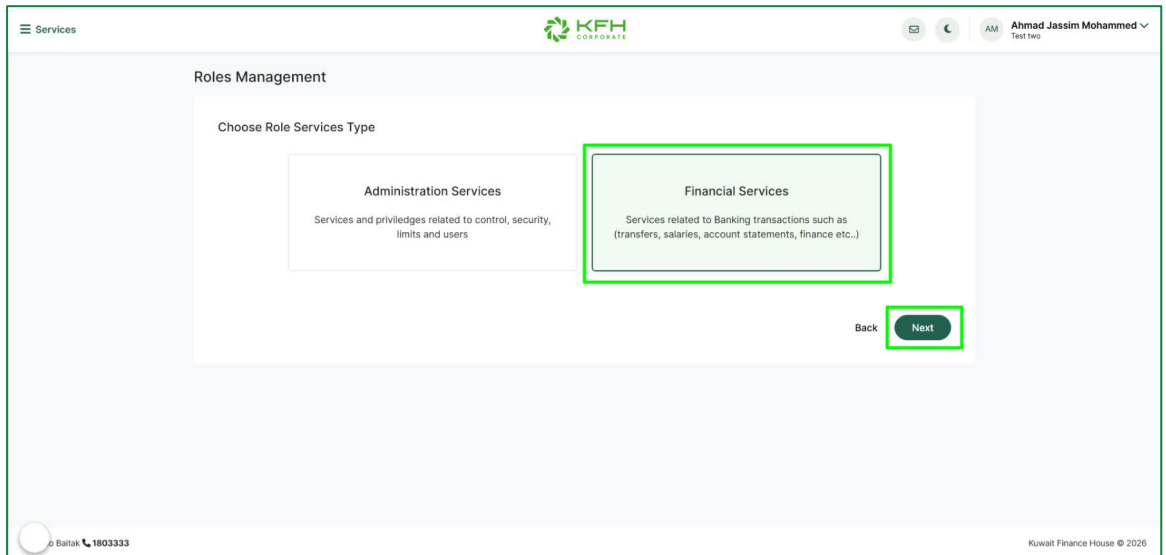
1. Navigate to **Administration > Roles Management**.
2. Choose the required **Department**.
3. Choose the specific **Group**.
4. The system will display the list of roles related to the selected Department and Group.



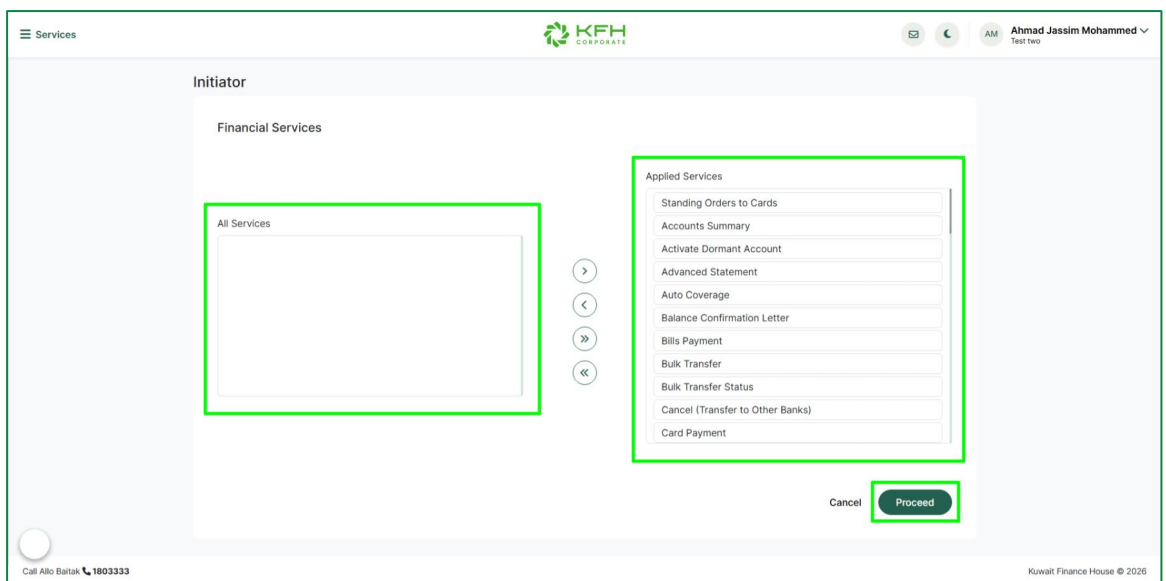
5. Click on **Manage** button.



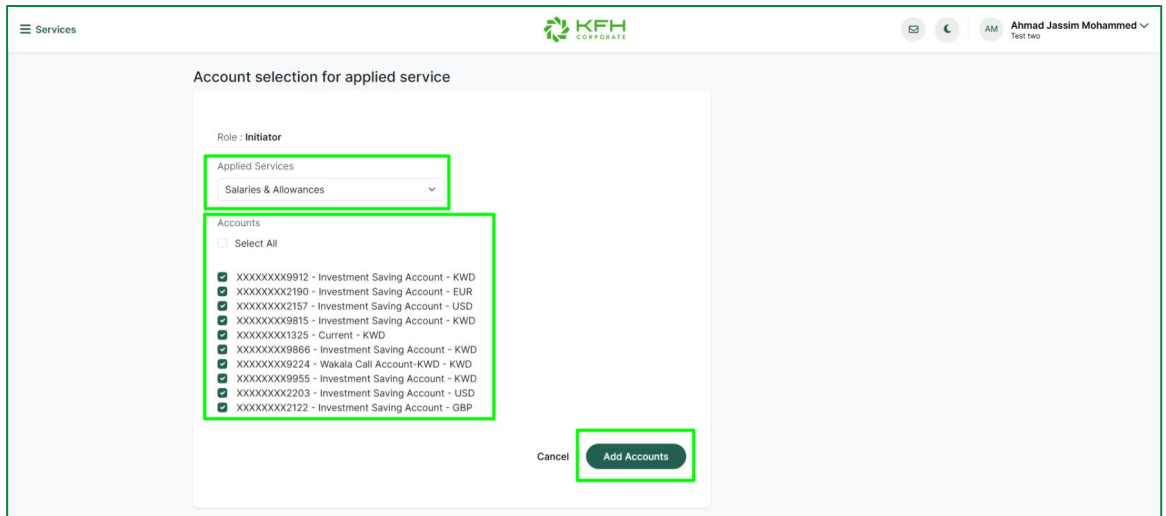
6. Service Type selection will appear:
 - a. **Administration Services:** Permissions for security, limits, users, and control.
 - b. **Financial Services:** Permissions for banking transactions (Transfers, Salaries, Account Statements, etc.).
7. Select the **required type**, for this example we will proceed with **Financial Services**.
8. Click **Next**.



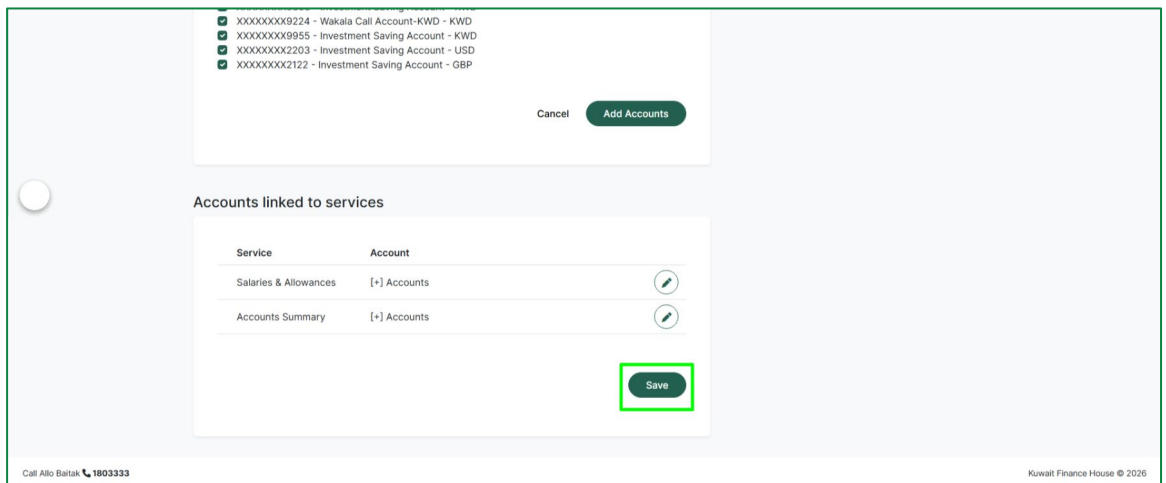
9. Two tables will be displayed to assign the services:
 - a. **All Services:** A list of all available features in the portal.
 - b. **Applied Services:** The features you want to include in this role.
10. All available services will be in **Applied Services** by default. You may **manage** as needed.
11. Once done, Click **Proceed**.



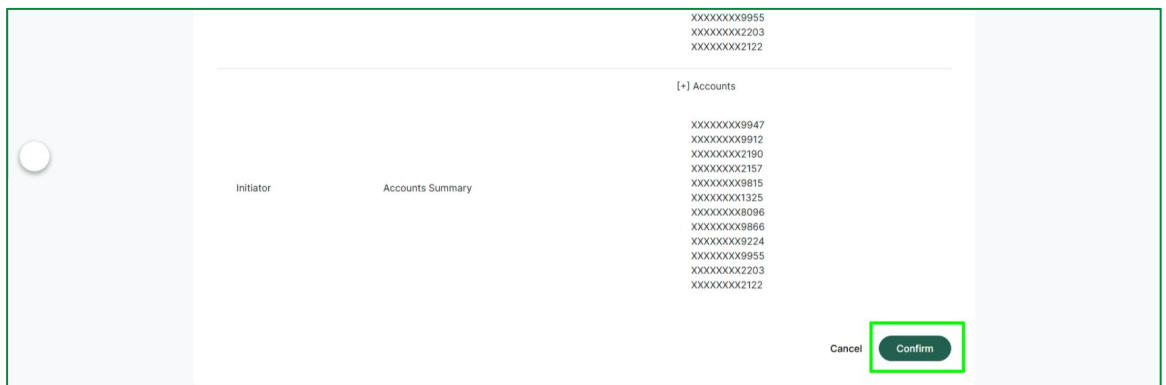
12. For each selected service, **all applicable accounts** are assigned to the selected services by **default**, you may **manage the linked accounts** as needed.
13. Select the **service** you need to edit, then **check the required accounts only**.
14. Click **Add Accounts**.



15. Once done for all the services, then click **Save**.



16. **Review** the configuration summary and click **Confirm**.



7.4 Users Management

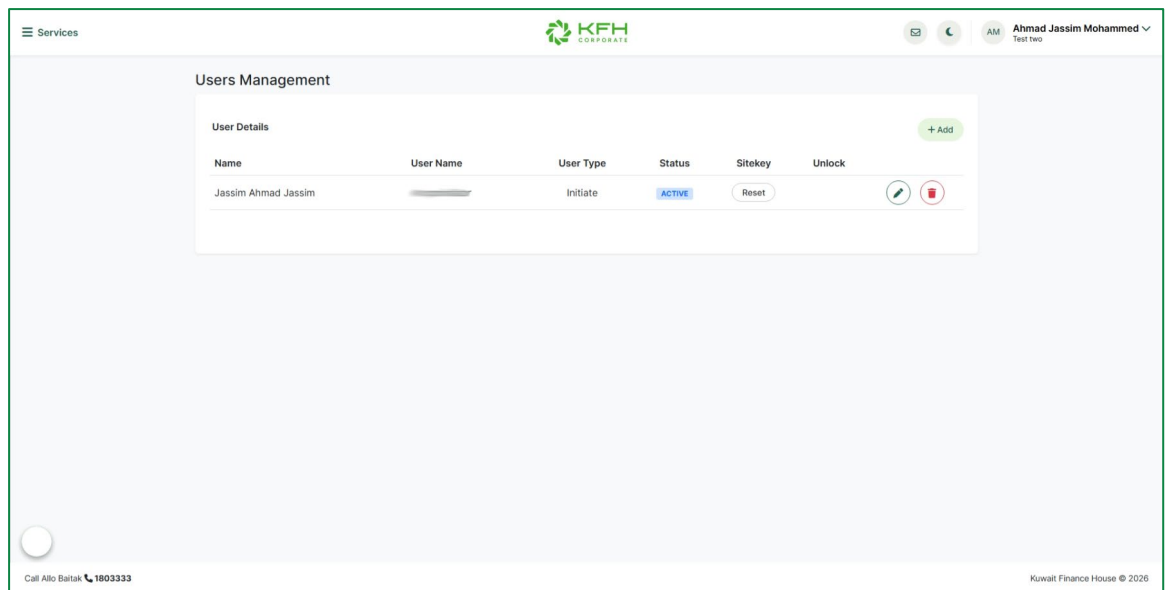
7.4.1. View Additional Users

Features & Notes:

- View additional users list.

Step-by-Step Instructions:

1. Navigate to **Administration > Users Management**.
2. The system will display the list of additional users.



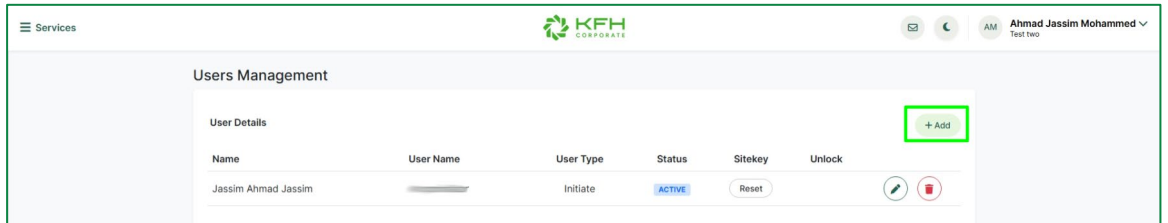
7.4.2. Add Additional Users

Features & Notes:

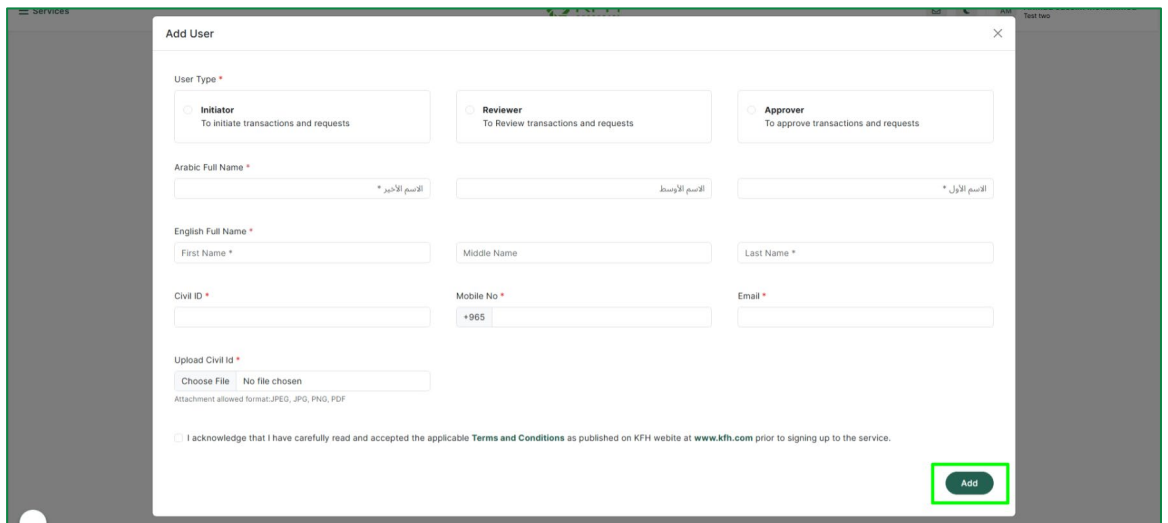
- To add additional users.

Step-by-Step Instructions:

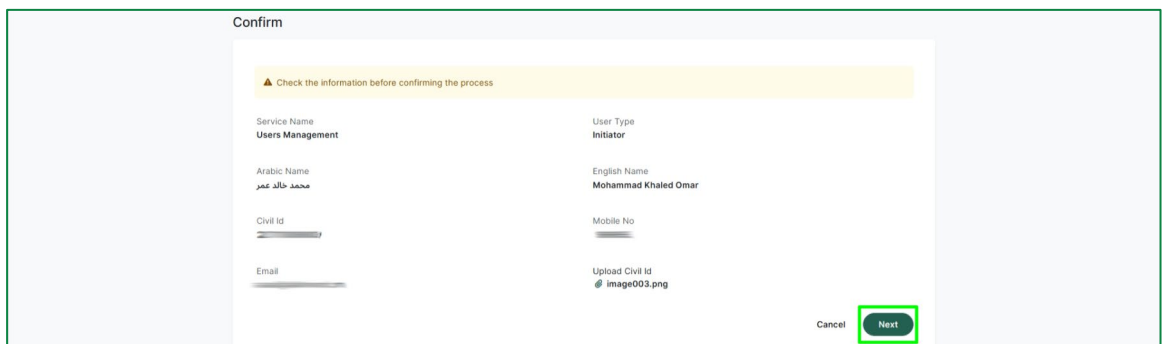
1. Navigate to **Administration > Users Management**.
2. Click the **Add** button.



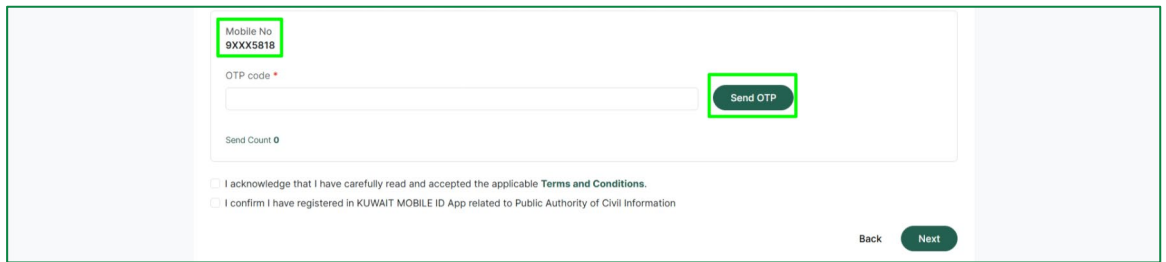
3. Select **User Type (Details)**.
4. **Enter Arabic and English Name, Civil ID, Mobile, and Email.**
5. **Upload** a copy of the user's **Civil ID**.
6. Read and **Accept the Terms and Conditions**, then Click on **Add**.



7. **Check the details, then click Next.**



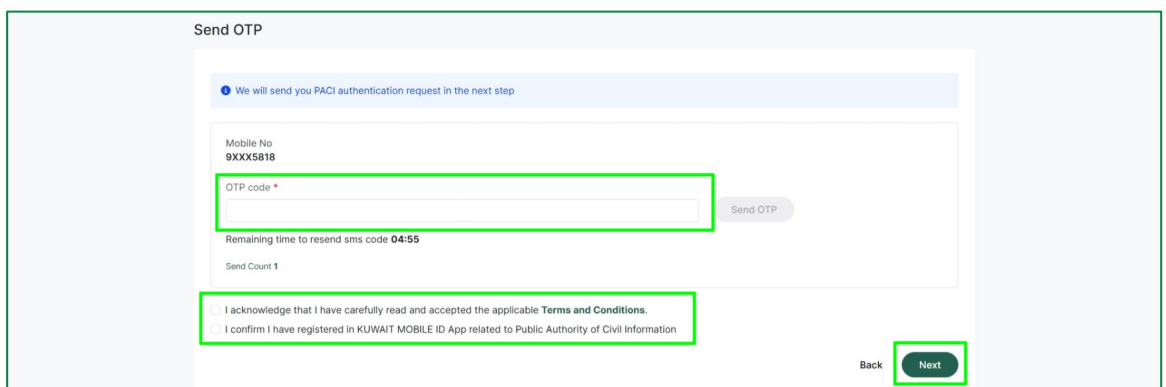
8. Check your **mobile number**, then Click **Send OTP**.



9. Enter the **OTP code** received on your registered mobile.

10. Read and **Accept the Terms and Conditions**.

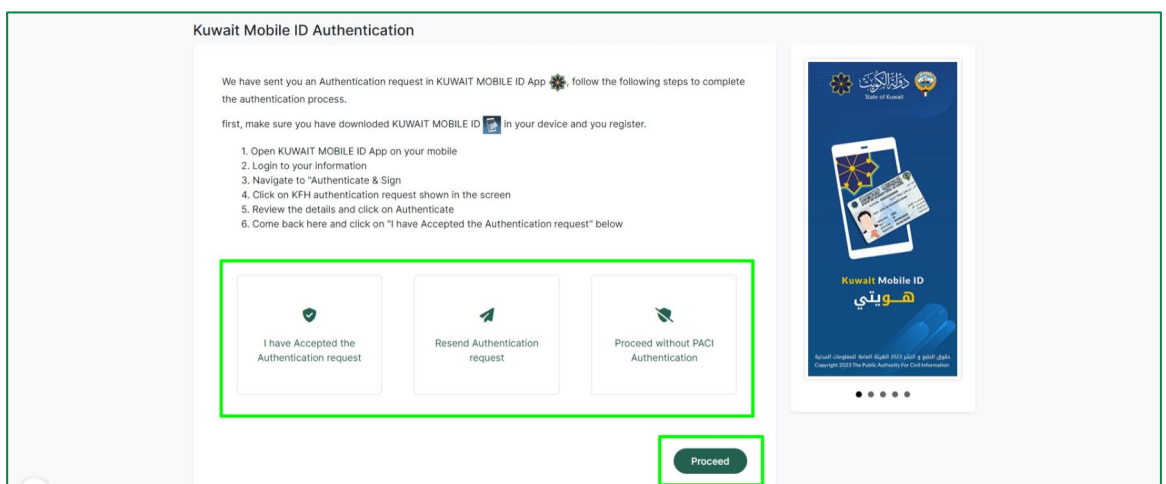
11. Confirm your registration in **Kuwait Mobile ID**, then Click **Next**.



12. The Kuwait Mobile ID app connected to the CSA's Civil ID will receive an authentication request.

13. **Select an option** from the below, then click **Proceed**:

- I have Accepted the Authentication request: **If you already did.**
- Resend Authentication request: **if not received.**
- Proceed without PACI Authentication: **physical activation form** must be filled.



14. The KFH Back Office Team will review the details and finalize the setup.

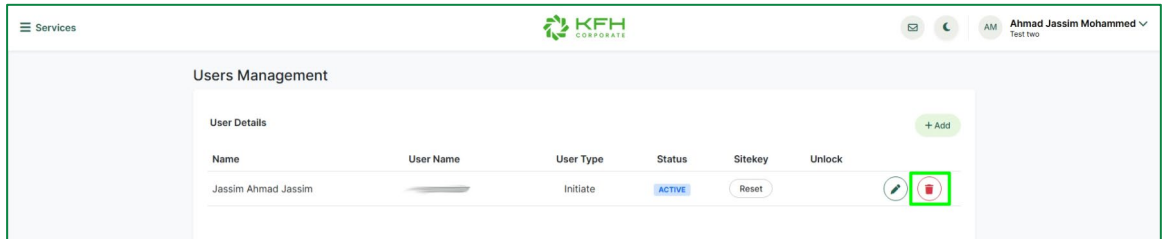
7.4.3. Delete Additional Users

Features & Notes:

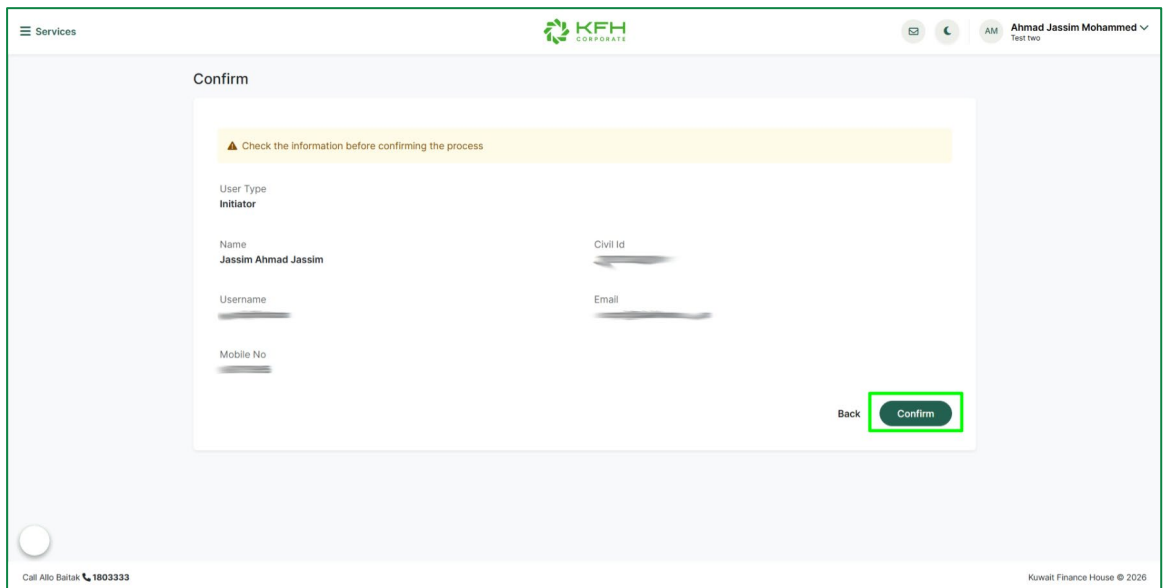
- To Delete additional users.

Step-by-Step Instructions:

1. Navigate to **Administration > Users Management**.
2. Click the **Delete** button.



3. Check the details, then click **Confirm**.



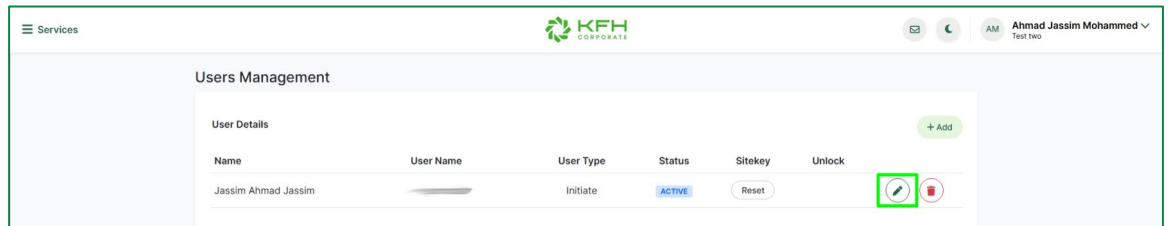
7.4.4. Reset Additional Users Password

Features & Notes:

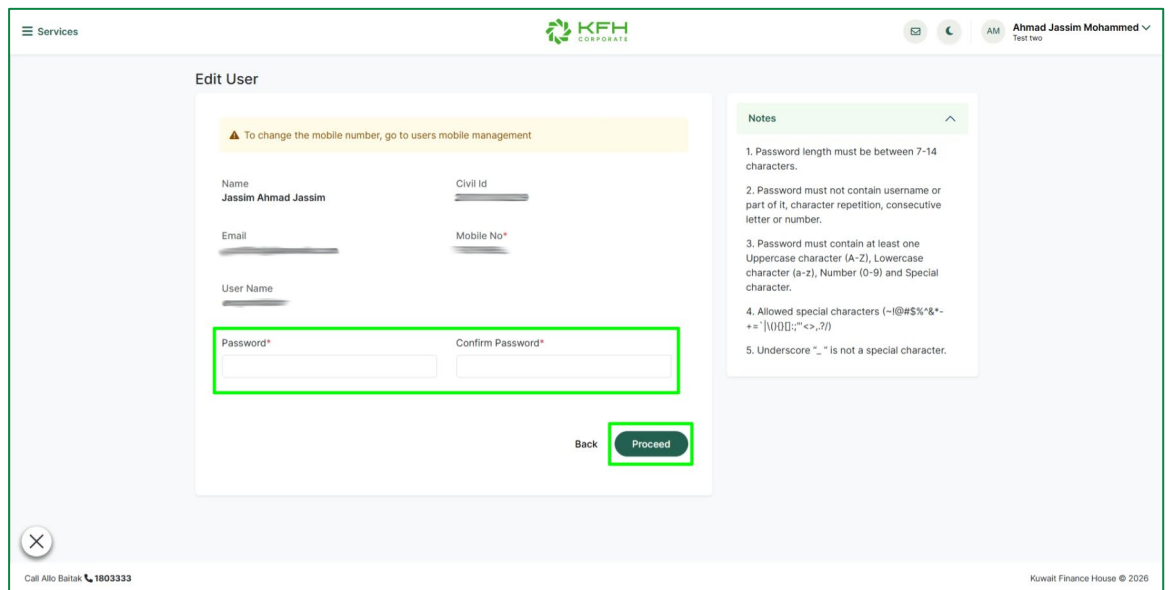
- To Reset additional users password.
- This is a one-time password; users must change it upon first login.

Step-by-Step Instructions:

1. Navigate to **Administration > Users Management**.
2. Click the **Edit** button.



3. Enter new one-time password, then click on **Proceed**.



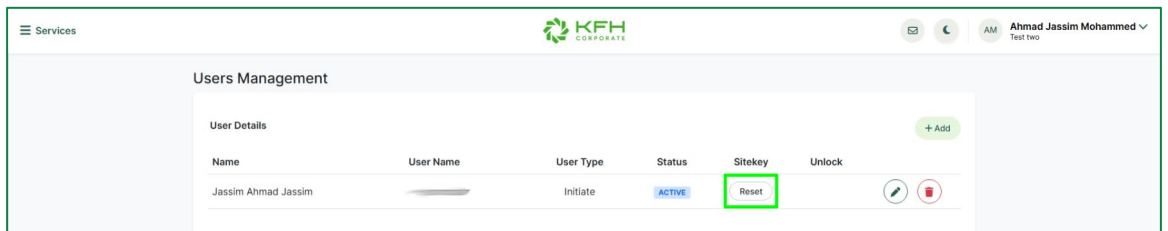
7.4.5. Reset Additional Users Sitekey

Features & Notes:

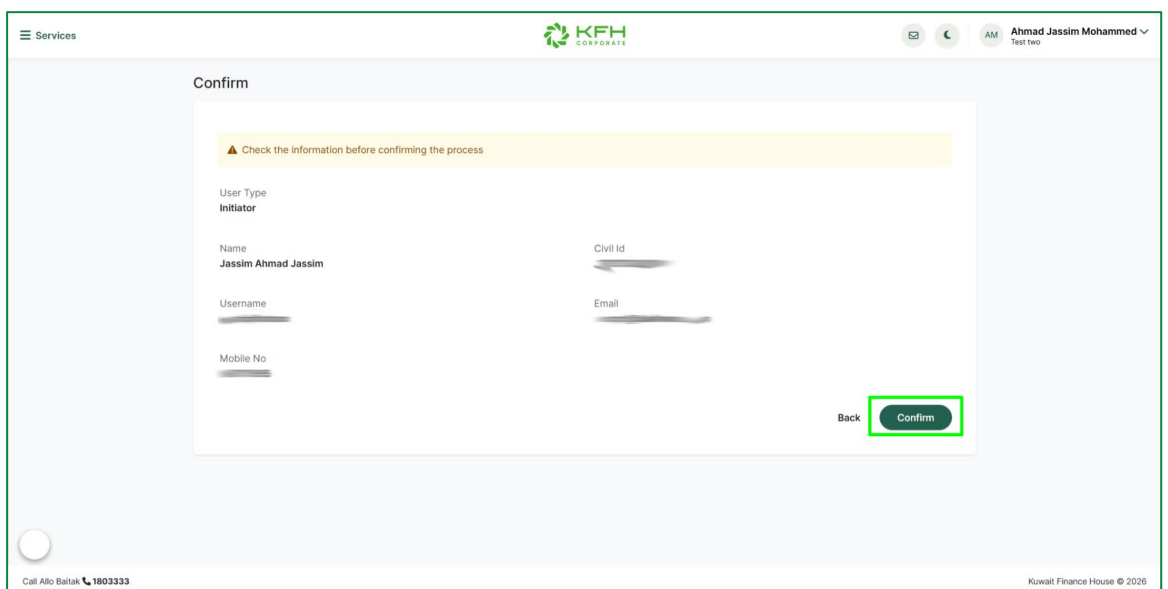
- To Reset additional users Sitekey details.

Step-by-Step Instructions:

1. Navigate to **Administration > Users Management**.
2. Click the **Reset** button.



3. Check the details, then click **Confirm**.



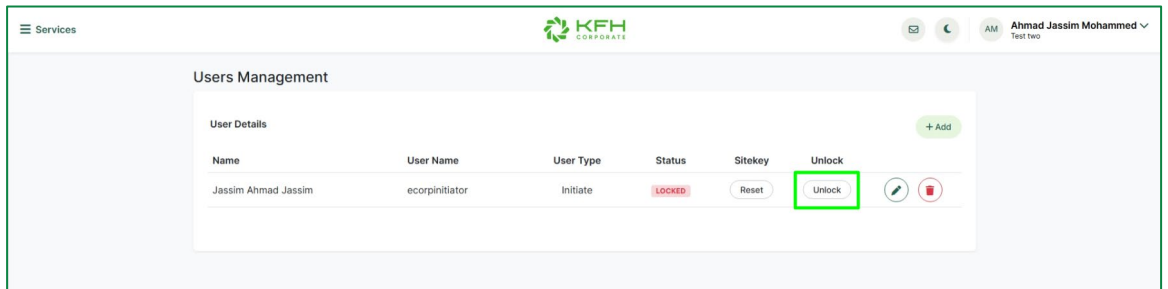
7.4.6. Unlock Additional Users

Features & Notes:

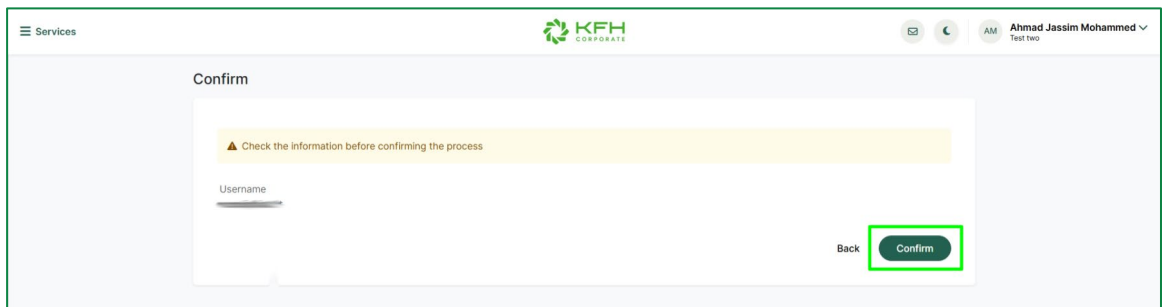
- To Unlock additional users status.
- Additional users will be locked for invalid credentials input on login.

Step-by-Step Instructions:

1. Navigate to **Administration > Users Management**.
2. Click **Unlock**.



3. Check the details, then click **Confirm**.



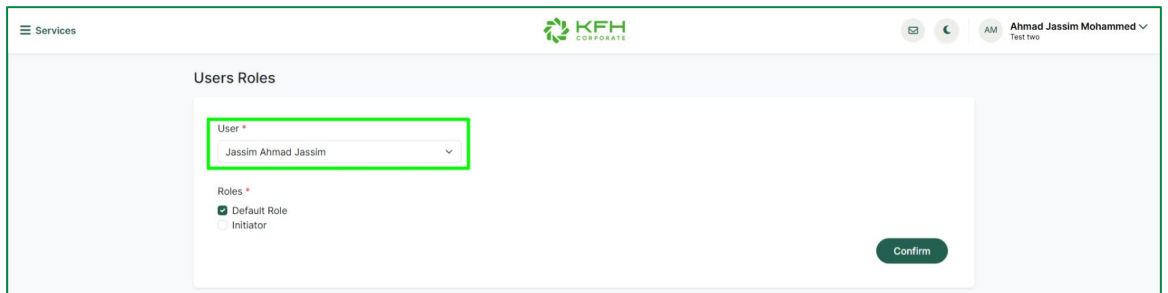
7.5 Users Roles

Features & Notes:

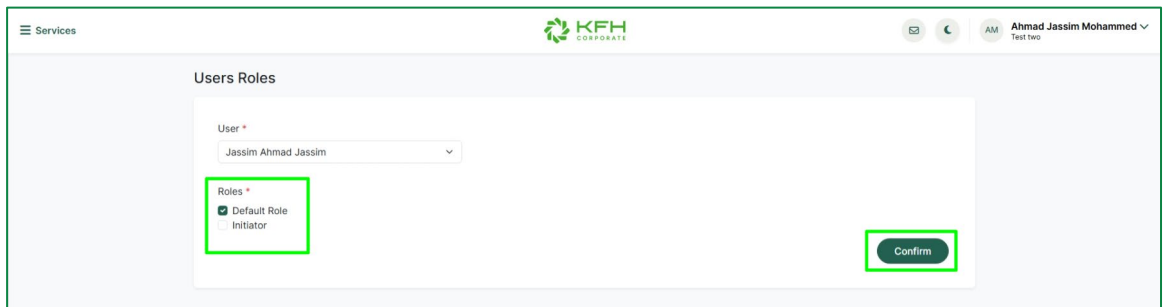
- To assign specific functional permissions to a user by linking them to predefined roles. This determines what menus and services (e.g., Local Transfers, Payroll, or Audit Reports) the user can see and interact with upon login.

Step-by-Step Instructions:

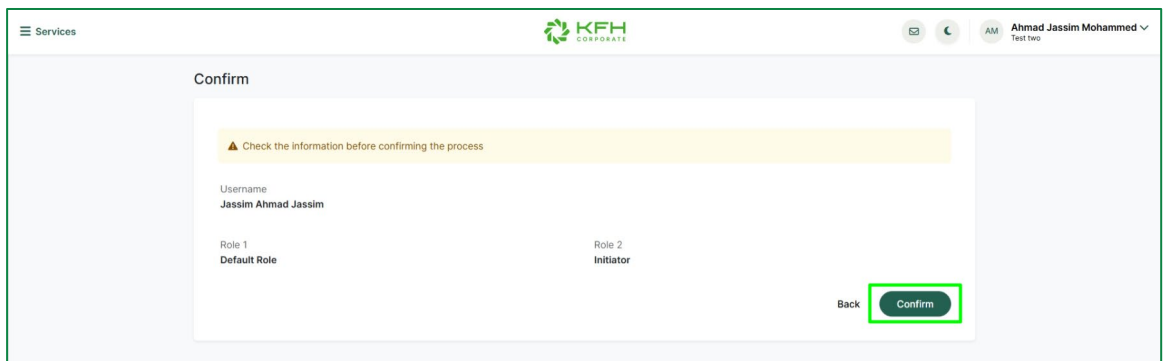
4. Navigate to **Administration > Users Roles**.
5. Select the **user**.



6. **Select the roles** to be assigned to the **selected user**.
7. Click **Confirm**.



8. **Check the details**, then click **Confirm**.



7.6 Corporate Service Limits

7.6.1. View Corporate Service Limits

Features & Notes:

- To define the financial boundaries for the entire corporation. This acts as a "ceiling" for all transactions, ensuring that no user or group can exceed the company's risk appetite for specific financial services.
- All limits specified here are calculated on daily basis.
- These are global corporate limits. User-specific limits can be lower.

Step-by-Step Instructions:

1. Navigate to **Administration > Corporate Service Limits**.
2. List of existing limits will be displayed in the table below.

The screenshot displays the 'Corporate Service Limits' management interface. At the top, there is a navigation bar with 'Services', the KFH logo, and user information 'Ahmad Jassim Mohammed'. The main content area is titled 'Corporate Service Limits' and contains a 'Limits Definition' form. The form has fields for 'Service*' (a dropdown menu), 'Reset Counter (Days)' (input field with '1'), 'Minimum Limit*', 'Maximum Limit*', 'Transaction Limit*', and 'No. Of Transactions*'. A 'Save' button is located at the bottom right of the form. Below the form is a table listing existing limits, which is highlighted with a green border. The table has columns for Service, Minimum Limit (KWD), Maximum Limit (KWD), Transaction Limit (KWD), Reset Counter (Days), and No. Of Transactions. Each row also includes edit and delete icons.

Service	Minimum Limit (KWD)	Maximum Limit (KWD)	Transaction Limit (KWD)	Reset Counter (Days)	No. Of Transactions
Transfer to KFH Beneficiary	1,000	30,000,000	30,000,000	1	99
Transfer to Other Banks	30,000	30,000,000	30,000,000	1	99
Transfer to Own Accounts	1,000	30,000,000	30,000,000	1	99
Salaries & Allowances	1,000	100,000,000	100,000,000	1	99
Standing Orders	1,000	30,000,000	30,000,000	1	99
Standing Orders to Charities	1,000	30,000,000	30,000,000	1	99
Donate to Charities	1,000	30,000,000	30,000,000	1	99
Bills Payment	1,000	30,000,000	30,000,000	1	99
Cheque Book Request	1,000	30,000,000	30,000,000	1	99
Bulk Transfer	1,000	30,000,000	30,000,000	1	99
Card Payment	1,000	30,000,000	30,000,000	1	99
Standing Orders to Cards	1,000	30,000,000	30,000,000	1	99
ERP Payments	1,000	30,000,000	30,000,000	1	99
Transfer to Brokerage Firms	1,000	100,000,000	100,000,000	1	99
Zaheb (Generate Link)	1,000	50,000,000	50,000,000	1	99

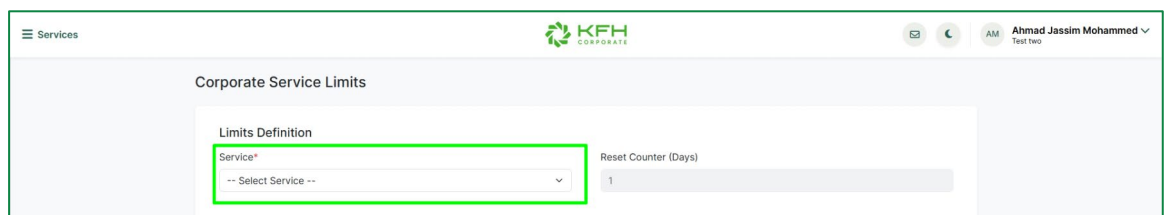
7.6.2. Add Corporate Service Limits

Features & Notes:

- To define the financial boundaries for the entire corporation.
- All limits specified here are calculated on daily basis.
- These are global corporate limits. User-specific limits can be lower.

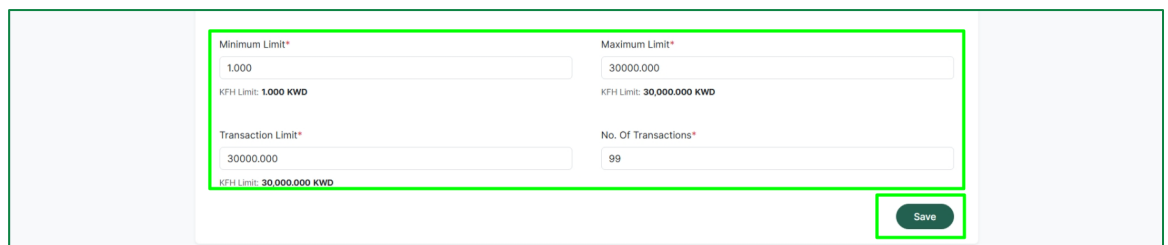
Step-by-Step Instructions:

1. Navigate to **Administration > Corporate Service Limits**.
2. List of existing limits will be displayed in the table.
3. If service is not available on the table, Select the **required service**.



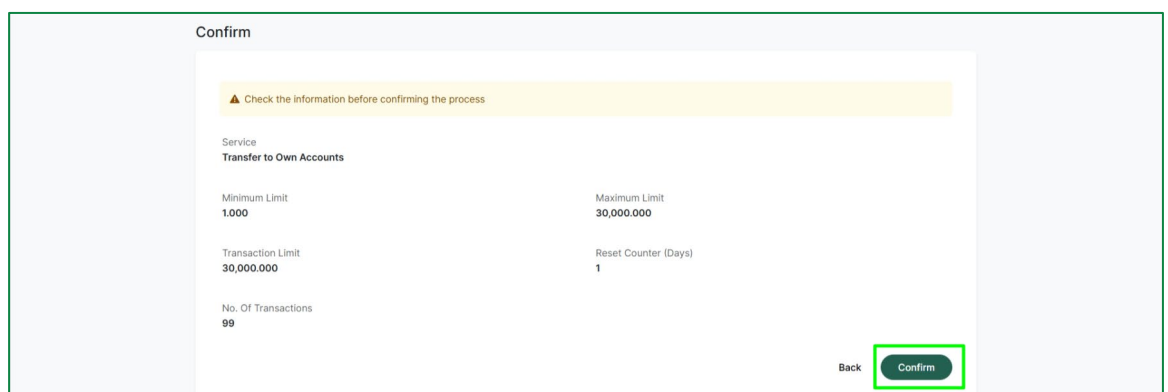
The screenshot shows the 'Corporate Service Limits' form in the KFH Corporate system. The 'Limits Definition' section is highlighted with a green box. It contains a 'Service*' dropdown menu with the placeholder text '-- Select Service --' and a 'Reset Counter (Days)' input field with the value '1'. The user's name 'Ahmad Jassim Mohammed' and 'Test Two' are visible in the top right corner.

4. Enter the following details:
 - a. **Minimum Limit:** The lowest amount allowed for a single transaction.
 - b. **Maximum Limit:** The highest total daily amount allowed for this service.
 - c. **Transaction Limit:** The maximum amount allowed for an individual transaction.
 - d. **No. of Transactions:** The total number of successful transactions per day.
5. Click **Save**.



The screenshot shows the input fields for the Corporate Service Limits form. The fields are: 'Minimum Limit*' (1,000), 'Maximum Limit*' (30,000,000), 'Transaction Limit*' (30,000,000), and 'No. Of Transactions*' (99). Each field has a 'KFH Limit' value below it. A 'Save' button is highlighted with a green box in the bottom right corner.

6. Check the details, then click **Confirm**.



The screenshot shows the 'Confirm' dialog box. It contains a warning message: 'Check the information before confirming the process'. Below the message, the service is listed as 'Transfer to Own Accounts'. The details are: Minimum Limit (1,000), Maximum Limit (30,000,000), Transaction Limit (30,000,000), and No. Of Transactions (99). A 'Reset Counter (Days)' field shows '1'. A 'Back' button and a 'Confirm' button are at the bottom right, with the 'Confirm' button highlighted by a green box.

7.6.3. Edit Corporate Service Limits

Features & Notes:

- To define the financial boundaries for the entire corporation.
- All limits specified here are calculated on daily basis.
- These are global corporate limits. User-specific limits can be lower.

Step-by-Step Instructions:

1. Navigate to **Administration > Corporate Service Limits**.
2. List of existing limits will be displayed in the table.
3. Click on **Edit** button.

Service	Minimum Limit (KWD)	Maximum Limit (KWD)	Transaction Limit (KWD)	Reset Counter (Days)	No. Of Transactions
Transfer to KFH Beneficiary	1,000	30,000,000	30,000,000	1	99
Transfer to Other Banks	30,000	30,000,000	30,000,000	1	99
Transfer to Own Accounts	1,000	30,000,000	30,000,000	1	99

4. Enter the following details:
 - a. **Minimum Limit:** The lowest amount allowed for a single transaction.
 - b. **Maximum Limit:** The highest total daily amount allowed for this service.
 - c. **Transaction Limit:** The maximum amount allowed for an individual transaction.
 - d. **No. of Transactions:** The total number of successful transactions per day.
5. Click **Save**.

Minimum Limit*
1,000
KFH Limit: 1,000 KWD

Maximum Limit*
30,000,000
KFH Limit: 30,000,000 KWD

Transaction Limit*
30,000,000
KFH Limit: 30,000,000 KWD

No. Of Transactions*
99

Save

6. Check the details, then click **Confirm**.

Confirm

⚠ Check the information before confirming the process

Service
Transfer to Own Accounts

Minimum Limit
1,000

Maximum Limit
30,000,000

Transaction Limit
30,000,000

Reset Counter (Days)
1

No. Of Transactions
99

Back Confirm

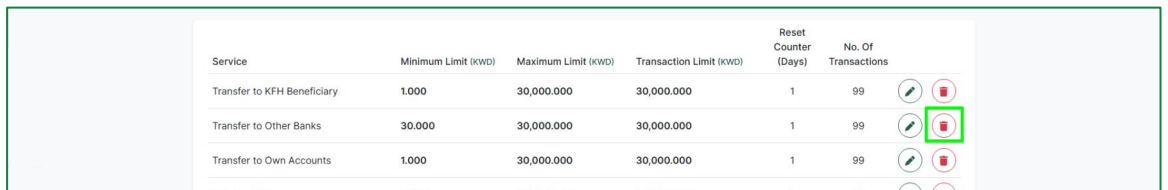
7.6.4. Delete Corporate Service Limits







Features & Notes:

- Delete Corporate Service Limits.
- Deleting Service limits will prevent users from initiating any request.

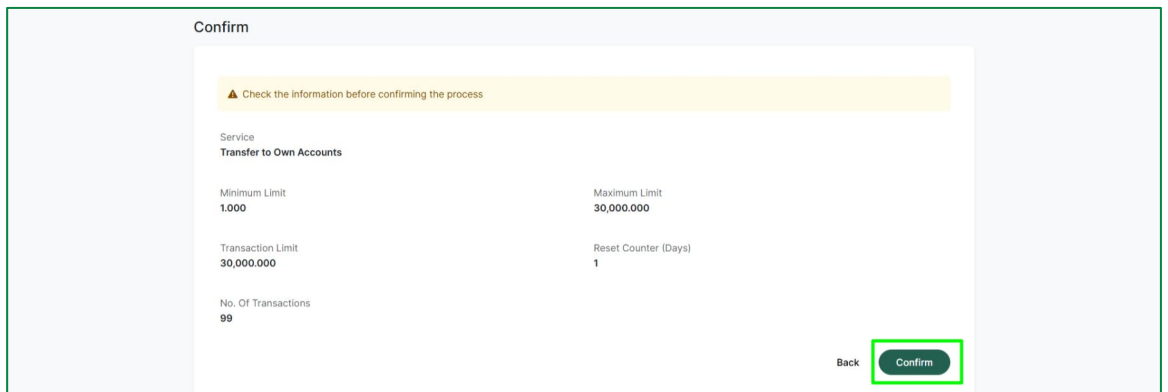
Step-by-Step Instructions:

1. Navigate to **Administration > Corporate Service Limits**.
2. List of existing limits will be displayed in the table.
3. Click on **Delete** button.



Service	Minimum Limit (kWD)	Maximum Limit (kWD)	Transaction Limit (kWD)	Reset Counter (Days)	No. Of Transactions	
Transfer to KFH Beneficiary	1,000	30,000,000	30,000,000	1	99	 
Transfer to Other Banks	30,000	30,000,000	30,000,000	1	99	 
Transfer to Own Accounts	1,000	30,000,000	30,000,000	1	99	 

4. Check the details, then click **Confirm**.



Confirm

⚠ Check the information before confirming the process

Service
Transfer to Own Accounts

Minimum Limit 1,000	Maximum Limit 30,000,000
Transaction Limit 30,000,000	Reset Counter (Days) 1
No. Of Transactions 99	

Back **Confirm**

7.7 User Service Limits

7.7.1. View User Service Limits

Features & Notes:

- To define specific financial boundaries for an individual user. This allows the Corporate Super Admin to assign different spending powers to different employees (e.g., a Junior Accountant may have a lower daily limit than a Finance Manager).
- Important Logic: A user's individual limit cannot exceed the Corporate Service Limit. If the Corporate limit for Transfers is 10,000 KWD, you cannot set an individual user to 15,000 KWD.
- All limits specified here are calculated on daily basis.
- User service limit is optional, if deleted, corporate service limit will be applied.

Step-by-Step Instructions:

1. Navigate to **Administration > User Service Limits**.
2. Select **User** from the list.
3. List of existing limits will be displayed in the table below.

The screenshot displays the 'User Service Limits' configuration page. At the top, there is a navigation bar with 'Services' and the KFH Corporate logo. The user's name 'Ahmad Jassim Mohammed' is visible in the top right corner. The main content area is titled 'User Service Limits' and contains a 'Limits Definition' form. The form includes fields for 'Username*' (highlighted with a green box), 'Service*' (with a dropdown menu), 'Reset Counter (Days)', 'Minimum Limit*', 'Maximum Limit*', 'Transaction Limit*', and 'No. Of Transactions*'. An 'Update' button is located at the bottom right of the form. Below the form is a table listing existing limits for various services, with the table area also highlighted by a green box. The table has columns for 'Service', 'Minimum Limit (KWD)', 'Maximum Limit (KWD)', 'Transaction Limit (KWD)', 'Reset Counter (Days)', and 'No. Of Transactions'. Each row includes edit and delete icons.

Service	Minimum Limit (KWD)	Maximum Limit (KWD)	Transaction Limit (KWD)	Reset Counter (Days)	No. Of Transactions
Bulk Transfer	1000	30,000,000	30,000,000	1	99
Standing Orders to Charities	1000	30,000,000	30,000,000	1	99
Donate to Charities	1000	30,000,000	30,000,000	1	99
ERP Payments	1000	30,000,000	30,000,000	1	99
Transfer to KFH Beneficiary	1000	30,000,000	30,000,000	1	99
Transfer to Other Banks	30,000	30,000,000	30,000,000	1	99
Standing Orders	1000	30,000,000	30,000,000	1	99
Zaheb (Generate Link)	1000	50,000,000	50,000,000	1	99
Standing Orders to Cards	1000	30,000,000	30,000,000	1	99
Transfer to Own Accounts	1000	30,000,000	30,000,000	1	99
Cheque Book Request	1000	30,000,000	30,000,000	1	99
Card Payment	1000	30,000,000	30,000,000	1	99
Salaries & Allowances	1000	100,000,000	100,000,000	1	99
Bills Payment	1000	30,000,000	30,000,000	1	99

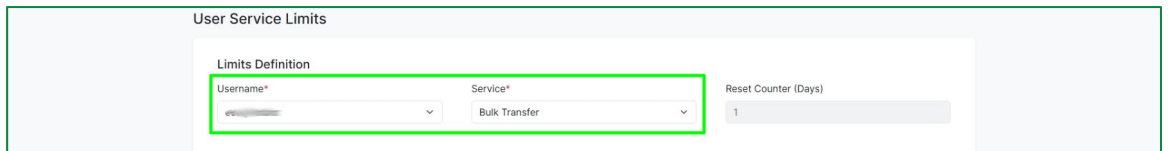
7.7.2. Add User Service Limits

Features & Notes:

- To define specific financial boundaries for an individual user. This allows the Corporate Super Admin to assign different spending powers to different employees.
- Important Logic: A user's individual limit cannot exceed the Corporate Service Limit.
- All limits specified here are calculated on daily basis.
- User service limit is optional, if deleted, corporate service limit will be applied.

Step-by-Step Instructions:

1. Navigate to **Administration > User Service Limits**.
2. Select **User** from the list and List of existing limits will be displayed in the table.
3. If service is not available on the table, Select the **required service**.



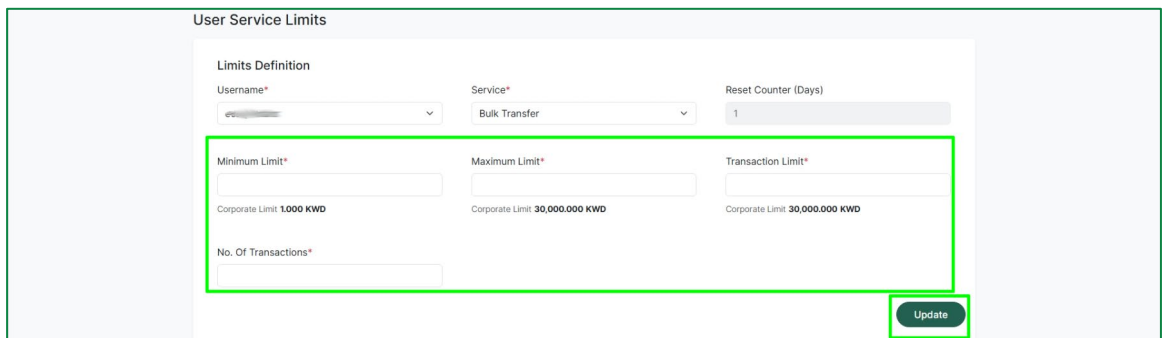
User Service Limits

Limits Definition

Username* Service* Reset Counter (Days)

Bulk Transfer 1

4. Enter the following details:
 - a. **Minimum Limit:** The lowest amount allowed for a single transaction.
 - b. **Maximum Limit:** The highest total daily amount allowed for this service.
 - c. **Transaction Limit:** The maximum amount allowed for an individual transaction.
 - d. **No. of Transactions:** The total number of successful transactions per day.
5. Click **Update**.



User Service Limits

Limits Definition

Username* Service* Reset Counter (Days)

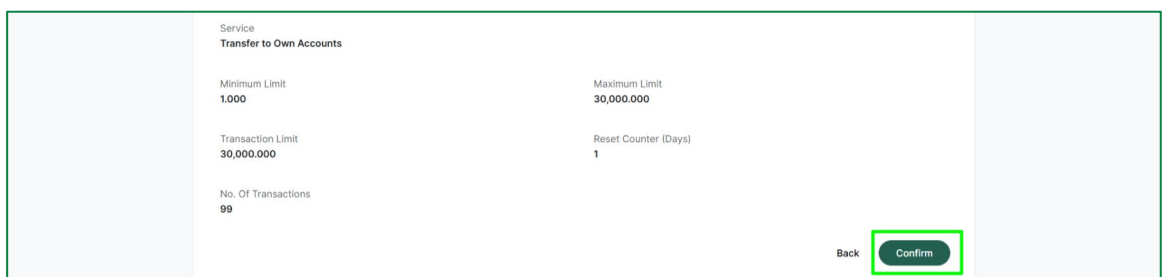
Bulk Transfer 1

Minimum Limit* Maximum Limit* Transaction Limit*

Corporate Limit: 1,000 KWD Corporate Limit: 30,000,000 KWD Corporate Limit: 30,000,000 KWD

No. Of Transactions*

6. Check the details, then click **Confirm**.



Service

Transfer to Own Accounts

Minimum Limit 1,000 Maximum Limit 30,000,000

Transaction Limit 30,000,000 Reset Counter (Days) 1

No. Of Transactions 99

Back

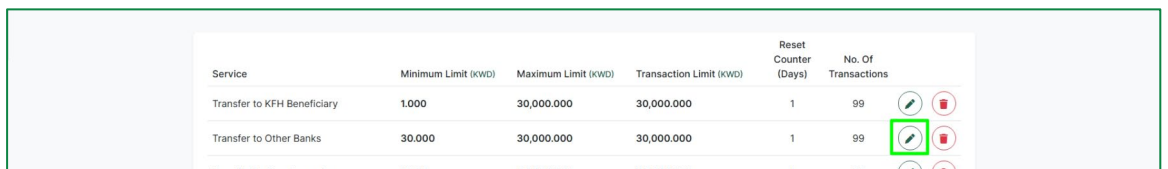
7.7.3. Edit User Service Limits





Features & Notes:

- To define specific financial boundaries for an individual user. This allows the Corporate Super Admin to assign different spending powers to different employees.
- Important Logic: A user's individual limit cannot exceed the Corporate Service Limit.
- All limits specified here are calculated on daily basis.

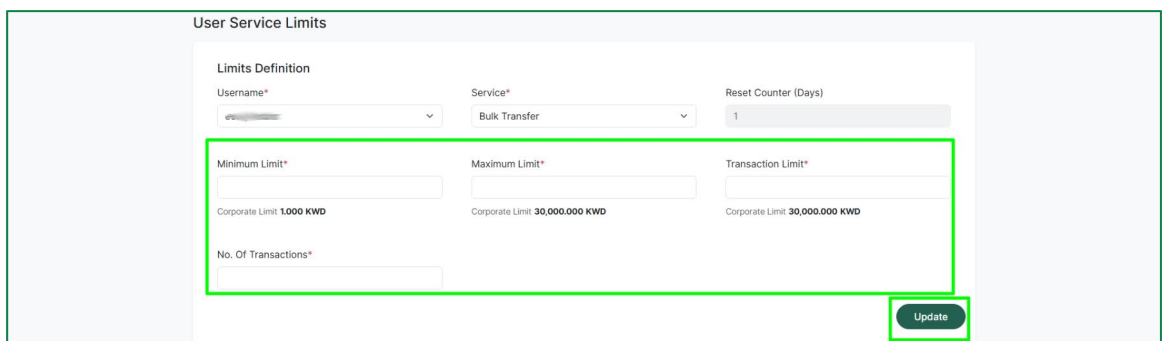
Step-by-Step Instructions:

1. Navigate to **Administration > User Service Limits**.
2. Select **User** from the list and List of existing limits will be displayed in the table.
3. Click on **Edit** button.



Service	Minimum Limit (KWD)	Maximum Limit (KWD)	Transaction Limit (KWD)	Reset Counter (Days)	No. Of Transactions	
Transfer to KFH Beneficiary	1,000	30,000,000	30,000,000	1	99	 
Transfer to Other Banks	30,000	30,000,000	30,000,000	1	99	 

4. Enter the following details:
 - a. **Minimum Limit:** The lowest amount allowed for a single transaction.
 - b. **Maximum Limit:** The highest total daily amount allowed for this service.
 - c. **Transaction Limit:** The maximum amount allowed for an individual transaction.
 - d. **No. of Transactions:** The total number of successful transactions per day.
5. Click **Update**.



User Service Limits

Limits Definition

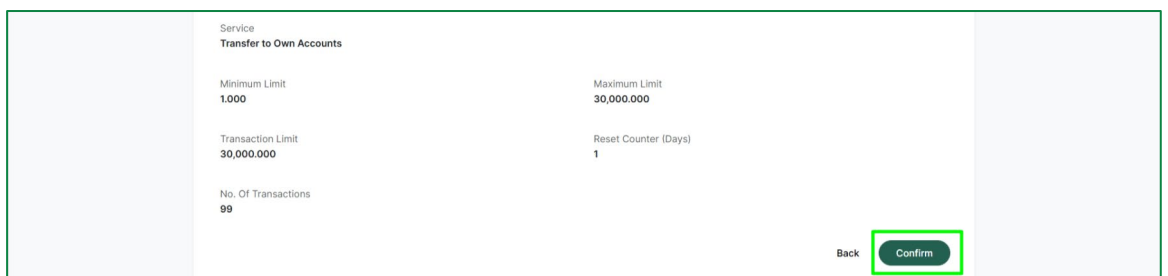
Username* Service* Reset Counter (Days)

Minimum Limit* Maximum Limit* Transaction Limit*

Corporate Limit: 1,000 KWD Corporate Limit: 30,000,000 KWD Corporate Limit: 30,000,000 KWD

No. Of Transactions*

6. Check the details, then click **Confirm**.



User Service Limits

Service: **Transfer to Own Accounts**

Minimum Limit: **1,000** Maximum Limit: **30,000,000**

Transaction Limit: **30,000,000** Reset Counter (Days): **1**

No. Of Transactions: **99**

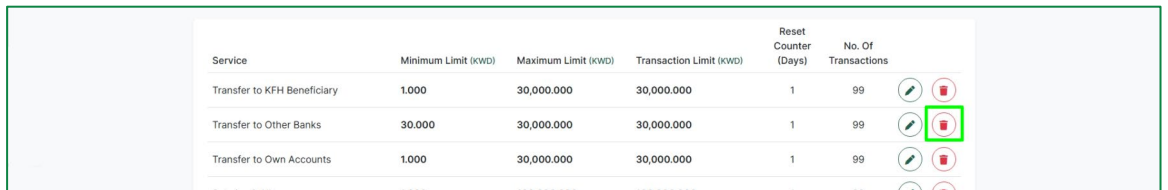
7.7.4. Delete User Service Limits







Features & Notes:

- Delete User Service Limits.
- User service limit is optional, if deleted, corporate service limit will be applied.

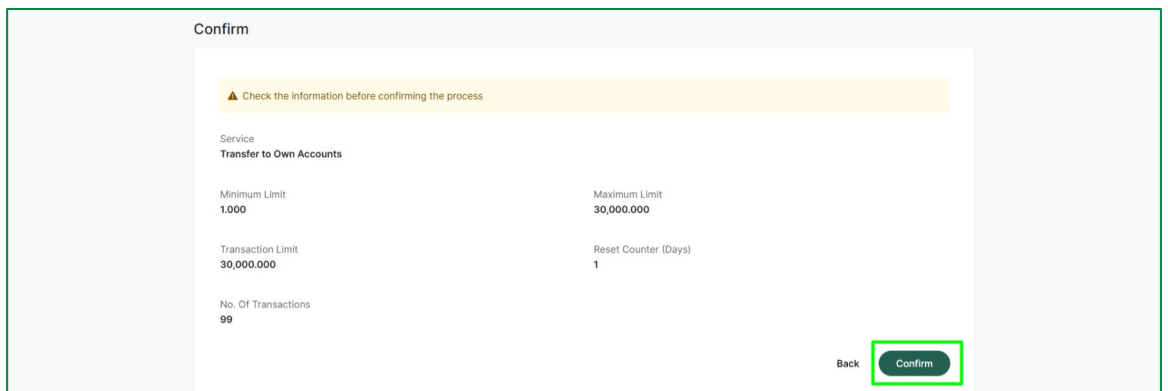
Step-by-Step Instructions:

1. Navigate to **Administration > User Service Limits**.
2. Select **User** from the list.
3. List of existing limits will be displayed in the table.
4. Click on **Delete** button.



Service	Minimum Limit (KWD)	Maximum Limit (KWD)	Transaction Limit (KWD)	Reset Counter (Days)	No. Of Transactions	
Transfer to KFH Beneficiary	1,000	30,000,000	30,000,000	1	99	 
Transfer to Other Banks	30,000	30,000,000	30,000,000	1	99	 
Transfer to Own Accounts	1,000	30,000,000	30,000,000	1	99	 

5. Check the details, then click **Confirm**.




Confirm

▲ Check the information before confirming the process

Service
Transfer to Own Accounts

Minimum Limit 1,000	Maximum Limit 30,000,000
Transaction Limit 30,000,000	Reset Counter (Days) 1
No. Of Transactions 99	

Back 

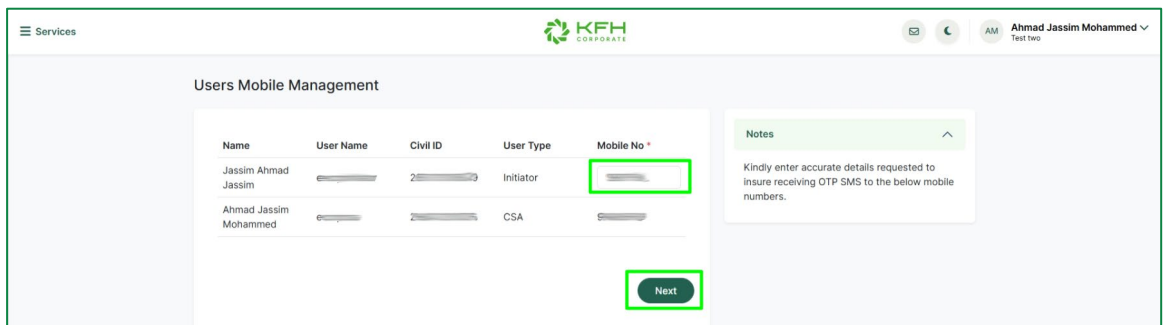
7.8 Users Mobile Management

Features & Notes:

- To manage and update the registered mobile numbers for staff members. This ensures that OTPs and system notifications are sent to the correct, active device.
- This service is applicable for Additional Users only.
- For security reasons, the CSA (Corporate Super Admin) mobile number cannot be updated via the portal. It must be updated through the KFH Backoffice via a formal request.

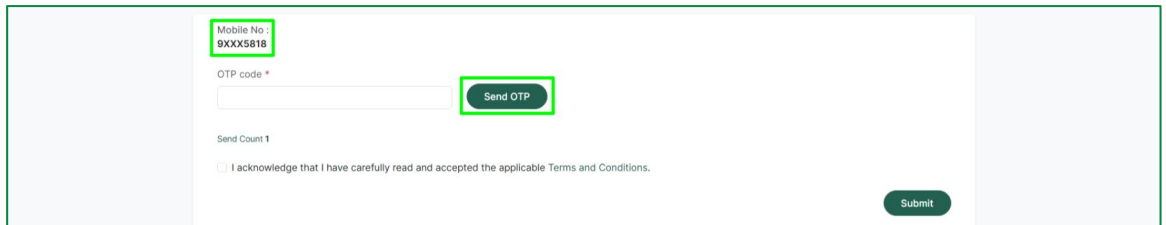
Step-by-Step Instructions:

1. Navigate to **Administration > Users Mobile Management**.
2. The system will display a list of all current users.
3. Update the **Mobile No.**, click **Next**.



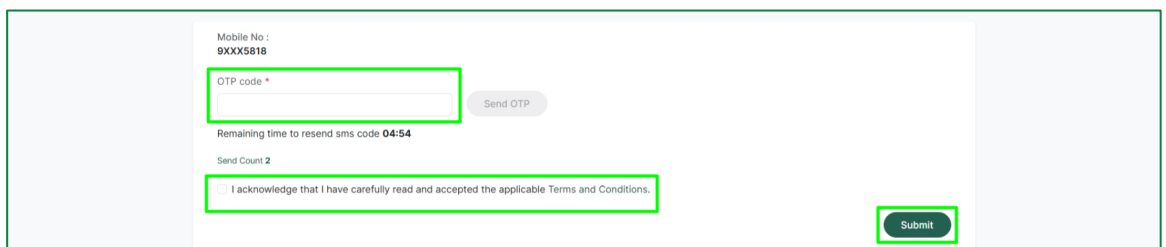
The screenshot shows the 'Users Mobile Management' page. At the top, there is a navigation bar with 'Services' on the left, the 'KFH CORPORATE' logo in the center, and user information 'AM Ahmad Jassim Mohammed' on the right. Below the navigation bar, the page title 'Users Mobile Management' is displayed. The main content area features a table with the following columns: Name, User Name, Civil ID, User Type, and Mobile No *. The table contains two rows of data: one for 'Jassim Ahmad Jassim' (Initiator) and one for 'Ahmad Jassim Mohammed' (CSA). The 'Mobile No *' column for the Initiator row is highlighted with a green box. Below the table, a 'Next' button is also highlighted with a green box. To the right of the table, there is a 'Notes' section with a green header and a note: 'Kindly enter accurate details requested to insure receiving OTP SMS to the below mobile numbers.'

4. Check your mobile number, then Click **Send OTP**.



The screenshot shows the 'Send OTP' form. The 'Mobile No : 9XXX5818' is displayed at the top and is highlighted with a green box. Below it is an 'OTP code *' input field. To the right of the input field is a 'Send OTP' button, which is also highlighted with a green box. Below the input field, there is a 'Send Count 1' label and a checkbox with the text 'I acknowledge that I have carefully read and accepted the applicable Terms and Conditions.' At the bottom right of the form, there is a 'Submit' button.

5. Enter the **OTP code** received on your registered mobile.
6. Read and **Accept the Terms and Conditions**.
7. Click **Submit**.



The screenshot shows the OTP verification form. The 'Mobile No : 9XXX5818' is displayed at the top. Below it is the 'OTP code *' input field, which is highlighted with a green box. To the right of the input field is a 'Send OTP' button. Below the input field, there is a 'Remaining time to resend sms code 04:54' label. Below that is a 'Send Count 2' label and a checkbox with the text 'I acknowledge that I have carefully read and accepted the applicable Terms and Conditions.', which is also highlighted with a green box. At the bottom right of the form, there is a 'Submit' button, which is highlighted with a green box.

8. Upon successful verification, the user's mobile number is updated in the system immediately.

7.9 Reactivating OTP

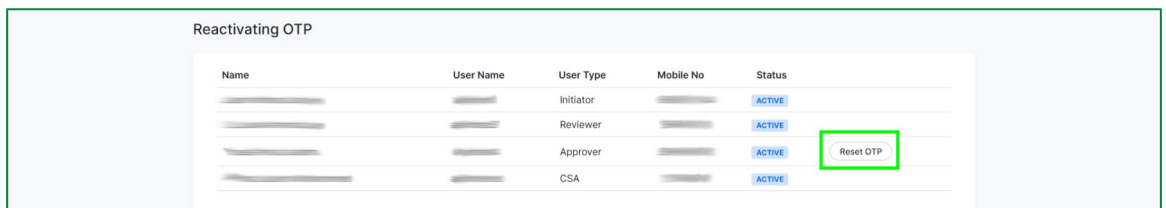
7.9.1. Reactivate OTP for CSA

Features & Notes:

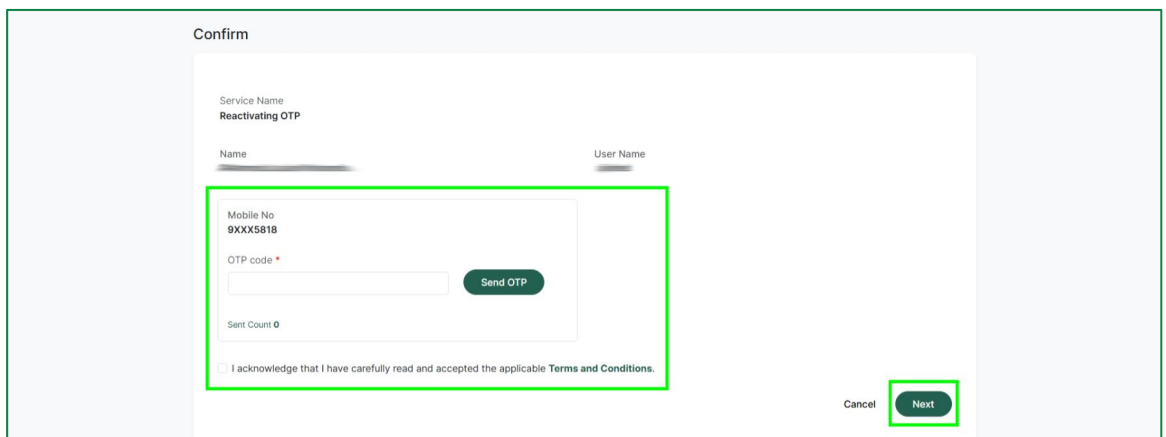
- To restore the One-Time Password (OTP) functionality for users who have been locked out of the authentication service (usually due to multiple incorrect OTP entries).

Step-by-Step Instructions:

1. Navigate to **Administration > Reactivating OTP**.
2. The system will display a comprehensive list of all users and their current OTP Status (e.g., Active or Locked).



3. If a user's OTP status is "Locked," a **Reset OTP** button will become available next to their name. Click this button to proceed.
4. **For Corporate Super Admin (CSA):** To prevent unauthorized access, an extra security layer is applied. An OTP will be sent to the Company's Main Mobile Number.
5. Check your mobile number, then Click **Send OTP**.



6. Enter the **OTP code** received on Corporate registered mobile.
7. Read and **Accept the Terms and Conditions**.
8. Click **Next**.
9. Upon successful verification, the CSA's OTP service will be reactivated.

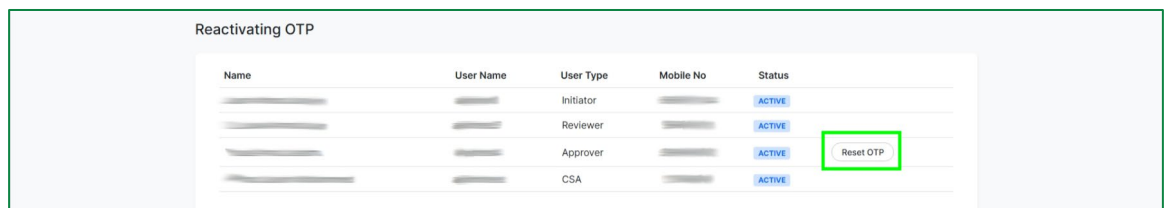
7.9.2. Reactivate OTP for Additional Users

Features & Notes:

- To restore the One-Time Password (OTP) functionality for users who have been locked out of the authentication service (usually due to multiple incorrect OTP entries).

Step-by-Step Instructions:

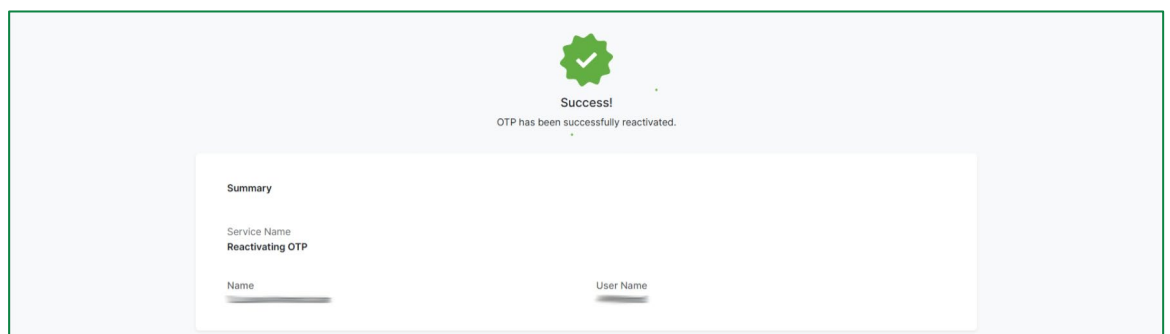
1. Navigate to **Administration > Reactivating OTP**.
2. The system will display a comprehensive list of all users and their current OTP Status (e.g., Active or Locked).



The screenshot shows a web interface titled "Reactivating OTP". It contains a table with the following columns: Name, User Name, User Type, Mobile No, and Status. The table lists four users: Initiator, Reviewer, Approver, and CSA. Each user has a blue "ACTIVE" button next to their status. A green box highlights a "Reset OTP" button located to the right of the "Approver" row.

Name	User Name	User Type	Mobile No	Status
[Redacted]	[Redacted]	Initiator	[Redacted]	ACTIVE
[Redacted]	[Redacted]	Reviewer	[Redacted]	ACTIVE
[Redacted]	[Redacted]	Approver	[Redacted]	ACTIVE
[Redacted]	[Redacted]	CSA	[Redacted]	ACTIVE

3. If a user's OTP status is "Locked," a **Reset OTP** button will become available next to their name. Click this button to proceed.
4. **For Additional Users:** The service is reactivated immediately upon clicking the button.



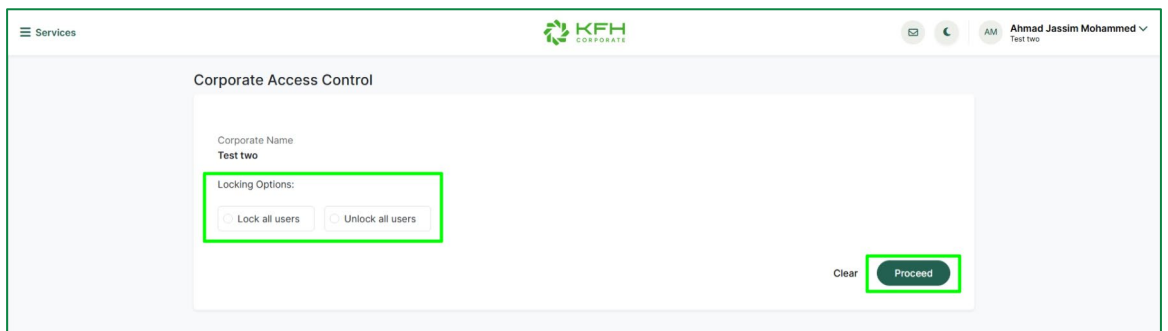
7.10 Corporate Access Control

Features & Notes:

- To globally manage the access status of all additional users simultaneously. This is often used for **emergency lockdowns** or to restore company-wide access after a scheduled maintenance period.
- This action affects **all additional users at once**. It does not affect the Corporate Super Admin's own login status, ensuring you can still log in to revert the changes if necessary.

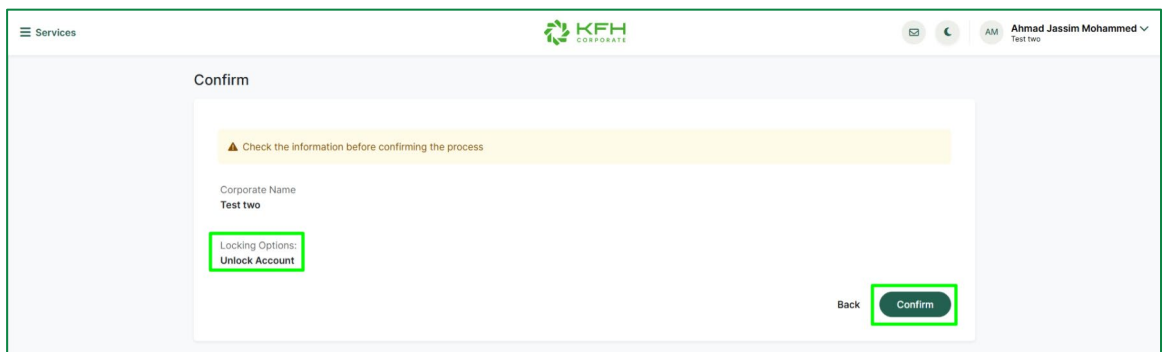
Step-by-Step Instructions:

1. Navigate to **Administration > Corporate Access Control**.
2. Choose the required action from the radio button options:
 - a. **Lock all users**: Immediately suspends access for all additional users.
 - b. **Unlock all users**: Restores portal access for all additional users.
3. Click on **Proceed**.



The screenshot shows the 'Corporate Access Control' form in a web application. At the top, there is a navigation bar with 'Services', the KFH Corporate logo, and user information 'Ahmad Jassim Mohammed'. The form itself has a title 'Corporate Access Control' and a 'Corporate Name' field with the value 'Test two'. Below this is a 'Locking Options' section with two radio buttons: 'Lock all users' and 'Unlock all users'. A 'Clear' link and a 'Proceed' button are located at the bottom right of the form. The 'Locking Options' section and the 'Proceed' button are highlighted with green boxes.

4. **Check the details, then click Confirm.**



The screenshot shows the 'Confirm' form in the same web application. It features a yellow warning banner at the top that says 'Check the information before confirming the process'. Below this is the 'Corporate Name' field with the value 'Test two'. The 'Locking Options' section now shows the 'Unlock Account' option selected. A 'Back' link and a 'Confirm' button are located at the bottom right of the form. The 'Locking Options' section and the 'Confirm' button are highlighted with green boxes.

5. The system will process the request, and all additional user statuses will be updated across the organization based on your selection.

7.11 Access Time Management

7.11.1.View Access Time Management

Features & Notes:

- To restrict when specific users or roles can access the eCorp portal. This is a critical security control to ensure banking activities only occur during authorized business hours or specific date ranges.

Step-by-Step Instructions:

- Navigate to **Administration > Access Time Management**.
- Existing setups will be displayed in the table.

Access Time Management

Department Name* -- Select Department --

Group Name* -- Select Group --

Role Name* -- Select Role --

Description*

All Users

Selected Users

From Date*

To Date*

From Time* 00:00

To Time* 23:00

Choose Day(s)

Sunday

Monday

Tuesday

Wednesday

Thursday

Friday

Saturday

Cancel Save

Description	Users	From Date	To Date	From Time	To Time	WeekDays	
Working Hours Only	ecorpinitiator	17/04/2026	30/06/2026	07:00	17:00	Sunday Monday Tuesday Wednesday Thursday	

Call Allo Baitak 1803333

Kuwait Finance House © 2026

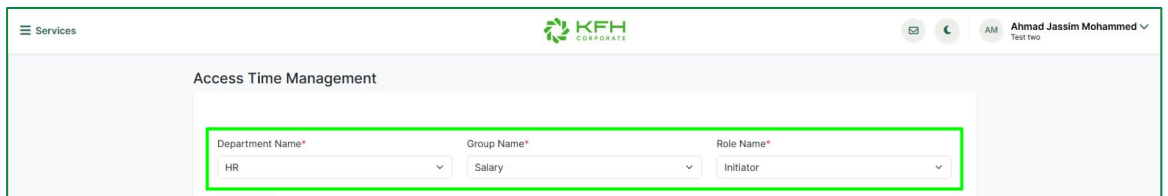
7.11.2.Add Access Time Management

Features & Notes:

- To restrict when specific users or roles can access the eCorp portal. This is a critical security control to ensure banking activities only occur during authorized business hours or specific date ranges.

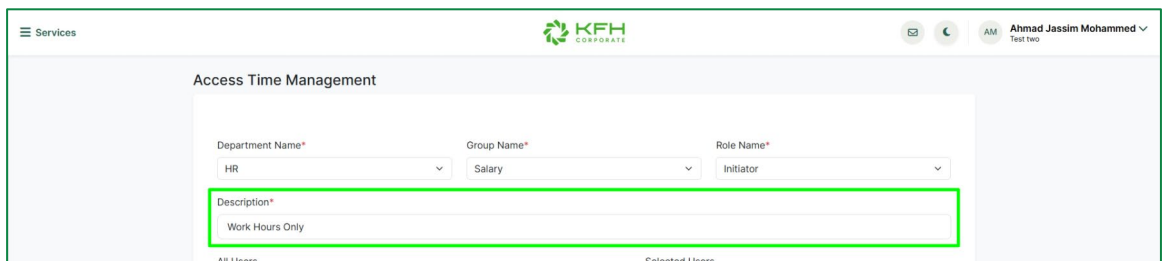
Step-by-Step Instructions:

1. Navigate to **Administration > Access Time Management**.
2. Select **Department, Group, and Role**.



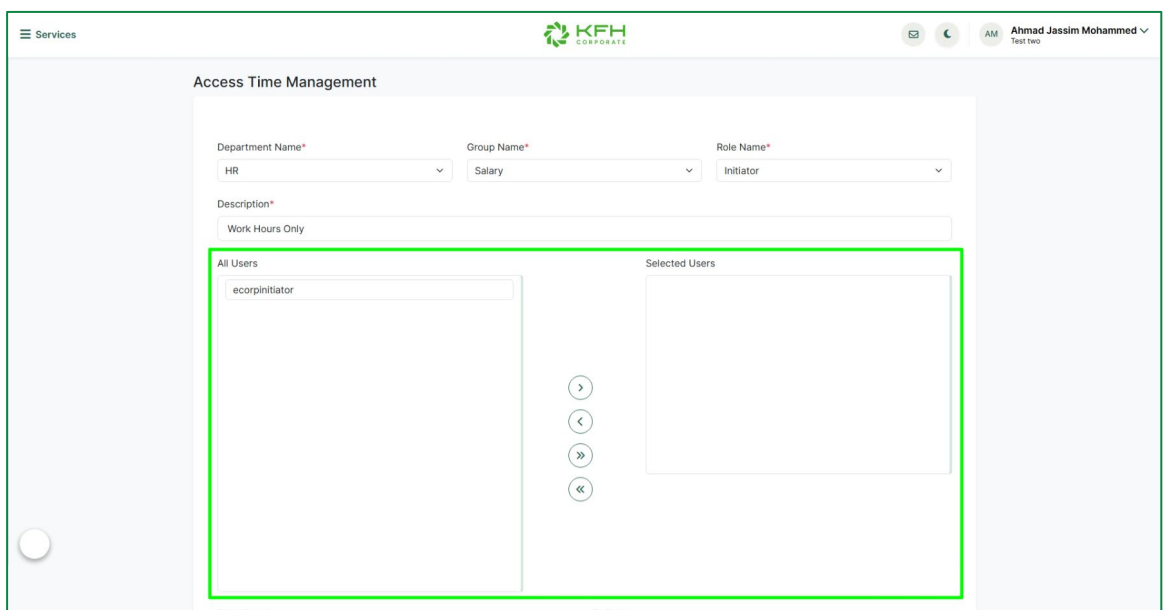
The screenshot shows the 'Access Time Management' form in the KFH Corporate system. The 'Department Name' field is set to 'HR', 'Group Name' is set to 'Salary', and 'Role Name' is set to 'Initiator'. These three fields are highlighted with a green border.

3. Add **description** for this setup.



The screenshot shows the 'Access Time Management' form with the 'Description' field filled with 'Work Hours Only'. The description field is highlighted with a green border.

4. The system will display two tables:
 - a. **Available Users:** Includes all users currently under the selected role.
 - b. **Selected Users:** Move the required users from the first table to this table to apply the setup to them.



The screenshot shows the 'Access Time Management' form with the user selection interface. The 'All Users' table contains 'ecorpinitiator' and the 'Selected Users' table is empty. The user selection interface, including the two tables and the move buttons, is highlighted with a green border.

5. Set the specific parameters for access:
 - a. **Date Range:** Select the From Date and To Date.
 - b. **Time Window:** Select the From Time and To Time (e.g., 08:00 to 16:00).
 - c. **Days:** Select the specific Days of the week (e.g., Sunday through Thursday).
6. Click **Save**.

Access Time Management

Department Name* Group Name* Role Name*

Description*

All Users

Selected Users

From Date* To Date

From Time* To Time*

Choose Day(s)

- Sunday
- Monday
- Tuesday
- Wednesday
- Thursday
- Friday
- Saturday

Cancel

7. Check the details, then click **Confirm**.

Confirm

⚠ Check the information before confirming the process

Description	Users	From Date	To Date	From Time	To Time	WeekDays
Working Hours Only		17/04/2026	30/06/2026	07:00	17:00	Sunday Monday Tuesday Wednesday Thursday

Back

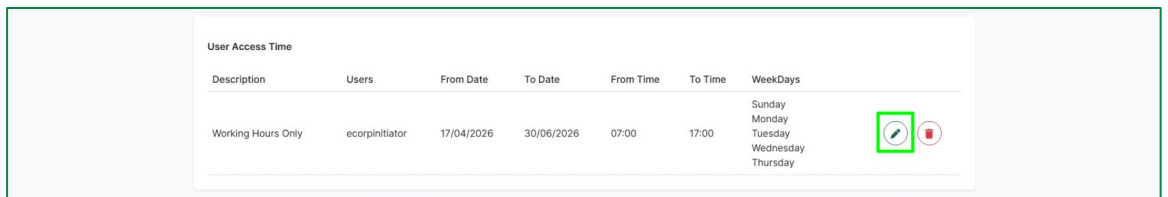
7.11.3.Edit Access Time Management



Features & Notes:

- To restrict when specific users or roles can access the eCorp portal. This is a critical security control to ensure banking activities only occur during authorized business hours or specific date ranges.

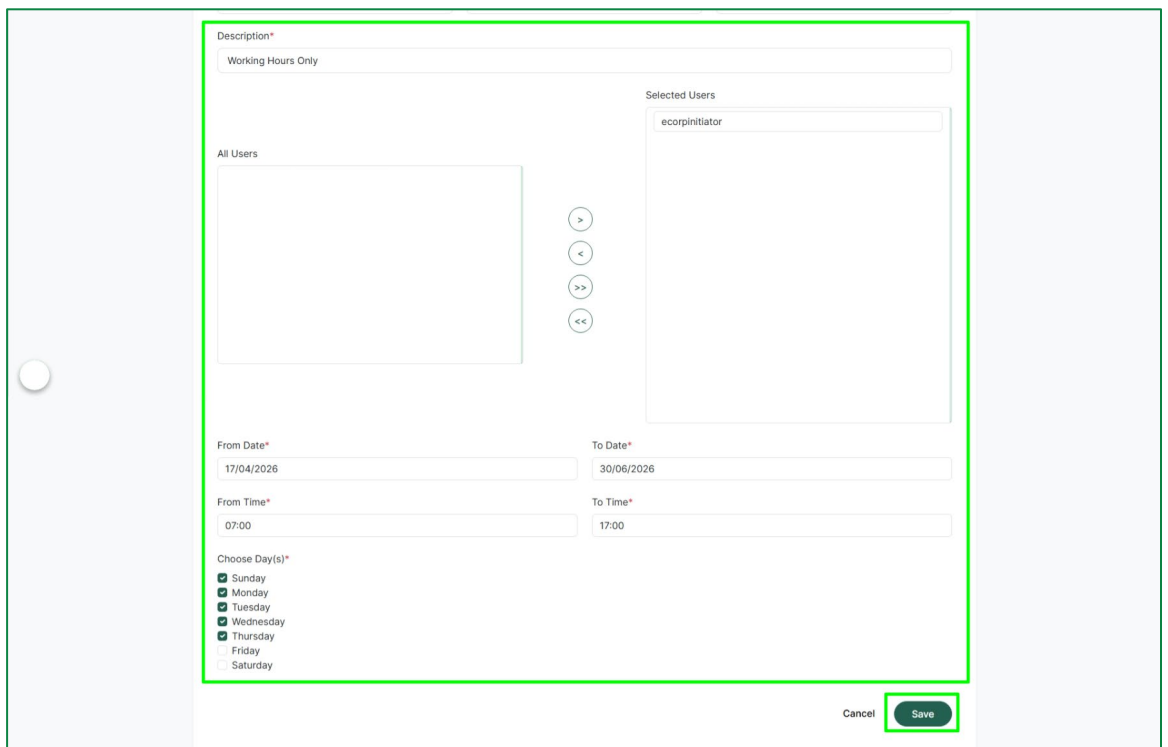
Step-by-Step Instructions:

1. Navigate to **Administration > Access Time Management**.
2. Click on **Edit** button.



Description	Users	From Date	To Date	From Time	To Time	WeekDays	
Working Hours Only	ecorpinitiator	17/04/2026	30/06/2026	07:00	17:00	Sunday Monday Tuesday Wednesday Thursday	 

3. **Edit** the required details, then Click on **Save**.



Description*
Working Hours Only

All Users

Selected Users
ecorpinitiator


From Date*
17/04/2026

To Date*
30/06/2026

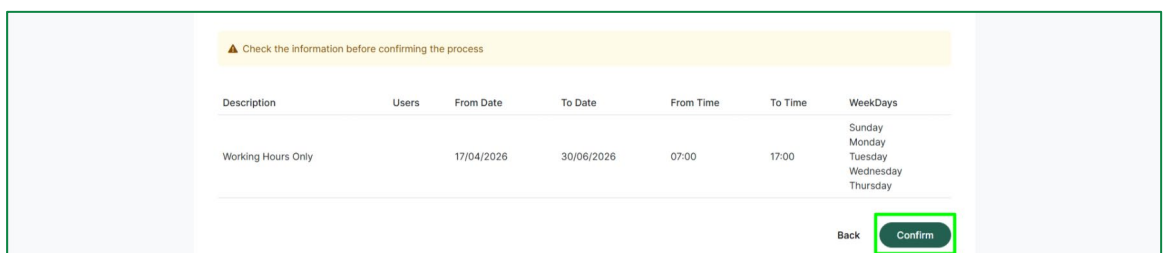
From Time*
07:00

To Time*
17:00



Choose Day(s)*
 Sunday
 Monday
 Tuesday
 Wednesday
 Thursday
 Friday
 Saturday

Cancel 

4. **Check** the details, then click **Confirm**.



▲ Check the information before confirming the process

Description	Users	From Date	To Date	From Time	To Time	WeekDays	
Working Hours Only		17/04/2026	30/06/2026	07:00	17:00	Sunday Monday Tuesday Wednesday Thursday	 

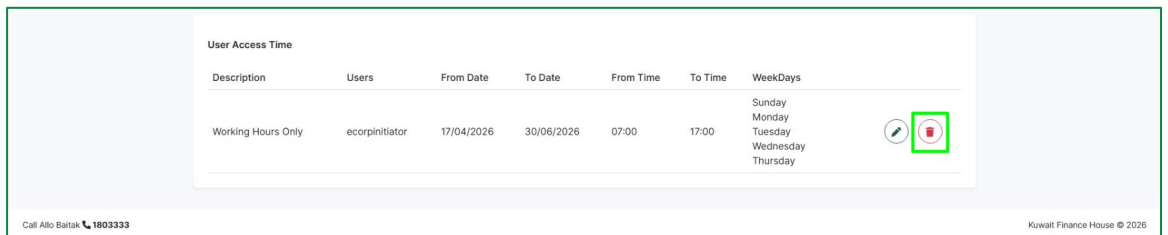
7.11.4.Delete Access Time Management

Features & Notes:

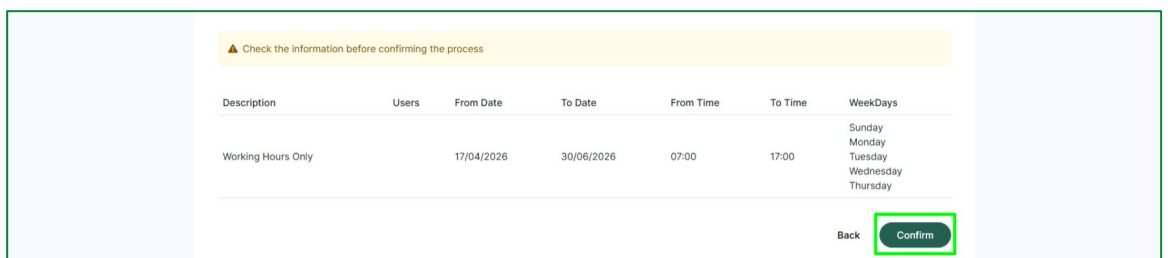
- To delete existing setup.

Step-by-Step Instructions:

5. Navigate to **Administration > Access Time Management**.
6. Click on **Edit** button.



7. Check the details, then click **Confirm**.



7.12 Multiple Approvers Management

7.12.1.View Multiple Approvers Configuration

Features & Notes:

- To establish a multi-tier approval workflow (Joint Signatures). This ensures that transactions for specific accounts or services require more than one person to authorize them, particularly for high-value amounts.

Step-by-Step Instructions:

1. Navigate to **Administration > Multiple Approvers Management**.
2. The system will display a list of all currently active multiple-approval rules.

The screenshot displays the 'Multiple Approvers Management' interface. At the top, there is a navigation bar with 'Services' and the KFH Corporate logo. The user's name 'Ahmad Jassim Mohammed' and 'Test two' are visible in the top right corner. The main content area contains a form for configuring approval rules. The form includes fields for 'Service*' (a dropdown menu), 'Account*' (a dropdown menu), 'Limit*' (a text input field with '0'), and 'Number of Approvers (2+)*' (a text input field with '2'). There are 'Clear' and 'Proceed' buttons at the bottom right of the form. Below the form is a table titled 'Approvers' with the following columns: 'Account', 'Service', 'Users', 'Number of Approvers', and 'Limit'. The table contains two rows of data, each with a list of users and edit/delete icons. The table is highlighted with a green border.

Account	Service	Users	Number of Approvers	Limit
XXXXXXXX0149	Transfer to Other Banks	1. [Redacted] 2. [Redacted]	2	100 KWD
XXXXXXXX1736	Transfer to Own Accounts	1. [Redacted] 2. [Redacted] 3. [Redacted] 4. [Redacted] 5. [Redacted] 6. [Redacted]	4	20 KWD

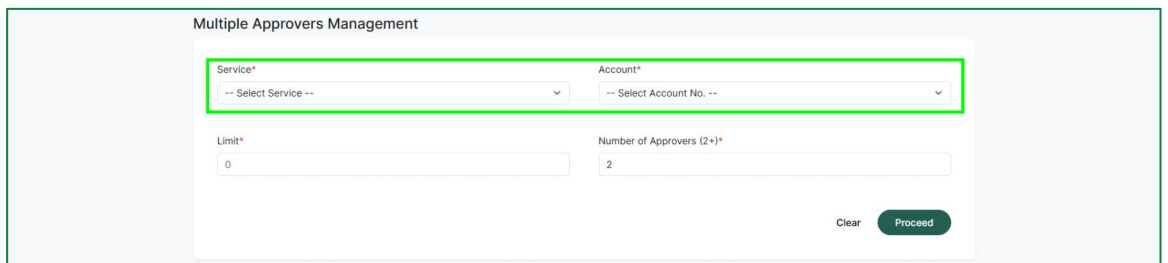
7.12.2.Add Multiple Approvers Configuration

Features & Notes:

- To add a new configuration.
- To establish a multi-tier approval workflow (Joint Signatures). This ensures that transactions for specific accounts or services require more than one person to authorize them, particularly for high-value amounts.

Step-by-Step Instructions:

1. Navigate to **Administration > Multiple Approvers Management**.
2. The system will display a list of all currently active multiple-approval rules.
3. To create a new configuration, Choose **Service**.
4. Choose the specific **Account** this rule applies to.



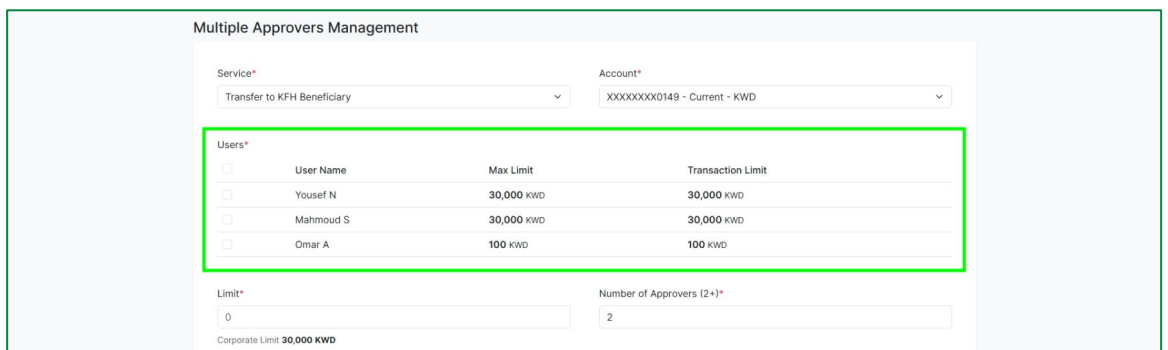
Multiple Approvers Management

Service* -- Select Service -- Account* -- Select Account No. --

Limit* 0 Number of Approvers (2+)* 2

Clear Proceed

5. The system will automatically display a **list of users** whose **Roles** already include the selected service and the selected account.



Multiple Approvers Management

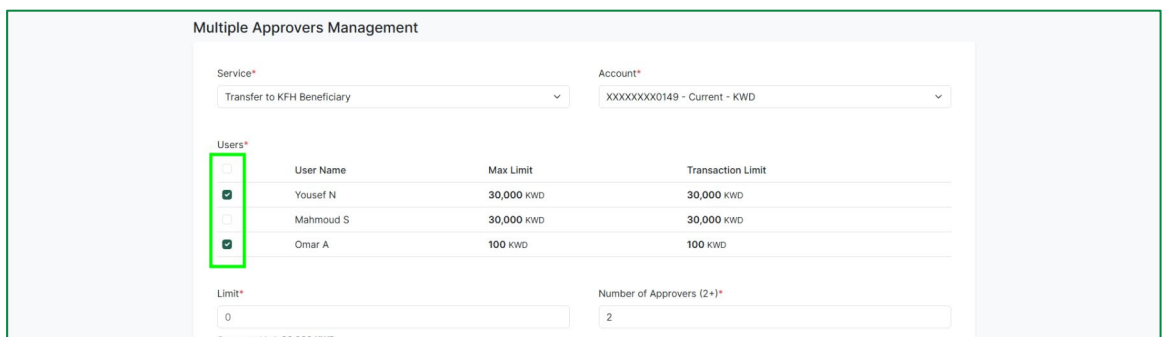
Service* Transfer to KFH Beneficiary Account* XXXXXXXXX0149 - Current - KWD

Users*	User Name	Max Limit	Transaction Limit
<input type="checkbox"/>	Yousef N	30,000 KWD	30,000 KWD
<input type="checkbox"/>	Mahmoud S	30,000 KWD	30,000 KWD
<input type="checkbox"/>	Omar A	100 KWD	100 KWD

Limit* 0 Number of Approvers (2+)* 2

Corporate Limit 30,000 KWD

6. Check the **boxes** next to the specific **users** you want to include in this approval pool.



Multiple Approvers Management

Service* Transfer to KFH Beneficiary Account* XXXXXXXXX0149 - Current - KWD

Users*	User Name	Max Limit	Transaction Limit
<input checked="" type="checkbox"/>	Yousef N	30,000 KWD	30,000 KWD
<input type="checkbox"/>	Mahmoud S	30,000 KWD	30,000 KWD
<input checked="" type="checkbox"/>	Omar A	100 KWD	100 KWD

Limit* 0 Number of Approvers (2+)* 2

Corporate Limit 30,000 KWD

7. Define the **Maximum Limit** for this specific approval rule.
8. Enter the **number of approvals required** (e.g., "2" for a dual-signature requirement).
9. Click **Proceed**.

Multiple Approvers Management

Service*
Transfer to KFH Beneficiary

Account*
XXXXXXXXX0149 - Current - KWD

Users*

<input type="checkbox"/>	User Name	Max Limit	Transaction Limit
<input checked="" type="checkbox"/>	Yousef N	30,000 KWD	30,000 KWD
<input type="checkbox"/>	Mahmoud S	30,000 KWD	30,000 KWD
<input checked="" type="checkbox"/>	Omar A	100 KWD	100 KWD

Limit*
0

Number of Approvers (2+)*
2

Corporate Limit 30,000 KWD

Clear Proceed

10. Check the details, then click **Confirm**.

Confirm

Check the information before confirming the process

Service
Transfer to KFH Beneficiary

Account
XXXXXXXXX0149 - Current - KWD

Users
1, 2

Limit
150 KWD

Number of Approvers
2

Cancel Confirm

7.12.3.Edit Multiple Approvers Configuration

Features & Notes:





- To edit an existing configuration.

Step-by-Step Instructions:

1. Navigate to **Administration > Multiple Approvers Management**.
2. The system will display a list of all currently active multiple-approval rules.
3. Locate the required configuration, Click **Edit** button.

Limit* 0 Number of Approvers (2+)* 2

Clear Proceed

Account	Service	Users	Number of Approvers	Limit	
XXXXXXXX0149	Transfer to Other Banks	1. Bader H 2. Omar J	2	100 KWD	 
XXXXXXXX1736	Transfer to Own Accounts	1. Ahmed M 2. Mohammed N	2	20 KWD	 

4. **Edit** the required configuration, then click **Edit**.

Multiple Approvers Management

Service* Transfer to Other Banks Account* XXXXXXXX1736 - Current - KWD

Users*	Max Limit	Transaction Limit
<input type="checkbox"/> User Name		
<input type="checkbox"/>	30,000 KWD	30,000 KWD
<input type="checkbox"/>	30,000 KWD	30,000 KWD
<input type="checkbox"/>	30,000 KWD	30,000 KWD
<input checked="" type="checkbox"/>	33 KWD	30 KWD
<input type="checkbox"/>	30,000 KWD	30,000 KWD
<input checked="" type="checkbox"/>	40 KWD	40 KWD

Limit* 50 Number of Approvers (2+)* 2

Corporate Limit 30,000 KWD

Edit

5. **Check** the details, then click **Confirm**.

Check the information before confirming the process

Service Transfer to KFH Beneficiary Account XXXXXXXX0149 - Current - KWD

Users 1. [redacted]
2. [redacted]

Limit 150 KWD

Number of Approvers 2

Cancel Confirm

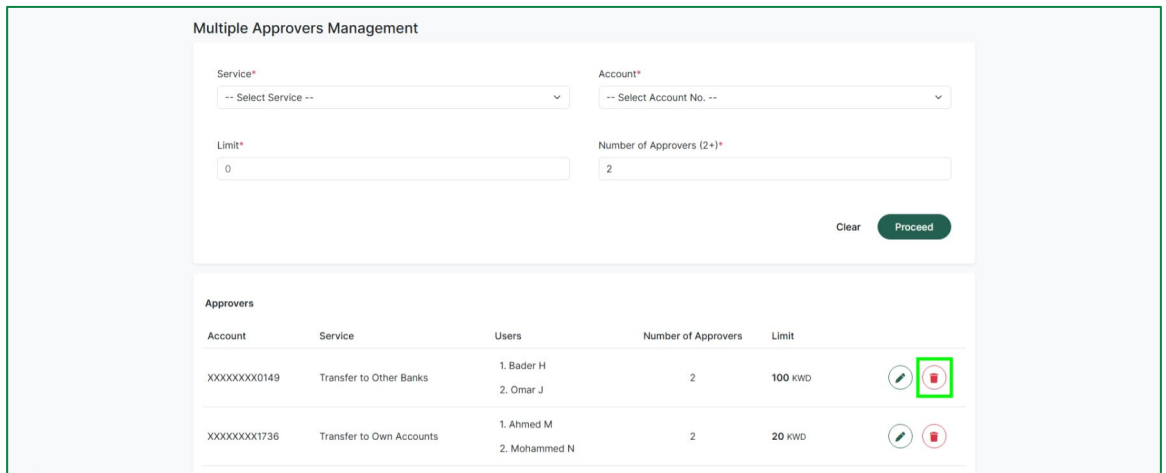
7.12.4.Delete Multiple Approvers Configuration

Features & Notes:





- To delete an existing configuration.

Step-by-Step Instructions:

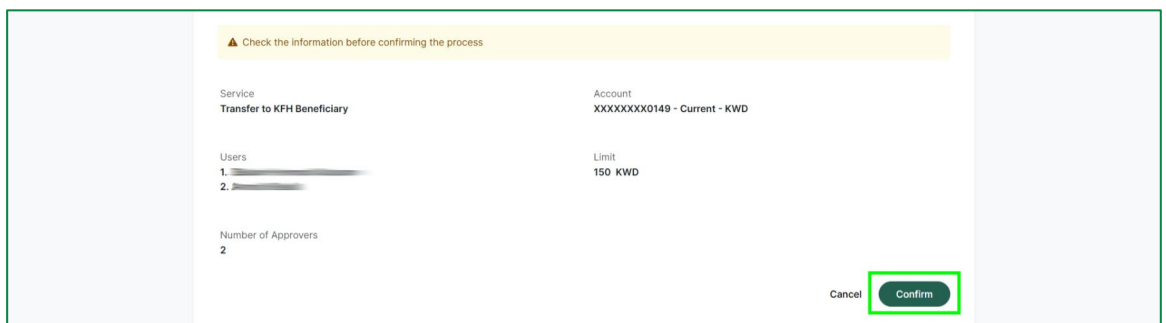
1. Navigate to **Administration > Multiple Approvers Management**.
2. The system will display a list of all currently active multiple-approval rules.
3. Locate the required configuration, Click **Delete** button.



The screenshot shows the 'Multiple Approvers Management' interface. At the top, there are two dropdown menus for 'Service*' and 'Account*', both set to '-- Select Service --' and '-- Select Account No. --' respectively. Below these are two input fields: 'Limit*' with the value '0' and 'Number of Approvers (2+)*' with the value '2'. There are 'Clear' and 'Proceed' buttons. Below the form is a table with the following data:

Account	Service	Users	Number of Approvers	Limit	
XXXXXXXX0149	Transfer to Other Banks	1. Bader H 2. Omar J	2	100 KWD	 
XXXXXXXX1736	Transfer to Own Accounts	1. Ahmed M 2. Mohammed N	2	20 KWD	 

4. Check the details, then click **Confirm**.



The screenshot shows a confirmation dialog with a yellow warning banner that says 'Check the information before confirming the process'. The dialog displays the following details:

- Service: Transfer to KFH Beneficiary
- Account: XXXXXXXX0149 - Current - KWD
- Users: 1. [redacted], 2. [redacted]
- Limit: 150 KWD
- Number of Approvers: 2

At the bottom right, there are 'Cancel' and 'Confirm' buttons, with the 'Confirm' button highlighted by a green box.

7.13 Multiple Reviewers Management

7.13.1.View Multiple Reviewers Configuration

Features & Notes:

- To add a verification layer to the workflow. Reviewers check the accuracy of a request before it is sent to the Approvers.

Step-by-Step Instructions:

1. Navigate to **Administration > Multiple Reviewers Management**.
2. The system will display a list of all currently active multiple-reviewer rules.

Service	Account	Users	No. Of Reviewers	Review Type	Edit	Delete
Transfer to Own Accounts	XXXXXXXX0149	1. _____ 2. _____	2	Sequential		

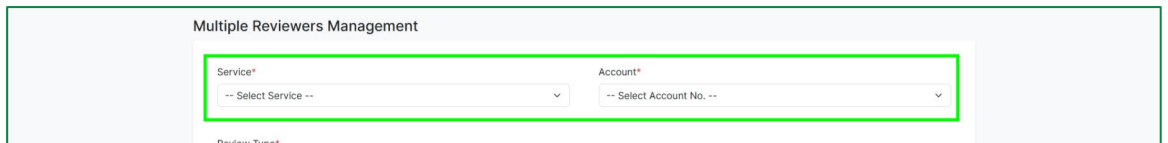
7.13.2.Add Multiple Reviewers Configuration

Features & Notes:

- To add a verification layer to the workflow. Reviewers check the accuracy of a request before it is sent to the Approvers.

Step-by-Step Instructions:

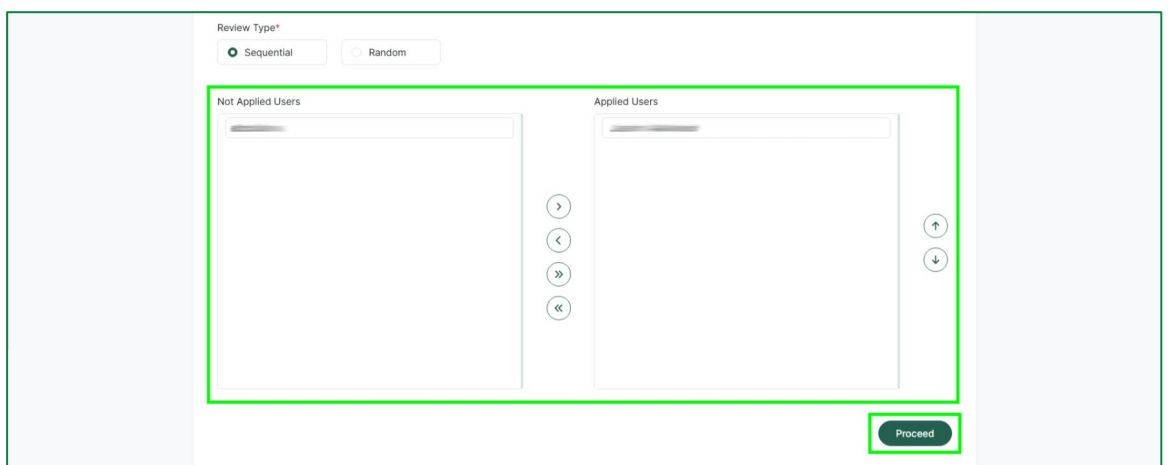
1. Navigate to **Administration > Multiple Reviewers Management**.
2. The system will display a list of all currently active multiple-reviewer rules.
 1. To create a new configuration, Choose **Service**.
 2. Choose the specific **Account** this rule applies to.



3. Select how the review process should be handled:
 - a. **Sequential**: Reviewers must take action in a specific, fixed order.
 - b. **Random**: Any assigned reviewer can verify the request at any time.



4. The system will automatically display a **list of users** whose **Roles** already include the selected service and the selected account.
5. **Select** the required **users** and move them from the left box (**Not Applied Users**) to the right box (**Applied Users**) to include them in the setup.
6. Click **Proceed**.



7. **Check** the details, then click **Confirm**.

7.13.3.Edit Multiple Reviewers Configuration

Features & Notes:

- To Edit an existing configuration.

Step-by-Step Instructions:

1. Navigate to **Administration > Multiple Reviewers Management**.
2. The system will display a list of all currently active multiple-reviewer rules.
3. Locate the required configuration, then click **Edit** button.

The screenshot shows the 'Multiple Reviewers Management' interface. At the top, there are two dropdown menus for 'Service*' and 'Account*'. Below them are two radio buttons for 'Review Type*', with 'Sequential' selected. There are two empty boxes for 'Not Applied Users' and 'Applied Users' with navigation arrows between them. A 'Proceed' button is at the bottom right. Below the form is a table with columns: Service, Account, Users, No. Of Reviewers, Review Type, Edit, and Delete. The first row of the table has the following data: Service: 'Transfer to Own Accounts', Account: 'XXXXXXXXX0149', Users: '1. [redacted], 2. [redacted]', No. Of Reviewers: '2', Review Type: 'Sequential', Edit: [pencil icon], Delete: [trash icon]. The 'Edit' button in the table is highlighted with a green box.

4. **Edit** the required configuration, then click **Edit**.

The screenshot shows the 'Multiple Reviewers Management' interface with the configuration form filled out. The 'Service*' dropdown is set to 'Transfer to Own Accounts' and the 'Account*' dropdown is set to 'XXXXXXXXX0366 - Current - TRY'. The 'Review Type*' radio buttons are still set to 'Sequential'. The 'Applied Users' box now contains two entries: 'abdullah a' and 'Jassim Alakhwand'. The 'Proceed' button at the bottom right is highlighted with a green box.

5. **Check** the details, then click **Confirm**.

7.13.4.Delete Multiple Reviewers Configuration

Features & Notes:

- To delete an existing configuration.

Step-by-Step Instructions:

1. Navigate to **Administration > Multiple Reviewers Management**.
2. The system will display a list of all currently active multiple-reviewer rules.
3. Locate the required configuration, Click **Delete** button.

Service	Account	Users	No. Of Reviewers	Review Type	Edit	Delete
Transfer to Own Accounts	XXXXXXXX0149	1. [Redacted] 2. [Redacted]	2	Sequential	[Edit Icon]	[Delete Icon]

4. Check the details, then click **Confirm**.

⚠ Check the information before confirming the process

Service: Transfer to Own Accounts
Account: XXXXXXXX0366 - Current - TRY
Review Type: Sequential
Users: 1. [Redacted], 2. [Redacted]
No. Of Reviewers: 2

Cancel [Confirm]

7.14 Users Audit Trail

Features & Notes:

- To provide a comprehensive log of all user activities and administrative actions within the eCorp portal. This is essential for internal tracking, compliance, and security monitoring.

Step-by-Step Instructions:

- Navigate to **Administration > Users Audit Trail**.
- Use the following **filters** to narrow down the activity logs, then click **Search**:

Users Audit Trail

Company A

Username: -- Select User --

Service: -- Select Service --

Action: -- Select Action --

From: [Date Picker]

To: [Date Picker]

Search

- Username:** Filter by a specific staff member to see their individual actions.
 - Service:** Filter by a specific module or service (e.g., Local Transfers, User Management).
 - Action:** Filter by the type of action performed (e.g., Login, Update Limit, Approval, Deletion).
 - Date Range:** Select the From and To dates to view logs for a specific period.
- Click **View Details** to get detailed information for specific action.

User Name	Service	Action	Date	Details
Jassim Ahmad	View KFH Payees		05 February, 2026 09:02 AM	
Jassim Ahmad	Edit KFH Payee	Initiated/Initiated	05 February, 2026 09:02 AM	View Details
Jassim Ahmad	View KFH Payees		05 February, 2026 09:06 AM	

8. Account Services

8.1 Accounts Summary

8.1.1. Accounts

Features & Notes:

- This is the primary dashboard displayed immediately upon a successful login. it provides a consolidated view of the company's financial position across three distinct categories.

Step-by-Step Instructions:

- This is the Default Home Page; it can also be reached by clicking on **KFH Logo**.
- This main tab lists all corporate accounts (Current, Savings, etc.) linked to your profile.

Account	Available Balance	Total Balance	Status
Wakala Call Account-KWD	7,000 KWD	7,000 KWD	ACTIVE
Investment Saving Account	5.00 USD	5.00 USD	ACTIVE
Investment Saving Account	0.00 EUR	0.00 EUR	ACTIVE
Investment Saving Account	4.83 GBP	4.83 GBP	ACTIVE
Margin	0.000 KWD	0.000 KWD	ACTIVE
Investment Saving Account	1,000 KWD	1,000 KWD	DORMANT

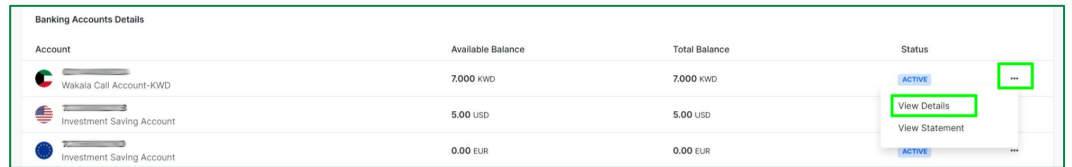
- To view the **last 100 transactions** on specific account, two options:
 - Click on any **Account Number**.

Account	Available Balance	Total Balance	Status
Wakala Call Account-KWD	7,000 KWD	7,000 KWD	ACTIVE
Investment Saving Account	5.00 USD	5.00 USD	ACTIVE

- Click on **Options**, then **Account Statement**.

Account	Available Balance	Total Balance	Status
Wakala Call Account-KWD	7,000 KWD	7,000 KWD	ACTIVE
Investment Saving Account	5.00 USD	5.00 USD	ACTIVE
Investment Saving Account	0.00 EUR	0.00 EUR	ACTIVE

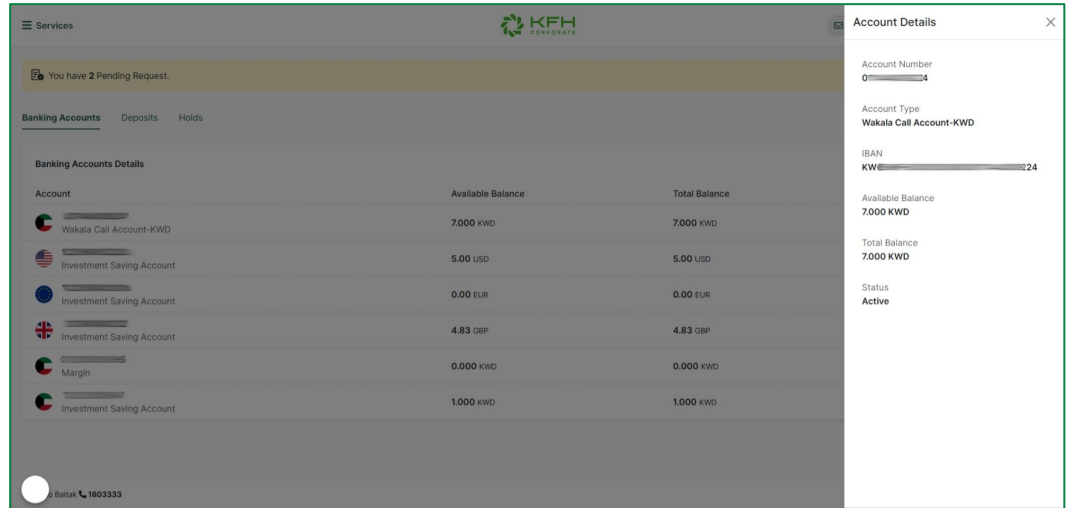
4. To view **account details**, including the full IBAN:
- a. Click on **Options**, then **View Details**.



The screenshot shows a table titled "Banking Accounts Details" with three columns: Account, Available Balance, and Total Balance. A dropdown menu is open for the first row, showing options: "ACTIVE", "View Details", "View Statement", and "ACTIVE".

Account	Available Balance	Total Balance	Status
Wakala Call Account-KWD	7,000 KWD	7,000 KWD	ACTIVE
Investment Saving Account	5.00 USD	5.00 USD	
Investment Saving Account	0.00 EUR	0.00 EUR	

- b. Details will be displayed on the **side bar**.



The screenshot shows the KFH Corporate banking interface. The main area displays a table of banking accounts. A sidebar titled "Account Details" is open, showing details for the "Wakala Call Account-KWD".

Account	Available Balance	Total Balance
Wakala Call Account-KWD	7,000 KWD	7,000 KWD
Investment Saving Account	5.00 USD	5.00 USD
Investment Saving Account	0.00 EUR	0.00 EUR
Investment Saving Account	4.83 GBP	4.83 GBP
Margin	0.000 KWD	0.000 KWD
Investment Saving Account	1.000 KWD	1.000 KWD

Account Details

- Account Number: 0
- Account Type: Wakala Call Account-KWD
- IBAN: KWE
- Available Balance: 7,000 KWD
- Total Balance: 7,000 KWD
- Status: Active

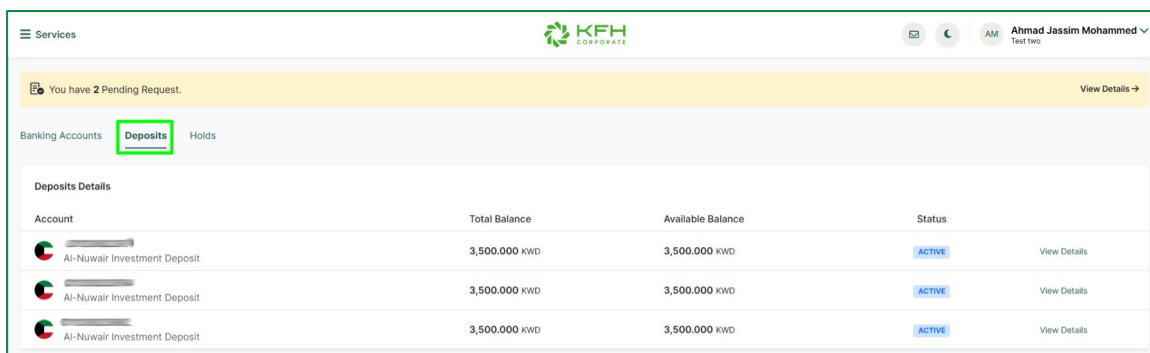
8.1.2. Investment Deposits

Features & Notes:

- This is the primary dashboard displayed immediately upon a successful login. it provides a consolidated view of the company's financial position across three distinct categories.

Step-by-Step Instructions:

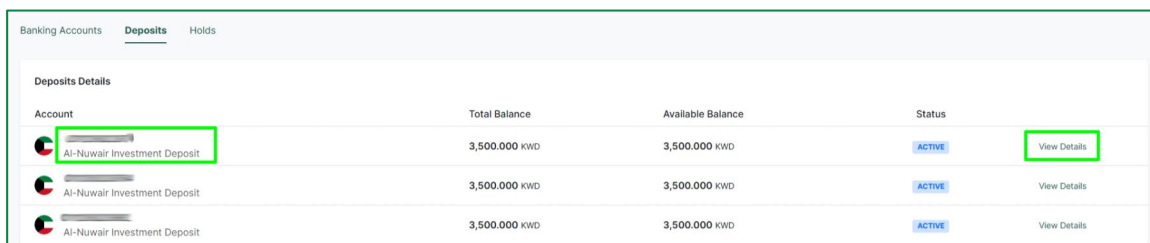
1. This is the Default Home Page; it can also be reached by clicking on **KFH Logo**.
2. Select **Deposits Tab**.
3. This tab provides a dedicated view of your company's investment deposits.



The screenshot shows the KFH Corporate Deposits Dashboard. At the top, there is a navigation bar with 'Services', the KFH logo, and user information 'Ahmad Jassim Mohammed'. Below the navigation bar, a yellow banner indicates 'You have 2 Pending Request.' with a 'View Details' link. The main content area has tabs for 'Banking Accounts', 'Deposits', and 'Holds'. The 'Deposits' tab is active. Below the tabs, there is a table titled 'Deposits Details' with columns for 'Account', 'Total Balance', 'Available Balance', and 'Status'. The table contains three rows, each representing an 'Al-Nuwair Investment Deposit' with a total balance of 3,500,000 KWD and an available balance of 3,500,000 KWD, all with an 'ACTIVE' status. A 'View Details' link is present for each row.

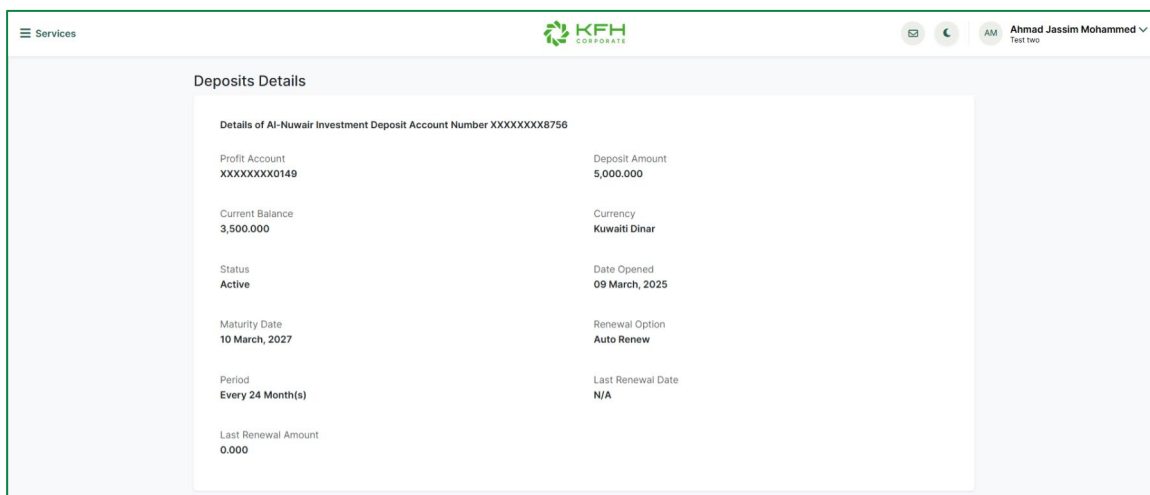
Account	Total Balance	Available Balance	Status
Al-Nuwair Investment Deposit	3,500,000 KWD	3,500,000 KWD	ACTIVE
Al-Nuwair Investment Deposit	3,500,000 KWD	3,500,000 KWD	ACTIVE
Al-Nuwair Investment Deposit	3,500,000 KWD	3,500,000 KWD	ACTIVE

4. To view **Investment Deposit details**, click on the **Investment Deposit Number**, or Click on **View Details**.



This screenshot is similar to the previous one, but the 'View Details' link for the first deposit row is highlighted with a green box, indicating the next step in the instructions.

5. **Details** will be displayed.



The screenshot shows the 'Deposits Details' page for an 'Al-Nuwair Investment Deposit' with account number XXXXXXXX8756. The page displays various details in a structured layout:

Profit Account XXXXXXXX0149	Deposit Amount 5,000,000
Current Balance 3,500,000	Currency Kuwaiti Dinar
Status Active	Date Opened 09 March, 2025
Maturity Date 10 March, 2027	Renewal Option Auto Renew
Period Every 24 Month(s)	Last Renewal Date N/A
Last Renewal Amount 0.000	

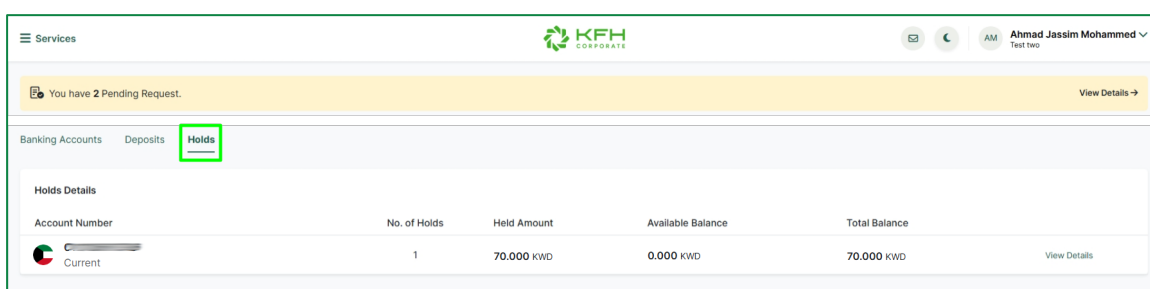
8.1.3. Holds

Features & Notes:

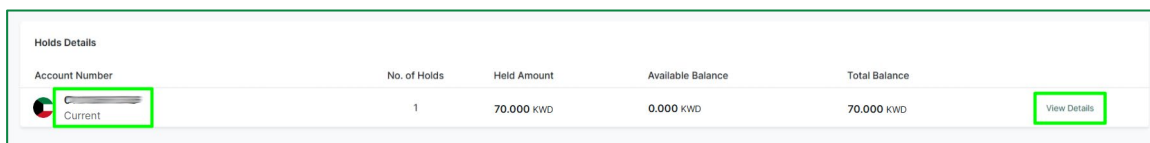
- This is the primary dashboard displayed immediately upon a successful login. it provides a consolidated view of the company's financial position across three distinct categories.

Step-by-Step Instructions:

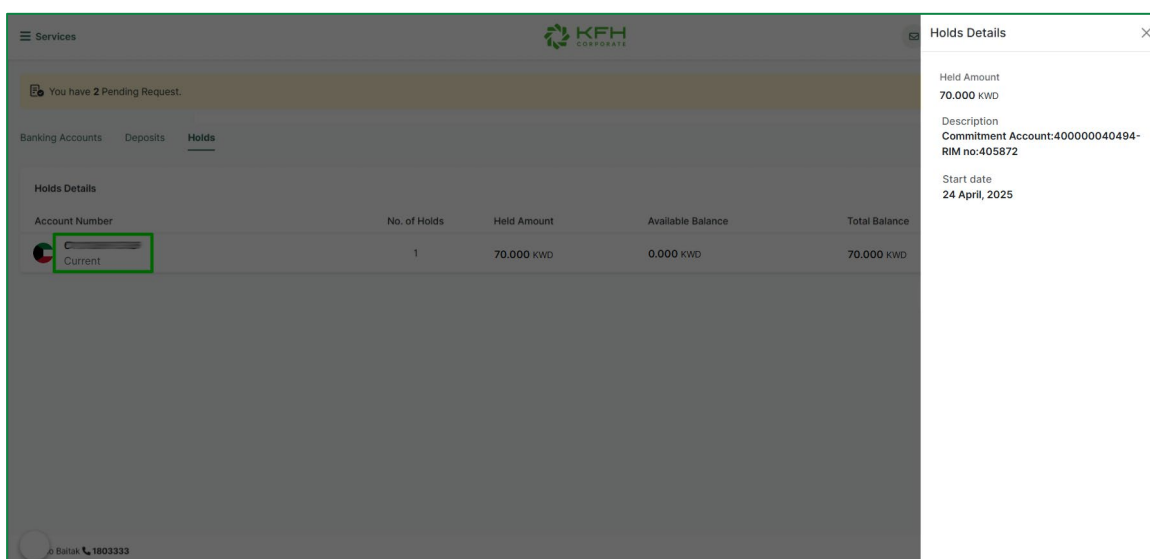
1. This is the Default Home Page; it can also be reached by clicking on **KFH Logo**.
2. Select **Holds Tab**.
3. See any existing Holds (frozen amounts) on your accounts, which might be due to pending transactions, letter of guarantee margins, or other administrative holds.



4. To view **hold details**, click on the **Account Number**, or Click on **View Details**.



5. **Details** will be displayed.



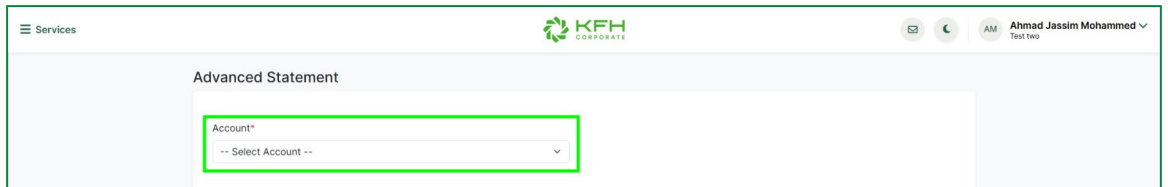
8.2 Advanced Statement

Features & Notes:

- To perform a customized search of your transaction history. It allows for quick retrieval via predefined periods or granular searches using specific date ranges.

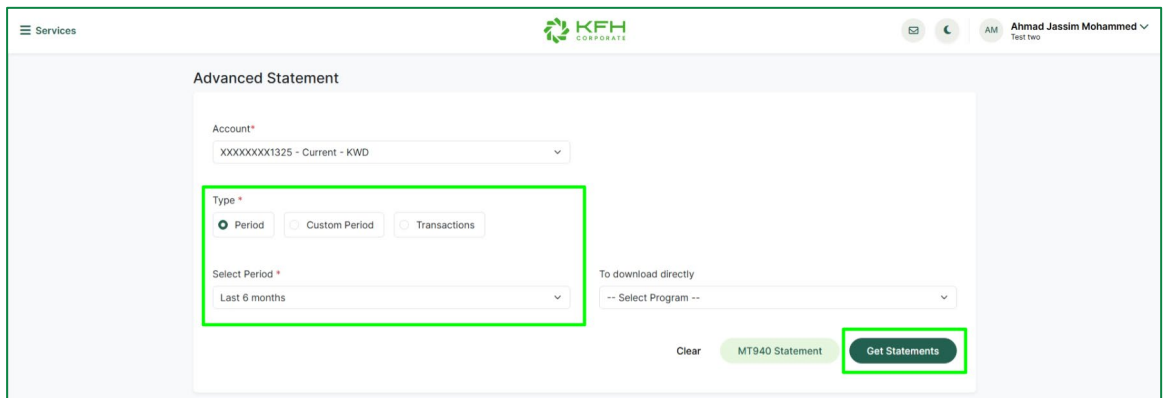
Step-by-Step Instructions:

- Navigate to **Account Services > Advanced Statement**.
- Select the **Account**.



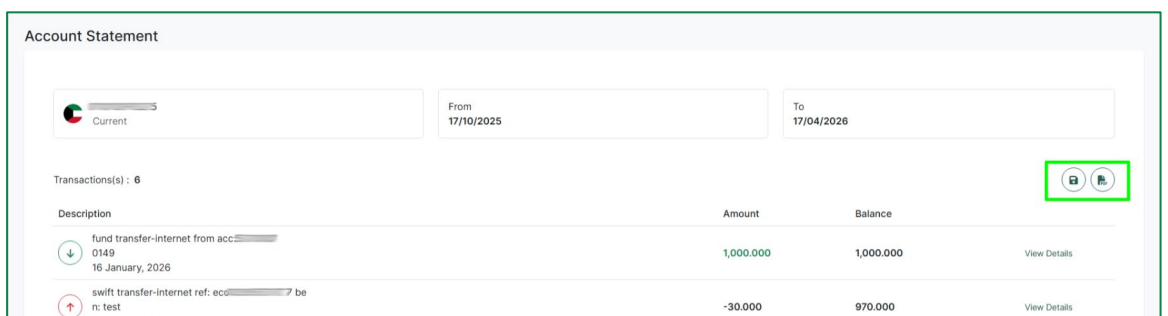
The screenshot shows the 'Advanced Statement' page in the KFH Corporate portal. The 'Account*' dropdown menu is highlighted with a green box and contains the text '-- Select Account --'. The page header includes the KFH logo and user information: 'Ahmad Jassim Mohammed'.

- Choose how you want to search:
 - Period:** Select from predefined options (e.g., Last 7 Days, Last Month, Current Month).
 - Custom Period:** Enter specific Start and End.
 - Transactions:** Enter the number of latest transactions.
- Fill in the details based on your selection and click **Get Statement**.



The screenshot shows the 'Advanced Statement' page with search options. The 'Type*' section has three radio buttons: 'Period' (selected), 'Custom Period', and 'Transactions'. Below it, the 'Select Period*' dropdown is set to 'Last 6 months'. To the right, there is a 'To download directly' dropdown set to '-- Select Program --'. At the bottom, there are buttons for 'Clear', 'MT940 Statement', and 'Get Statements', with the 'Get Statements' button highlighted by a green box.

- The statement results will be displayed directly on the portal for immediate review.
- To save the data, click **Export** as Excel or **Print** to generate a hard copy/PDF.



The screenshot shows the 'Account Statement' page. It displays a table of transactions with columns for Description, Amount, and Balance. The table shows two transactions: a fund transfer of 1,000,000 and a swift transfer of -30,000. In the top right corner, there are two buttons: 'Print' and 'Export', both highlighted with a green box.

Description	Amount	Balance	
fund transfer-internet from acc: 0149 16 January, 2026	1,000,000	1,000,000	View Details
swift transfer-internet ref: n: test 17 January, 2026	-30,000	970,000	View Details

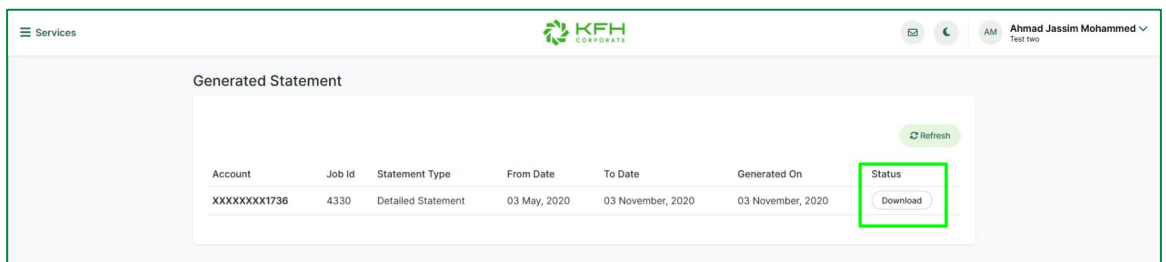
8.3 Generated Statement

Features & Notes:

- This service serves as a processing queue and repository for large data requests initiated via the Advanced Statement. It allows the user to continue using the portal while the system compiles extensive transaction histories in the background.

Step-by-Step Instructions:

1. Navigate to **Account Services > Generated Statement**.
2. When an **Advanced Statement** request contains a **high volume of transactions**, the system will notify you that the data is being prepared. You will be prompted to **navigate to this service to retrieve your file**.
3. The page displays a list of your requested statements. Check the Status column:
 - a. **In Progress / Pending**: The system is still compiling the transaction data.
 - b. **Ready / Completed**: The file is prepared and ready for extraction.
4. **Once the status is ready**, click the **Download** icon to save the statement as an Excel file to your device.



Account	Job Id	Statement Type	From Date	To Date	Generated On	Status
XXXXXXXX1736	4330	Detailed Statement	03 May, 2020	03 November, 2020	03 November, 2020	Download

8.4 Monthly Account Statement

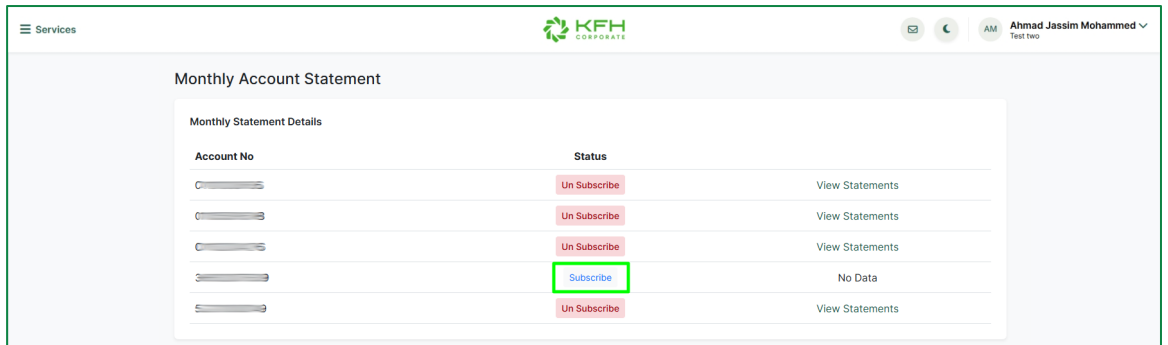
8.4.1. Subscribe

Features & Notes:

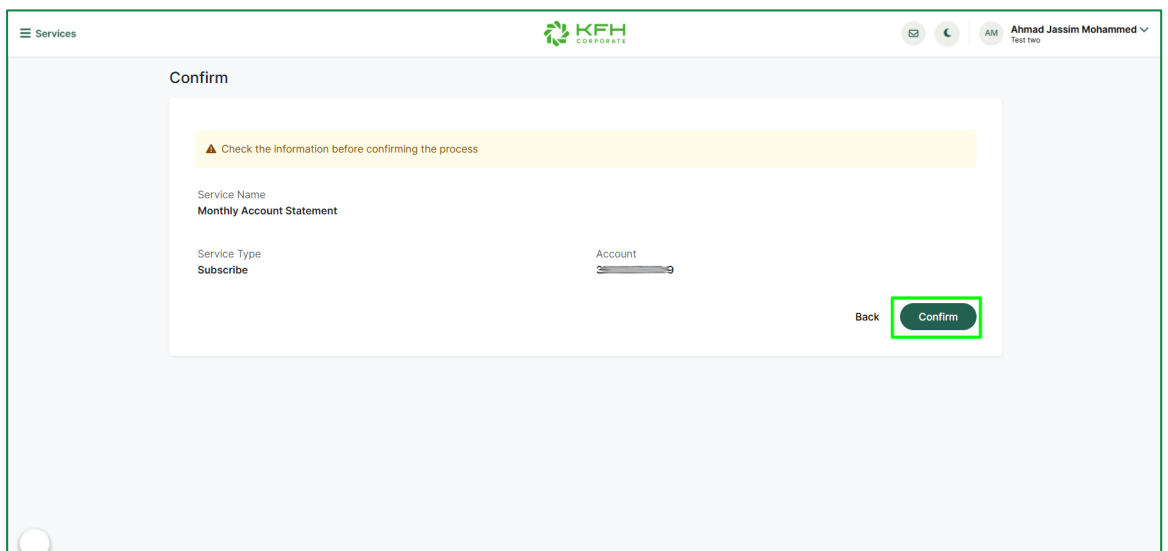
- To access pre-generated transaction records organized by month. This service provides a convenient way to retrieve historical data that the system has already compiled for your accounts.
- Subscribing is by Corporate Super Admin (CSA) OR Single Full Access user only.

Step-by-Step Instructions:

1. Navigate to **Account Services > Monthly Account Statement**.
2. The system displays a list of your accounts and their current **Subscription Status**.
3. If Not Subscribed, Click **Subscribe** button next to the account.



4. Check the details, then click **Confirm**.



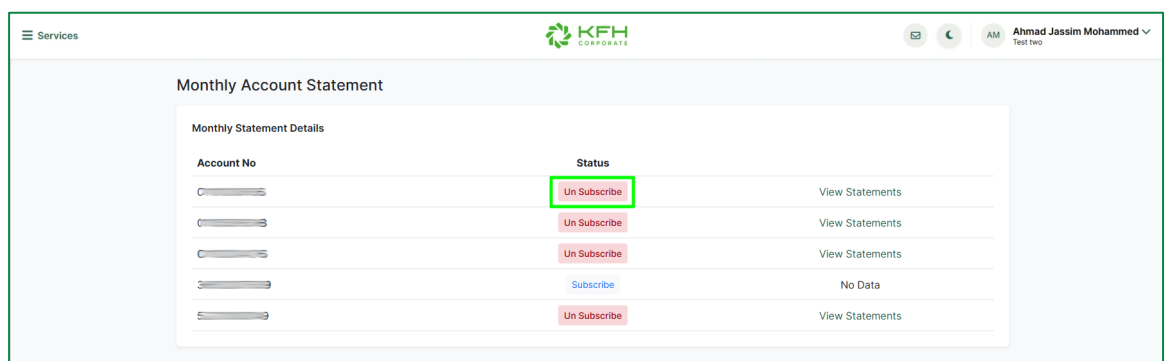
8.4.2. Unsubscribe

Features & Notes:

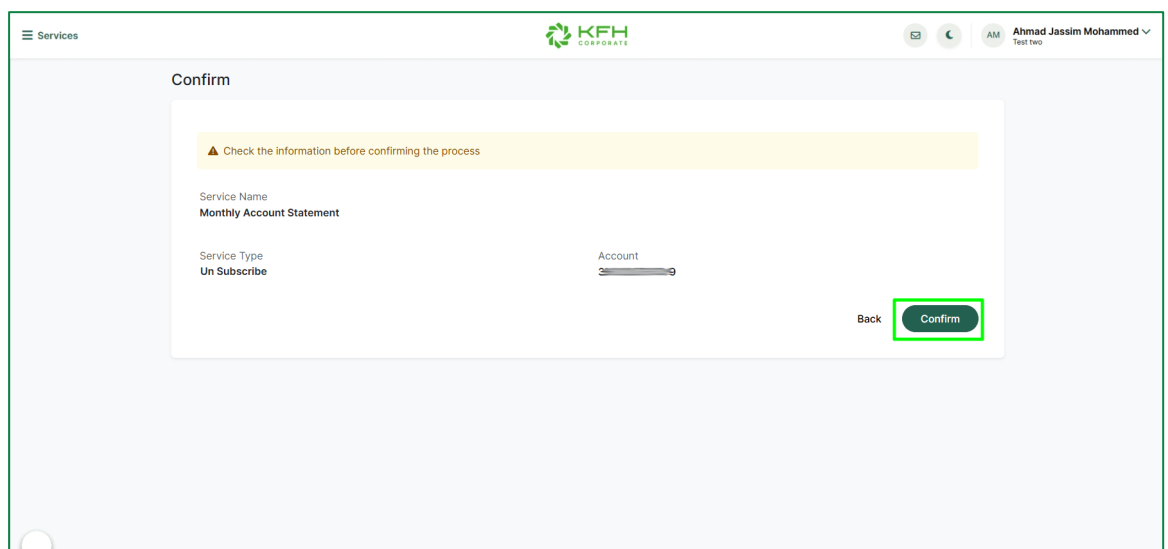
- To access pre-generated transaction records organized by month. This service provides a convenient way to retrieve historical data that the system has already compiled for your accounts.
- Unsubscribe is by Corporate Super Admin (CSA) OR Single Full Access user only.

Step-by-Step Instructions:

1. Navigate to **Account Services > Monthly Account Statement**.
2. The system displays a list of your accounts and their current **Subscription Status**.
3. If Subscribed, Click **Un Subscribe** button next to the account.



4. Check the details, then click **Confirm**.



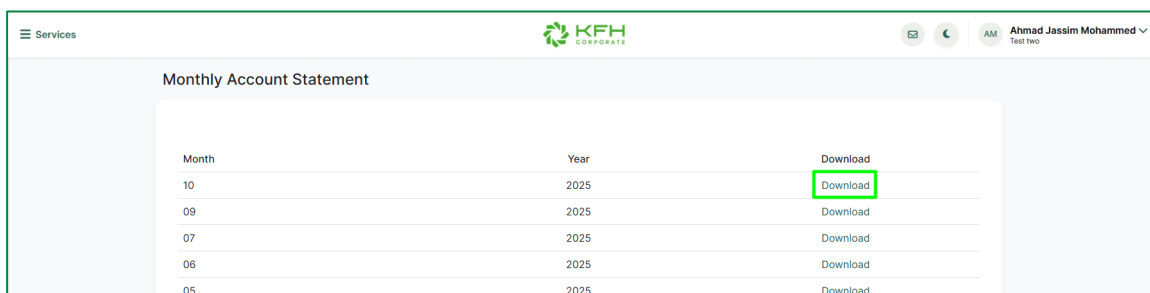
8.4.3. Download Statement

Features & Notes:

- To access pre-generated transaction records organized by month. This service provides a convenient way to retrieve historical data that the system has already compiled for your accounts.

Step-by-Step Instructions:

1. Navigate to **Account Services > Monthly Account Statement**.
2. The system displays a list of your accounts.
3. If data is available, The View Statements option will be active and clickable.
4. Click on **View Statements** for the required account.
5. A new page will open displaying all **available statements**.
6. Records **sorted by Year and Month**.
7. Locate the specific period you need and click **Download** button to get the Excel file directly to your device.



The screenshot displays the 'Monthly Account Statement' page in the KFH Corporate system. The page header includes the KFH logo and the user's name, Ahmad Jassim Mohammed. The main content area contains a table with the following data:

Month	Year	Download
10	2025	Download
09	2025	Download
07	2025	Download
06	2025	Download
05	2025	Download

8.5 Transaction Report

Features & Notes:

- To generate a structured financial report that organizes transactions into categories and provides daily summaries. This is optimized for accounting reconciliation and high-level cash flow analysis.

Step-by-Step Instructions:

1. Navigate to **Account Services > Transaction Report**.
2. Select the **Account**.
3. Select the **Date Range** for the report.
4. Apply Optional Filters (Refine Results):
 - a. **Transaction Type**: Choose between Debit or Credit to view only specific fund movements.
 - b. **Transaction Category**: Filter by specific types of activity.
5. Click on the **Generate** button.
6. An **Excel** file will be exported immediately.

The screenshot shows the 'Transaction Report' interface within the KFH Corporate system. The interface includes a header with 'Services', the KFH logo, and user information 'Ahmad Jassim Mohammed'. The main form area is titled 'Transaction Report' and contains several input fields and checkboxes. A green box highlights the 'Account*' dropdown menu, 'Period Starting*' date field, and 'Period Ending*' date field. Below these, there are two sections of checkboxes: 'Transaction Type*' with 'Debit' and 'Credit' checked, and 'Transaction Category' with 'Payment Gateway (Credit Cards)', 'Payment Gateway (Debit Cards)', 'Point of Sale', and 'Other' checked. A 'Clear' link and a 'Generate' button are located at the bottom right of the form area.

8.6 Auto Coverage

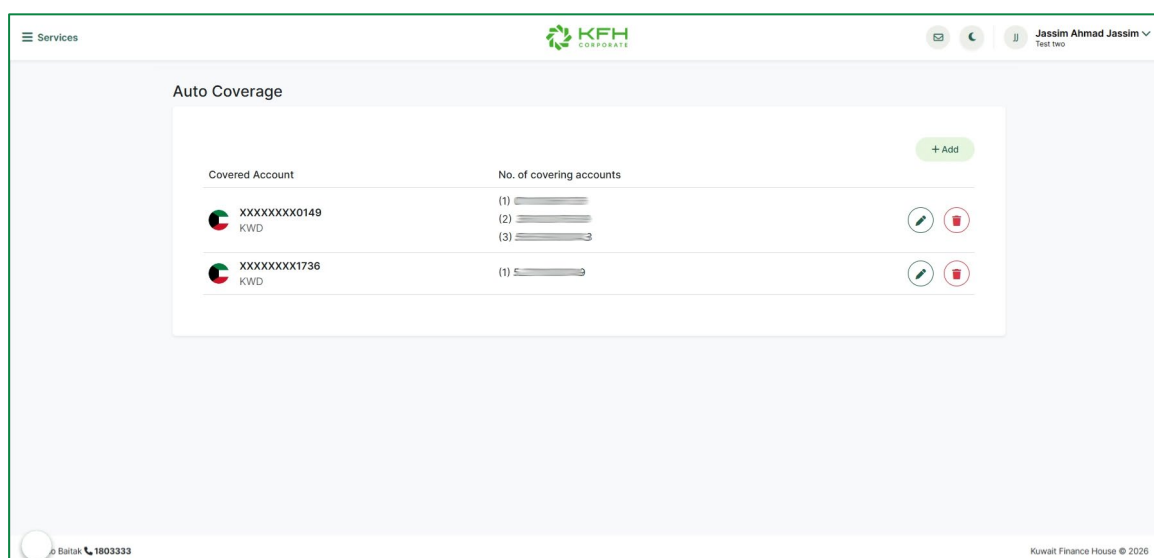
8.6.1. View Auto Coverage

Features & Notes:

- To automate fund management between accounts. This service ensures that a "Covered Account" always has sufficient funds by automatically pulling balances from "Covering Accounts" based on a priority list you define.

Step-by-Step Instructions:

1. Navigate to **Account Services > Auto Coverage**.
2. The system will display a list of all existing Auto Coverage setups. You can Edit or Delete current configurations from this dashboard.



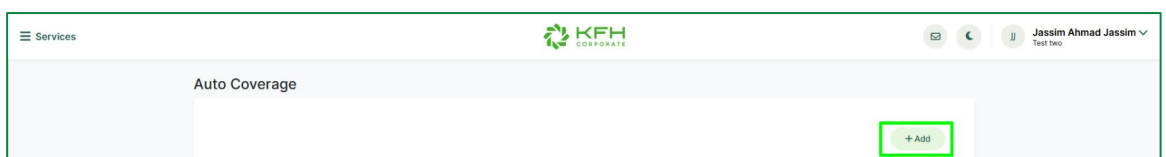
8.6.2. Add Auto Coverage

Features & Notes:

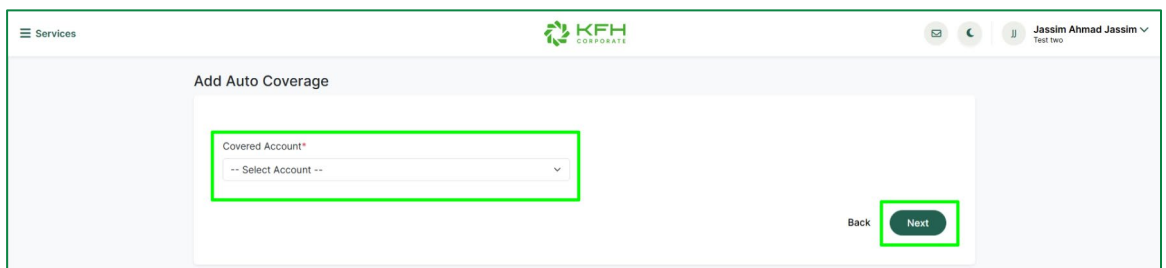
- To automate fund management between accounts. This service ensures that a "Covered Account" always has sufficient funds by automatically pulling balances from "Covering Accounts" based on a priority list you define.
- This must be performed by an Initiator or a user with Single Full Access.
- Covered Account is allowed for Current Account type only.
- Covered Account and Covering Accounts(s) should be the same currency.

Step-by-Step Instructions:

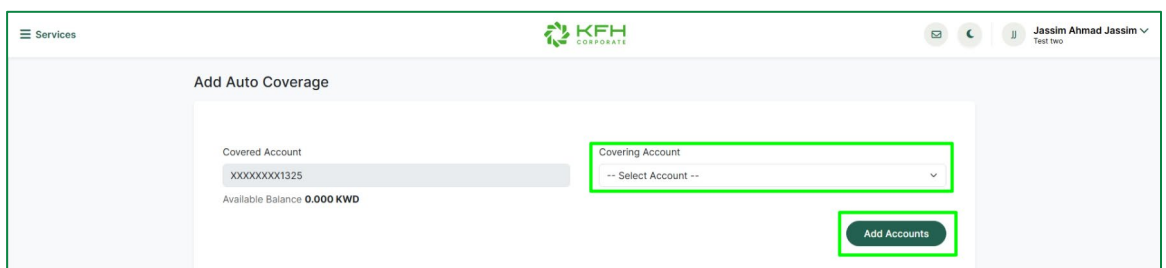
1. Navigate to **Account Services > Auto Coverage**.
2. Click on **Add**.





3. Choose the account that needs to be **Covered** and click **Next**.



4. Select the **account(s)** that will function as the source of funds (**Covering**).
5. Click **Add** to move them into the coverage pool.



6. You can delete covering account by clicking on **delete** button.

Priority	Covering Account	Currency	Change Priority	
1	XXXXXXXX9866	KWD	⬆️ ⬆️	
2	XXXXXXXX9224	KWD	⬆️ ⬆️	

7. If you have multiple covering accounts, **arrange the priority**.
 - a. Example: If Account A is Priority 1 and Account B is Priority 2, the system will attempt to pull funds from Account A first before moving to Account B.

Add Auto Coverage

Covered Account: XXXXXXXX1325
Available Balance: 0.000 KWD

Covering Account: -- Select Account --

Priority | **Covering Account** | **Currency** | **Change Priority**

Priority	Covering Account	Currency	Change Priority
1	XXXXXXXX9866	KWD	↑ ↓
2	XXXXXXXX9224	KWD	↑ ↓

I acknowledge that I have carefully read and accepted the applicable **Terms and Conditions**

Back Next

8. Read and **Accept the Terms and Conditions**.

9. Click **Next**.

Change Priority

I acknowledge that I have carefully read and accepted the applicable **Terms and Conditions**

Back **Next**

10. **Check the details**, then click **Confirm**.

Confirm

Check the information before confirming the process

Covered Account: XXXXXXXX1325 KWD | Service Charge: 0.000 KWD

Covering Account

Priority	Covering Account	Currency
1	XXXXXXXX9866	KWD
2	XXXXXXXX9224	KWD

Back **Confirm**

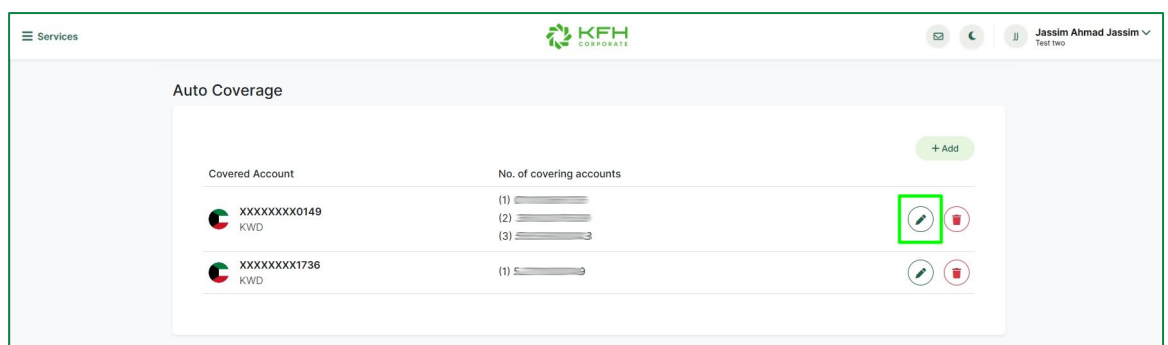
8.6.3. Edit Auto Coverage

Features & Notes:

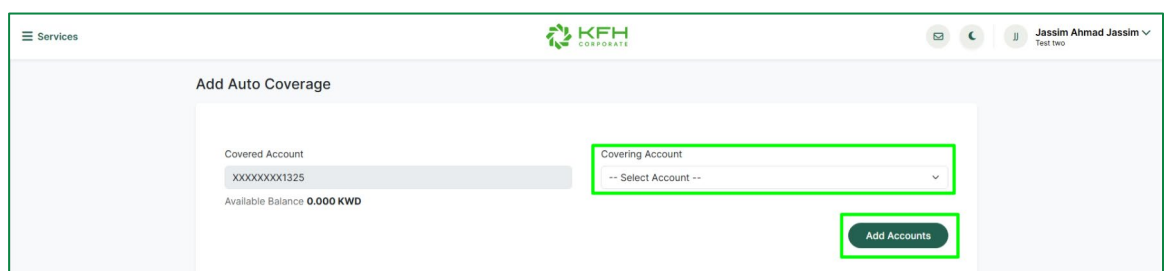
- To automate fund management between accounts. This service ensures that a "Covered Account" always has sufficient funds by automatically pulling balances from "Covering Accounts" based on a priority list you define.
- This must be performed by an Initiator or a user with Single Full Access.
- Covered Account is allowed for Current Account type only.
- Covered Account and Covering Accounts(s) should be the same currency.

Step-by-Step Instructions:

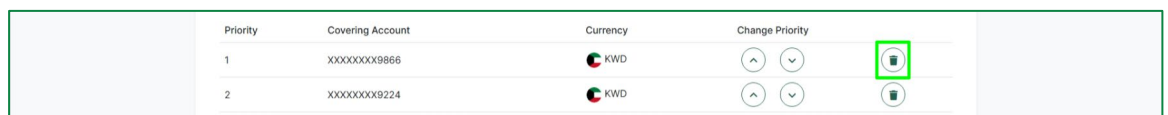
1. Navigate to **Account Services > Auto Coverage**.
2. Click on **Edit**.



3. Amend the **account(s)** that will function as the source of funds (**Covering**).
4. Click **Add** to move them into the coverage pool.



5. You can delete covering account by clicking on **delete** button.



6. If you have multiple covering accounts, **arrange the priority**.
 - a. Example: If Account A is Priority 1 and Account B is Priority 2, the system will attempt to pull funds from Account A first before moving to Account B.

Add Auto Coverage

Covered Account: XXXXXXXX1325
Available Balance: 0.000 KWD

Covering Account: -- Select Account --

Add Accounts

Priority	Covering Account	Currency	Change Priority
1	XXXXXXXX9866	KWD	↑ ↓
2	XXXXXXXX9224	KWD	↑ ↓

I acknowledge that I have carefully read and accepted the applicable Terms and Conditions

Next

7. Read and **Accept the Terms and Conditions**.

8. Click **Next**.

Change Priority

↑ ↓

↑ ↓

I acknowledge that I have carefully read and accepted the applicable Terms and Conditions

Next

9. **Check the details**, then click **Confirm**.

Confirm

Check the information before confirming the process

Covered Account: XXXXXXXX1325 KWD
Service Charge: 0.000 KWD

Covering Account

Priority	Covering Account	Currency
1	XXXXXXXX9866	KWD
2	XXXXXXXX9224	KWD

Confirm

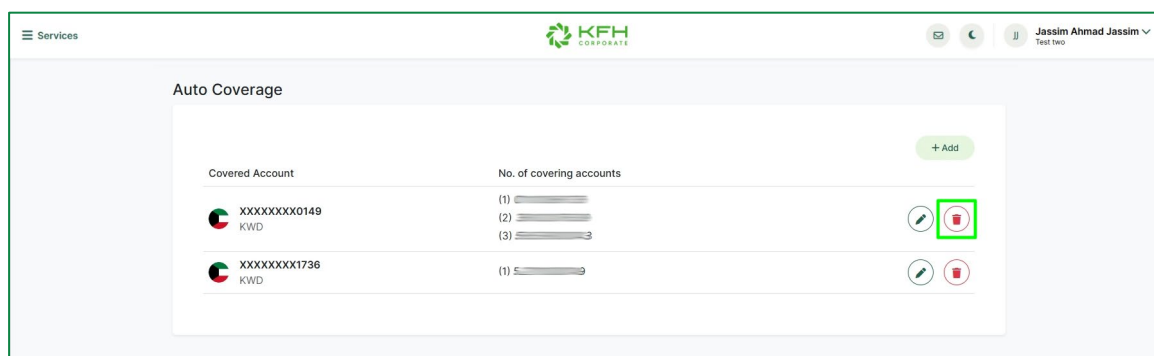
8.6.4. Delete Auto Coverage

Features & Notes:

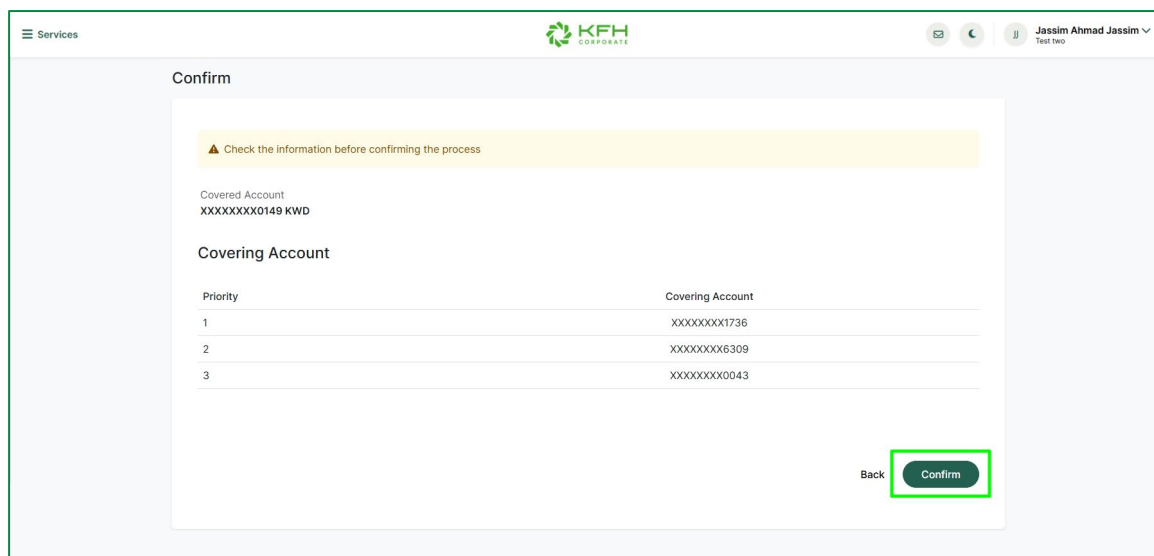
- To automate fund management between accounts. This service ensures that a "Covered Account" always has sufficient funds by automatically pulling balances from "Covering Accounts" based on a priority list you define.
- This must be performed by an Initiator or a user with Single Full Access.

Step-by-Step Instructions:

1. Navigate to **Account Services > Auto Coverage**.
2. Click on **Delete**.



3. Check the details, then click **Confirm**.



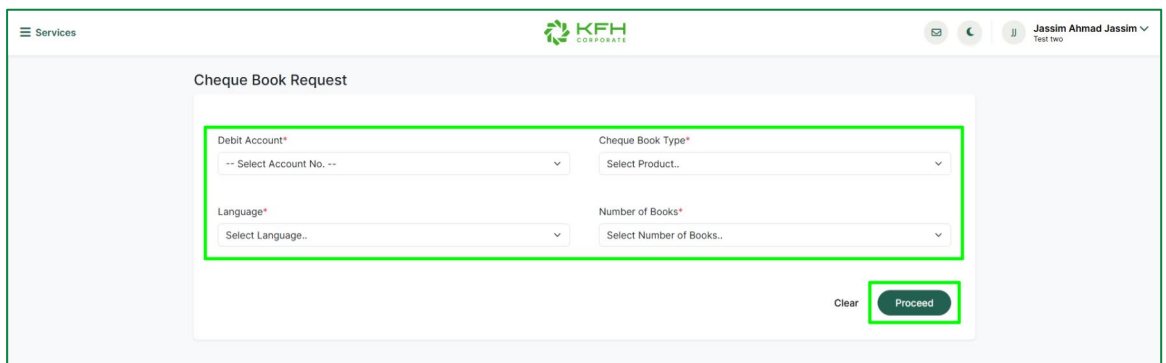
8.7 Cheque Book Request

Features & Notes:

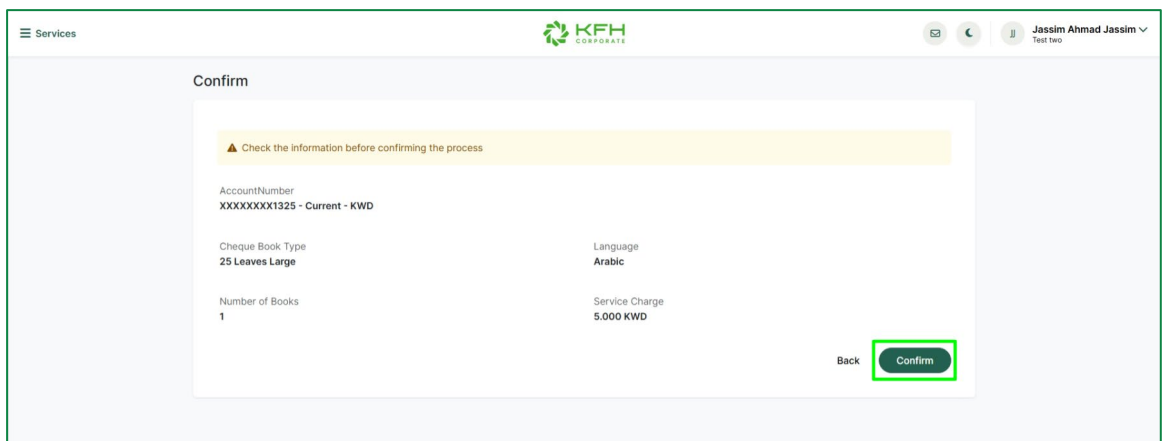
- To request new physical cheque books for your corporate accounts.
- This service is available to Initiators or users with Single Full Access only.
- **Note:** cheque book will be ready for collection in **3 business days** from your branch.

Step-by-Step Instructions:

1. Navigate to **Account Services > Cheque Book Request**.
2. Select the **Debit Account** for which you need the cheque book.
3. Select the **Type** (25 leaves small, 25 leaves large, 50 leaves small, or 50 leaves large).
4. Select **Language** (Arabic or English).
5. Select **Number of Books** (You can request between 1 and 10 books in a single order).
6. Click **Proceed**.



7. **Check the details, then click Confirm.**



8.8 Open New Account

Features & Notes:

- To open additional corporate accounts (current, savings, etc.) under your existing corporate profile without visiting a branch.
- This service is available to Initiators or users with Single Full Access only.
- You can monitor the progress of your application by navigating to the [Requests History](#).

Step-by-Step Instructions:

1. Navigate to **Account Services > Open New Account**.
2. Select **Account Type** you wish to open.
3. Choose the **currency** for the new account (e.g., KWD, USD, EUR).
4. Choose an **existing account** to serve as the **source** for the **opening balance**.
5. Enter the **amount** you wish to transfer to the new account upon activation.
6. **Upload the required documents** as prompted by the system.
7. Read and **Accept the Terms and Conditions**.
8. Click **Proceed**.

The screenshot shows the 'Open New Account' form in the KFH Corporate portal. The form is titled 'Open New Account' and is located under the 'Services' menu. The KFH Corporate logo is visible in the top right corner. The user's name 'Jassim Ahmad Jassim' and 'Test two' are displayed in the top right corner. The form contains the following fields and sections:

- Account Type***: A dropdown menu with the option '-- Select Account Type --'.
- Account Currency***: A dropdown menu with the option '---Select Currency---
- Debit Account Number***: A dropdown menu with the option '-- Select Account --'.
- Opening Balance Amount***: A text input field.
- Documents Upload***: A file upload section with a 'Choose file' button and the text 'No file chosen'.
- Terms and Conditions**: A checkbox labeled 'I acknowledge that I have carefully read and accepted the applicable Terms and Conditions'.
- Buttons**: A 'Clear' button and a 'Proceed' button (highlighted with a green box).

On the right side of the form, there is a 'Notes' section with the following text:

1. Minimum Opening balance amount is 1000 KWD for Current Account and 100 KWD for call account (saving account).
2. Charges applied as per KFH Tariff list. Click here.

At the bottom left of the page, there is a 'Baitak 1803333' logo. At the bottom right, there is a copyright notice: 'Kuwait Finance House © 2026'.

9. **Check** the details, then click **Confirm**.
10. The request is sent to the **KFH Backoffice** for validation and approval.

8.9 Open Investment Deposit

Features & Notes:

- To maximize corporate returns by opening various types of investment deposits. This service allows you to define how profits are handled and what happens to the funds once the deposit period ends.
- This service is available to Initiators or users with Single Full Access only.
- You can monitor the progress of your application by navigating to the [Requests History](#).

Step-by-Step Instructions:

1. Navigate to **Account Services > Open Investment Deposit**.
2. Choose the **From Account** for which the principal investment amount will be deducted.
3. Choose the **Profit account** where you want the earned profits to be credited.
4. Choose the **Deposit Type** that suits your needs.
5. Input the **Amount** you wish to invest.
6. Define **Maturity Instructions** at the end of the term:
 - a. **Auto Renew**: The deposit will automatically start a new term upon maturity.
 - b. **Close Deposit at Maturity Date**: The principal and profits will be credited back to your designated accounts.
7. **Upload the required documents** as prompted by the system.
8. Read and **Accept the Terms and Conditions**.
9. Click **Proceed**.

The screenshot shows the 'Open Investment Deposit' form in the KFH Corporate portal. The form is titled 'Open Investment Deposit' and contains the following fields and options:

- From Account***: A dropdown menu with the placeholder text '-- Select Account --'. Below it, 'Available Balance' is displayed.
- Profit Account***: A dropdown menu with the placeholder text '-- Select Account --'. Below it, 'Available Balance' is displayed.
- Deposit Type***: A dropdown menu with the placeholder text '-- Select Deposit --'.
- Amount***: A numeric input field with a value of '0' and a unit of '000'.
- Maturity Instructions***: Two radio button options: 'Auto Renew' (unselected) and 'Close Deposit at Maturity Date' (selected).
- Documents Upload***: A file upload area with a 'Choose File' button and the text 'No file chosen'.
- Terms and Conditions**: A checkbox labeled 'I acknowledge that I have carefully read and accepted the applicable Terms and Conditions', which is currently unchecked.
- Buttons**: A 'Clear' button and a 'Proceed' button (highlighted with a green box).

On the right side of the form, there is a 'Notes' section with two items:

1. Kuwait Finance House provide different types of investment deposits. [View Details ↗](#)
2. To close any fixed deposit visit the nearest KFH Branch

The top of the page shows the 'Services' menu, the KFH Corporate logo, and the user's name 'Jassim Ahmad Jassim' with a 'Test two' sub-label. The bottom left corner displays 'Baitak 1803333' and the bottom right corner shows 'Kuwait Finance House © 2026'.

10. **Check** the details, then click **Confirm**.
11. The request is sent to the **KFH Backoffice** for validation and approval.

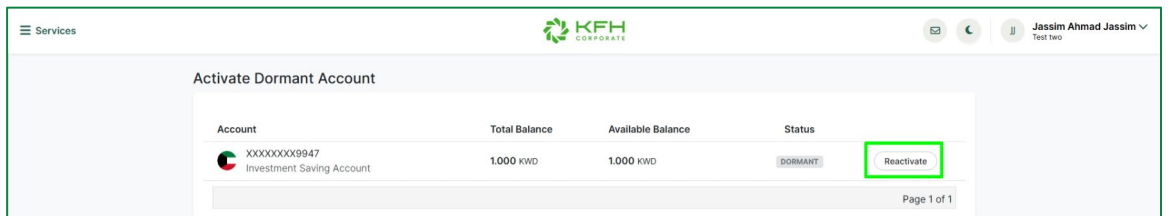
8.10 Activate Dormant Account

Features & Notes:

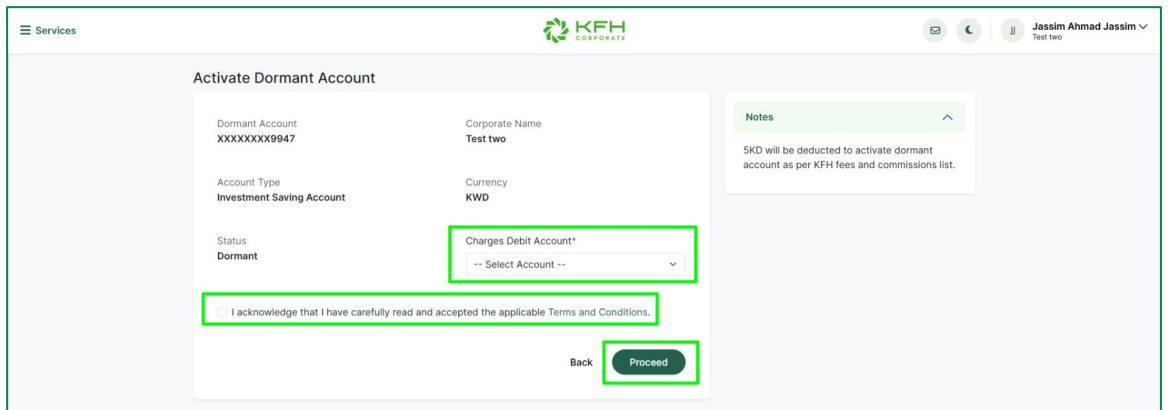
- To reactivate accounts that have been flagged as "Dormant" due to a lack of activity over a specific period. This process restores the account's ability to send and receive funds.
- This service is available to Initiators or users with Single Full Access only.
- You can monitor the progress of your application by navigating to the [Requests History](#).

Step-by-Step Instructions:

1. Navigate to **Account Services > Activate Dormant Account**.
2. The system will display a list of all your accounts currently in **Dormant status**.
3. Locate the account you wish to restore and click the **Reactivate** button.



4. If there are charges for reactivation, **select the charges debit account**.
5. Read and **Accept the Terms and Conditions**.
6. Click **Proceed**.



7. **Check** the details, then click **Confirm**.
8. The request is sent to the **KFH Backoffice** for validation and approval.

8.11 Issue Demand Draft/Payment Order

Features & Notes:

- To request the issuance of a physical Demand Draft or Payment Order for secure third-party payments. This service allows you to initiate the request digitally and collect the instrument from your preferred branch.
- This service is available to Initiators or users with Single Full Access only.
- You can monitor the progress of your application by navigating to the [Requests History](#).

Step-by-Step Instructions:

1. Navigate to **Account Services > Issue Demand Draft/Payment Order**.
2. Select whether you require **Demand Draft** or a **Payment Order**.
3. Select **Debit Account** for the instrument amount and any applicable fees.
4. Enter **Amount** of the draft/order.
5. Enter the full, **legal name** of the person or entity to whom the payment is being made.
6. Select **Purpose** for the payment.
7. Select the **Collection Branch** where you (or an authorized representative) will pick up the physical document.
8. **Upload the required attachments** to justify the issuance.
9. Read and **Accept the Terms and Conditions**.
10. Click **Proceed**.

The screenshot shows the 'Issue Demand Draft/Payment Order' form in the KFH Corporate system. The form is titled 'Issue Demand Draft/Payment Order' and is located under 'Services'. The form includes the following fields and sections:

- Service Type***: A dropdown menu with 'Demand Draft' selected.
- Debit Account Number***: A dropdown menu with '-- Select Account --' selected.
- Amount***: A numeric input field with '0' and a '000' multiplier.
- Beneficiary Name***: A text input field.
- Purpose***: A dropdown menu with '--- Select ---' selected.
- Branch***: A dropdown menu with '--- Select ---' selected.
- Attachments***: A file upload section with a 'Choose File' button and 'No file chosen' text.
- Terms and Conditions**: A checkbox labeled 'I acknowledge that I have carefully read and accepted the applicable Terms and Conditions'.
- Buttons**: 'Clear' and 'Proceed' buttons. The 'Proceed' button is highlighted with a green box.
- Notes**: A section on the right with a green header and a note: '5kd will be deducted from your account as Demand Draft / PO fees.'

The KFH logo and the user name 'Jassim Ahmad Jassim' are visible at the top right of the page. The footer contains 'Call Alko Baitak 1803333' and 'Kuwait Finance House © 2026'.

11. **Check** the details, then click **Confirm**.
12. The request is sent to the **KFH Backoffice** for validation and approval.

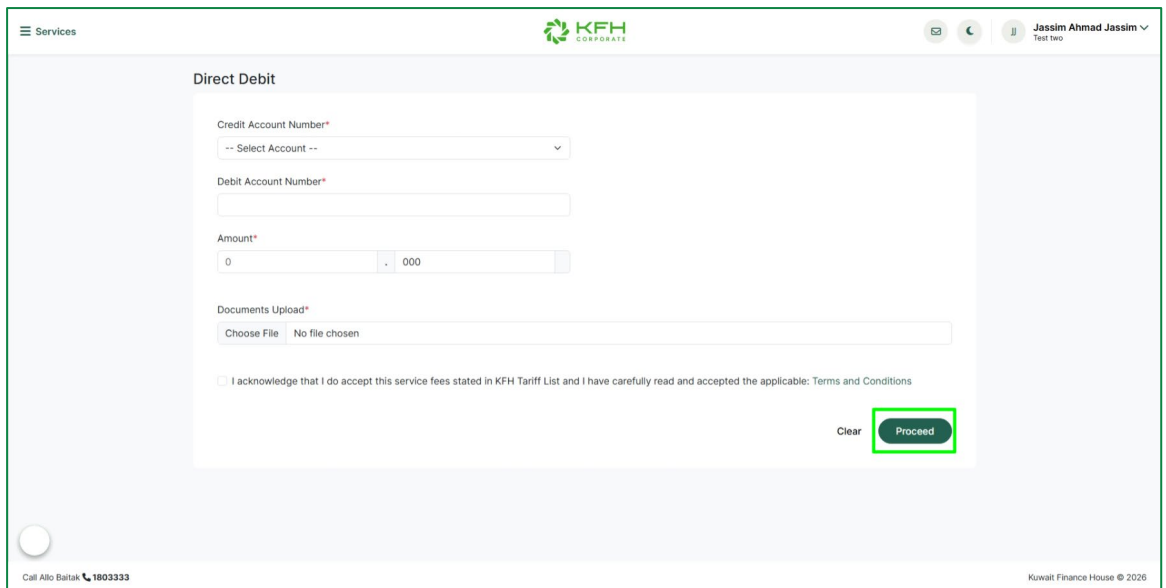
8.12 Direct Debit

Features & Notes:

- To set up a direct debit mandate, allowing your corporate account to automatically collect/pull funds from a specified account. This is typically used for recurring bill collections or scheduled internal transfers.
- This service is available to Initiators only.
- You can monitor the progress of your application by navigating to the [Requests History](#).

Step-by-Step Instructions:

1. Navigate to **Account Services > Direct Debit**.
2. Select **Credit Account Number** that will receive the funds.
3. Enter **Debit Account Number (12-digits)**.
4. Enter the **Amount**.
5. **Upload the required attachments** (such as the signed Direct Debit Mandate form or agreement between parties).
6. Read and **Accept the Terms and Conditions**.
7. Click **Proceed**.



The screenshot shows the 'Direct Debit' form in the KFH Corporate portal. The form includes the following fields and elements:

- Credit Account Number***: A dropdown menu with the placeholder text '-- Select Account --'.
- Debit Account Number***: A text input field.
- Amount***: A numeric input field with a decimal separator and a '000' multiplier.
- Documents Upload***: A file upload area with a 'Choose File' button and the text 'No file chosen'.
- Terms and Conditions**: A checkbox labeled 'I acknowledge that I do accept this service fees stated in KFH Tariff List and I have carefully read and accepted the applicable: Terms and Conditions'.
- Buttons**: A 'Clear' button and a 'Proceed' button (highlighted with a green border).

The page header shows 'Services', the KFH Corporate logo, and the user profile 'Jassim Ahmad Jassim'. The footer contains the contact number 'Call Allo Baitak 1803333' and the copyright notice 'Kuwait Finance House © 2026'.

8. **Check** the details, then click **Confirm**.
9. The request is sent to the **KFH Backoffice** for validation and approval.

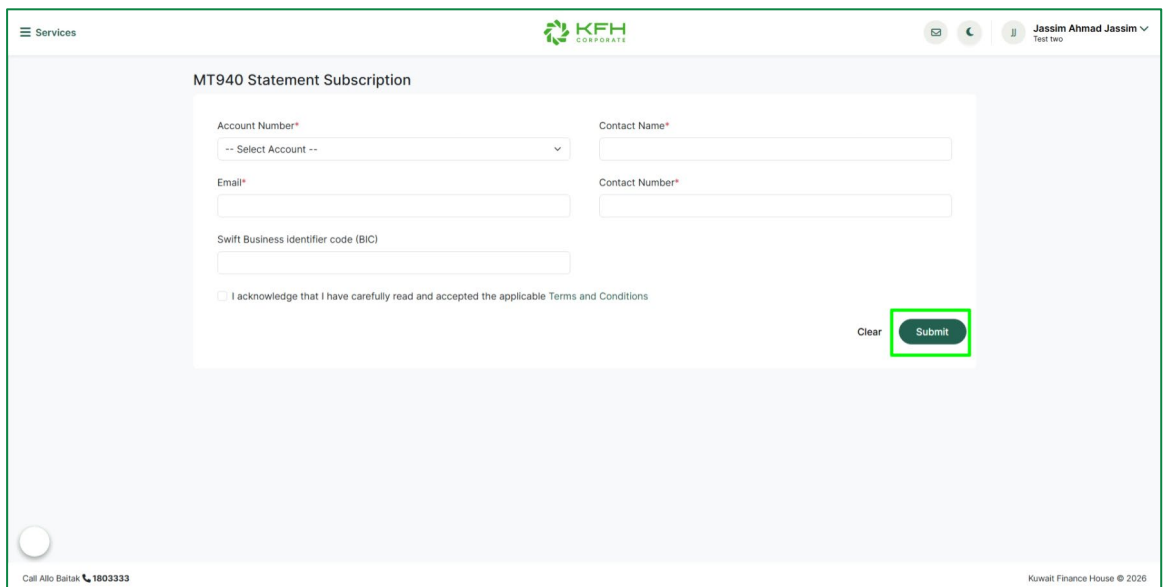
8.13 MT940 Statement Subscription

Features & Notes:

- To subscribe to the MT940 automated reporting service. The MT940 is a standard SWIFT message format used for the electronic transmission of end-of-day account statements, allowing your company to automate bank reconciliation within your ERP system (e.g., SAP, Oracle, or Microsoft Dynamics).
- This service is available to Initiators or users with Single Full Access only.
- You can monitor the progress of your application by navigating to the [Requests History](#).

Step-by-Step Instructions:

1. Navigate to **Account Services > MT940 Statement Subscription**.
2. Select the **Account Number** you wish to enroll in the automated SWIFT reporting.
3. Enter the details of the **person** responsible for managing this **technical** feed:
 - a. **Contact Name**
 - b. **Email Address**
 - c. **Contact Number**
4. Enter the **Swift Business Identifier Code (BIC)** of the receiving financial institution or the destination where the MT940 file should be routed.
5. Read and **Accept the Terms and Conditions**.
6. Click **Submit**.



The screenshot shows the 'MT940 Statement Subscription' form within the KFH Corporate portal. The form includes the following fields and elements:

- Account Number***: A dropdown menu with the placeholder text '-- Select Account --'.
- Contact Name***: A text input field.
- Email***: A text input field.
- Contact Number***: A text input field.
- Swift Business Identifier code (BIC)**: A text input field.
- Terms and Conditions**: A checkbox labeled 'I acknowledge that I have carefully read and accepted the applicable Terms and Conditions'.
- Clear**: A button to reset the form.
- Submit**: A button to submit the form, highlighted with a green border in the image.

The page header shows 'Services', the KFH Corporate logo, and the user name 'Jassim Ahmad Jassim' with a dropdown arrow. The footer contains the contact number 'Call Alko Ballak 1803333' and the copyright notice 'Kuwait Finance House © 2026'.

7. **Check** the details, then click **Confirm**.
8. The request is sent to the **KFH Backoffice** for validation and approval.

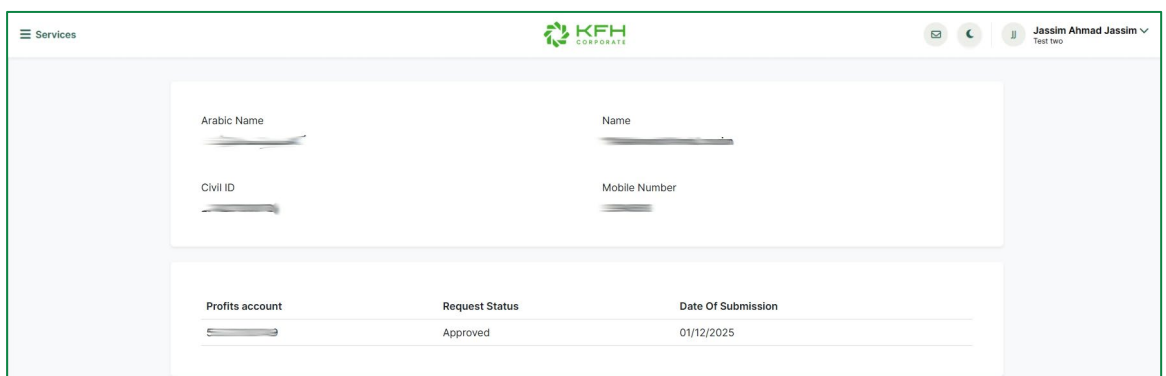
8.14 KCC Dividends Subscription

Features & Notes:

- To enroll your company in the automated dividend collection service. Once subscribed, any dividends distributed via the Kuwait Clearing Company (KCC) for shares held by your company will be credited directly to your designated bank account.
- This service is available to Initiators or users with Single Full Access only.

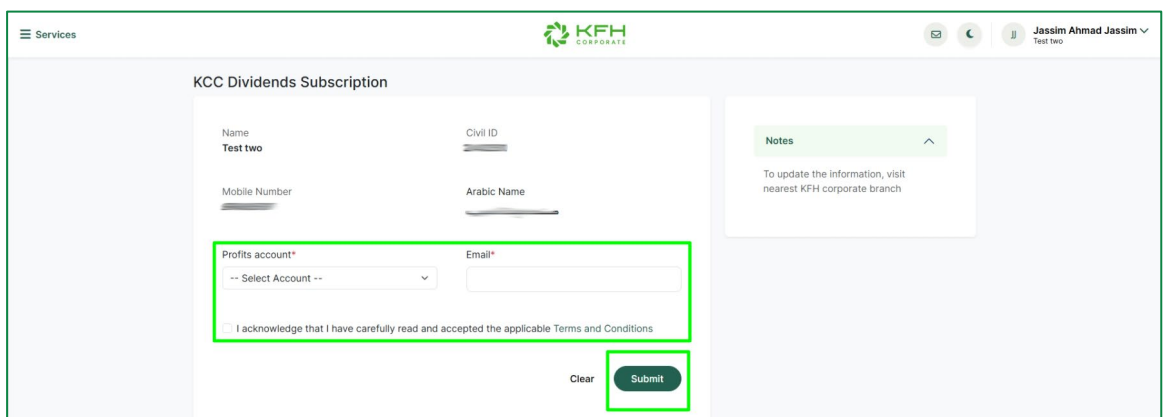
Step-by-Step Instructions:

1. Navigate to **Account Services > KCC Dividends Subscription**.
2. Upon entering the service, your company details and current subscription status will be displayed.



The screenshot shows the KFH Corporate portal interface. At the top, there is a navigation bar with 'Services' on the left, the KFH logo in the center, and user information 'Jassim Ahmad Jassim' on the right. Below the navigation bar, there are two main sections. The first section contains a form with four fields: 'Arabic Name', 'Name', 'Civil ID', and 'Mobile Number'. The second section is a table with three columns: 'Profits account', 'Request Status', and 'Date Of Submission'. The table contains one row with the following values: 'Profits account', 'Approved', and '01/12/2025'.

3. **Enrollment** (If Not Subscribed), Select **Profit Account**.
4. Enter **Email**.
5. Read and **Accept the Terms and Conditions**.
6. Click **Submit**.



The screenshot shows the 'KCC Dividends Subscription' form in the KFH Corporate portal. The form is divided into two columns. The left column contains fields for 'Name' (Test two), 'Civil ID', 'Mobile Number', and 'Arabic Name'. The right column contains a 'Notes' section with the text: 'To update the information, visit nearest KFH corporate branch'. Below these fields, there is a 'Profits account*' dropdown menu with the text '-- Select Account --' and an 'Email*' text input field. At the bottom of the form, there is a checkbox with the text 'I acknowledge that I have carefully read and accepted the applicable Terms and Conditions'. To the right of the checkbox are 'Clear' and 'Submit' buttons.

7. **Check** the details, then click **Confirm**.
8. The request is sent to the **KFH Backoffice** for validation and approval.

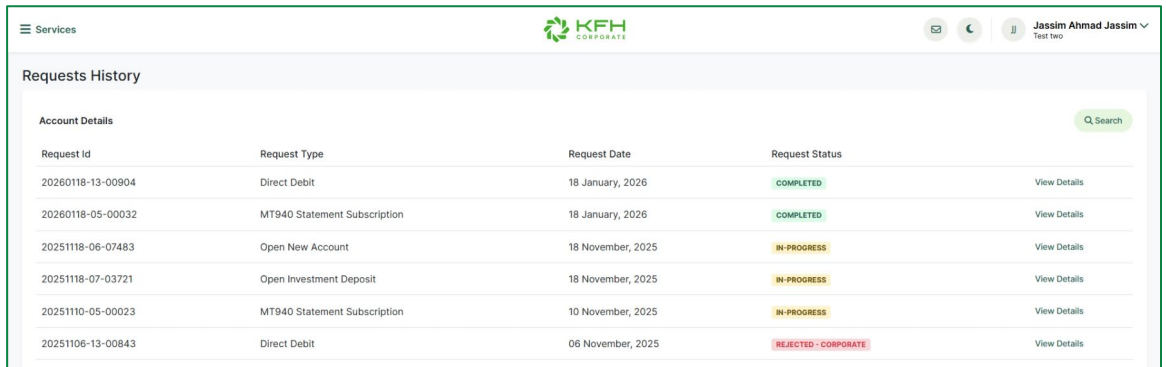
8.15 Requests History

Features & Notes:

- To track and manage the lifecycle of all service requests made under the Account Services module.

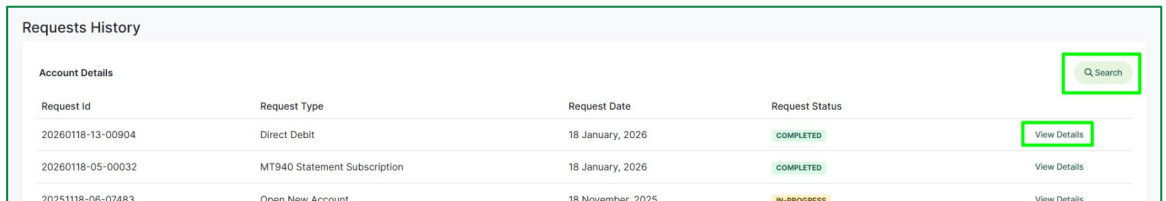
Step-by-Step Instructions:

- Navigate to **Account Services > Requests History**.
- The main screen displays a list of all submitted requests.
- Monitor the real-time progress of your application. Once the KFH Backoffice completes their validation, the status will update to Success or Completed.



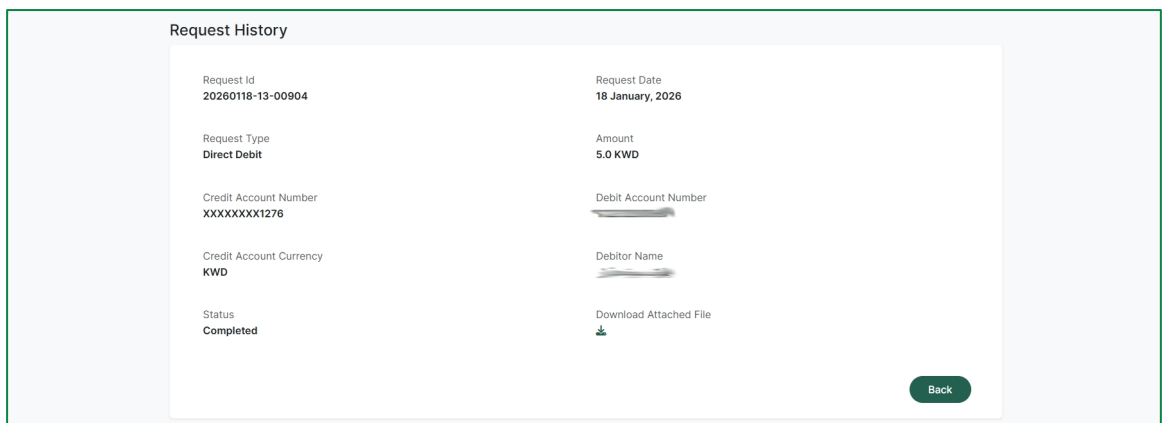
Request Id	Request Type	Request Date	Request Status	View Details
20260118-13-00904	Direct Debit	18 January, 2026	COMPLETED	View Details
20260118-05-00032	MT940 Statement Subscription	18 January, 2026	COMPLETED	View Details
20251118-06-07483	Open New Account	18 November, 2025	IN-PROGRESS	View Details
20251118-07-03721	Open Investment Deposit	18 November, 2025	IN-PROGRESS	View Details
20251110-05-00023	MT940 Statement Subscription	10 November, 2025	IN-PROGRESS	View Details
20251106-13-00843	Direct Debit	06 November, 2025	REJECTED - CORPORATE	View Details

- You can **search** for specific requests using multiple criteria's.
- Click on **View Details** for any request to view the details and notes provided by the bank.



Request Id	Request Type	Request Date	Request Status	View Details
20260118-13-00904	Direct Debit	18 January, 2026	COMPLETED	View Details
20260118-05-00032	MT940 Statement Subscription	18 January, 2026	COMPLETED	View Details
20251118-06-07483	Open New Account	18 November, 2025	IN-PROGRESS	View Details

6. Details View.



Request Id	20260118-13-00904	Request Date	18 January, 2026
Request Type	Direct Debit	Amount	5.0 KWD
Credit Account Number	XXXXXXXX1276	Debit Account Number	XXXXXXXXXXXX
Credit Account Currency	KWD	Debitor Name	XXXXXXXXXXXX
Status	Completed	Download Attached File	

9. Transfers & Payments

9.1 Transfer to Own Accounts

Features & Notes:

- To enable the corporation to move funds instantly between different accounts held under the same Corporate.
- This service is available to Initiators or users with Single Full Access only.

Step-by-Step Instructions:

1. Navigate to **Transfers & Payments > Transfer to Own Accounts**.
2. Select the **Debit Account** you wish to transfer funds from.
3. Select the **Credit Account** you wish to deposit funds into.
4. Enter the **Amount** you wish to transfer.
5. Click **Proceed**.

The screenshot shows the 'Transfer to Own Accounts' interface. At the top, there's a navigation bar with 'Services' and the KFH Corporate logo. The main form area contains two dropdown menus for 'Debit Account*' and 'Credit Account*', both currently showing '-- Select Account --'. Below these is an 'Amount*' input field with a value of '0' and a '000' suffix. A 'Remarks' text area is positioned below the amount field. At the bottom right, there are 'Clear' and 'Proceed' buttons, with the 'Proceed' button highlighted by a green box.

6. Check the details, then click **Confirm**.

The screenshot shows the 'Confirm' dialog box. It features a yellow warning banner at the top that says 'Check the information before confirming the process'. Below this, the service name is 'Transfer to Own Accounts'. The debit account is listed as 'XXXXXXXX9866 - Investment Saving Account - KWD' and the credit account as 'XXXXXXXX1325 - Current - KWD'. The amount to be transferred is 'KWD 12.340'. At the bottom right, there are 'Back' and 'Confirm' buttons, with the 'Confirm' button highlighted by a green box.

9.2 Transfer to KFH Beneficiary

Features & Notes:

- To enable the corporation to transfer funds to other KFH account holders (Third-Party accounts) within Kuwait Finance House.
- The recipient must be added and active in your [KFH Beneficiaries list](#) before they can be selected here.
- This service is available to Initiators or users with Single Full Access only.

Step-by-Step Instructions:

1. Navigate to **Transfers & Payments > Transfer to KFH Beneficiary**.
2. Select the **Debit Account** you wish to transfer funds from.
3. Select the **KFH Beneficiary** from your pre-approved list of KFH beneficiaries.
4. Enter the **Amount** you wish to transfer.
5. Select the **Purpose of Transfer** for the payment (e.g., Supplier Payment, Rent, etc).
6. Enter your **login password**.
7. Click **Proceed**.

The screenshot shows the 'Transfer to KFH Beneficiary' form. The form is titled 'Transfer to KFH Beneficiary' and is located in the 'Services' section of the KFH Corporate portal. The form includes the following fields and buttons:

- Debit Account***: A dropdown menu with the placeholder text '-- Select Account --'.
- Beneficiary***: A dropdown menu with the placeholder text '-- Select Beneficiary --'.
- Amount***: A text input field with a decimal separator and a '000' multiplier.
- Purpose of Transfer***: A dropdown menu with the placeholder text '-- Select Purpose --'.
- Remarks**: A text input field.
- Password***: A text input field with a visibility toggle icon.
- Clear**: A button to reset the form.
- Proceed**: A button to submit the form, highlighted with a green box.

On the right side of the form, there are two dropdown menus for 'User Daily Limits' and 'Corporate Daily Limits'.

8. Check the details, then click **Confirm**.

The screenshot shows the 'Confirm' screen. The screen is titled 'Confirm' and is located in the 'Services' section of the KFH Corporate portal. The screen displays a summary of the transfer details:

- Service Name**: Transfer to KFH Beneficiary
- Debit Account**: XXXXXXXX9866 - Investment Saving Account - KWD
- Amount**: 6.000 KWD
- Beneficiary Name**: [Redacted]
- Beneficiary Account No**: 5 [Redacted] 9 - KWD
- Purpose of Transfer**: Business Expenses

At the bottom of the screen, there are two buttons: 'Back' and 'Confirm', with the 'Confirm' button highlighted by a green box.

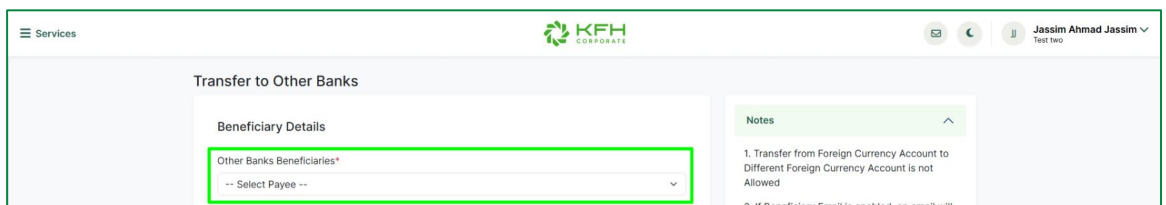
9.3 Transfer to Other Banks

Features & Notes:

- To enable the corporation to transfer funds to beneficiaries at other local banks in Kuwait or international banks worldwide.
- Beneficiaries must be pre-registered and active in the [Other Banks Beneficiaries](#) module before they can be selected here.
- For international transfers, ensure you select the correct currency and understand the correspondent bank charge options to avoid transaction delays.
- This service is available to Initiators or users with Single Full Access only.

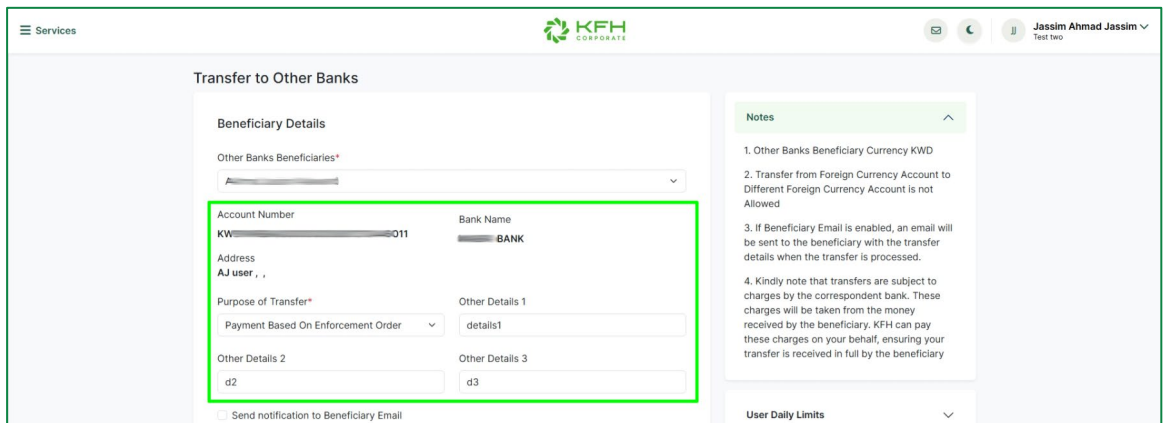
Step-by-Step Instructions:

1. Navigate to **Transfers & Payments > Transfer to Other Banks**.
2. Select the **Beneficiary** from your pre-approved dropdown list.



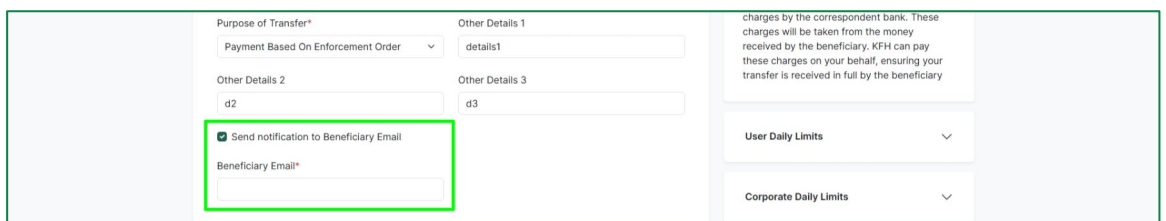
The screenshot shows the 'Transfer to Other Banks' interface. The 'Beneficiary Details' section is highlighted with a green box, showing a dropdown menu for 'Other Banks Beneficiaries*' with the option '-- Select Payee --' selected. The 'Notes' section on the right contains two notes: '1. Transfer from Foreign Currency Account to Different Foreign Currency Account is not Allowed' and '2. If Beneficiary Email is enabled, an email will...'.

3. The system will automatically display the **Beneficiary details**.
4. Select the **Purpose of Transfer**.
5. **Other Details** (1, 2, 3): Fill in any additional information (**Optional**).



The screenshot shows the 'Transfer to Other Banks' interface. The 'Beneficiary Details' section is highlighted with a green box, showing the 'Account Number' (KW...011), 'Bank Name' (BANK), 'Address' (AJ user,), 'Purpose of Transfer' (Payment Based On Enforcement Order), and 'Other Details' (d1, d2, d3). The 'Notes' section on the right contains four notes: '1. Other Banks Beneficiary Currency KWD', '2. Transfer from Foreign Currency Account to Different Foreign Currency Account is not Allowed', '3. If Beneficiary Email is enabled, an email will be sent to the beneficiary with the transfer details when the transfer is processed.', and '4. Kindly note that transfers are subject to charges by the correspondent bank. These charges will be taken from the money received by the beneficiary, KFH can pay these charges on your behalf, ensuring your transfer is received in full by the beneficiary'.

6. To notify the **recipient** by email, check the box and enter the **Beneficiary Email**.



The screenshot shows the 'Transfer to Other Banks' interface. The 'Send notification to Beneficiary Email' checkbox is checked, and the 'Beneficiary Email*' field is highlighted with a green box. The 'Notes' section on the right contains a note: 'charges by the correspondent bank. These charges will be taken from the money received by the beneficiary, KFH can pay these charges on your behalf, ensuring your transfer is received in full by the beneficiary'.

7. Select the **Debit account**.
8. Enter the transfer **Amount** and select the required **Currency** (e.g., KWD, USD, etc.).
9. Enter **your Contact number** for transaction-related communications.
10. Enter your **login password**.

11. Select **Correspondent Bank Charges** (if any):
 - a. The beneficiary accepts correspondent bank charges.
 - b. I would like KFH to pay the charges on my behalf.

12. Read and **Accept the Terms and Conditions**.
13. Click **Proceed**.

14. **Check the details**, then click **Confirm**.

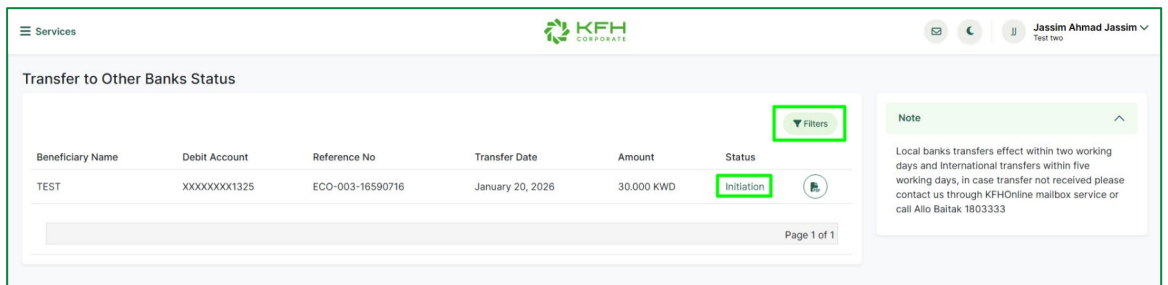
9.4 Transfer to Other Banks Status

Features & Notes:

- To monitor the real-time progress of transfers sent to other local or international banks.

Step-by-Step Instructions:

1. Navigate to **Transfers & Payments > Transfer to Other Banks Status**.
2. Review the table for a comprehensive list of external transfers.
3. Click the **Filters** button at the top right to search for specific transfers.
4. Monitor the **Status** column to view the current stage.



The screenshot displays the 'Transfer to Other Banks Status' interface. At the top, there is a navigation bar with 'Services', the KFH Corporate logo, and user information for 'Jassim Ahmad Jassim'. Below the navigation, the title 'Transfer to Other Banks Status' is shown. A table lists transfer details, with the 'Status' column highlighted in green. A 'Filters' button is also highlighted in green. A 'Note' box on the right provides additional information about transfer processing times.

Beneficiary Name	Debit Account	Reference No	Transfer Date	Amount	Status
TEST	XXXXXXXX1325	ECO-003-16590716	January 20, 2026	30.000 KWD	Initiation

Page 1 of 1

Note
Local banks transfers effect within two working days and international transfers within five working days, in case transfer not received please contact us through KFHOnline mailbox service or call Allo Baltak 1803333

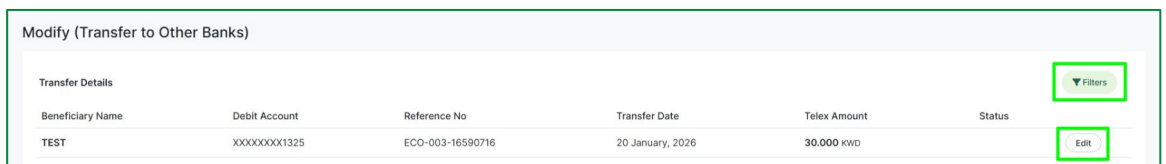
9.5 Modify (Transfer to Other Banks)

Features & Notes:

- To allow the corporation to update or correct the details of an external transfer.
- Modification requested is subject to the approval of the beneficiary bank.
- This feature is for correcting recipient names, account numbers, or payment reasons.
- This service is available to Initiators or users with Single Full Access only.
- You can monitor the progress of your application by navigating to the [Requests History](#).

Step-by-Step Instructions:

1. Navigate to **Transfers & Payments > Modify (Transfer to Other Banks)**.
2. Browse the Transfers table to find the **specific transaction**. You can use the **Filters** button at the top right to narrow the list.
3. Click the **Edit** button at the end of the row for the transaction you wish to modify.

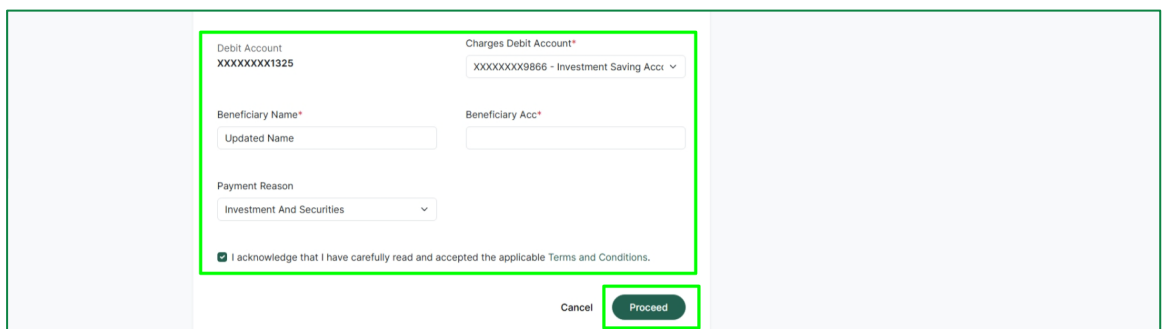


Modify (Transfer to Other Banks)

Beneficiary Name	Debit Account	Reference No	Transfer Date	Telex Amount	Status
TEST	XXXXXXXX1325	ECO-003-16590716	20 January, 2026	30.000 KWD	

Buttons: Filters, Edit

4. Select the **Charges Debit Account** that will cover the **fees**.
5. Users may **modify one or more** from the details (Beneficiary Name, Corrected IBAN or account number, Payment Reason).
6. Read and **Accept the Terms and Conditions**.
7. Click **Proceed**.



Debit Account: XXXXXXXX1325

Charges Debit Account*: XXXXXXXX9866 - Investment Saving Acc. v

Beneficiary Name*: Updated Name

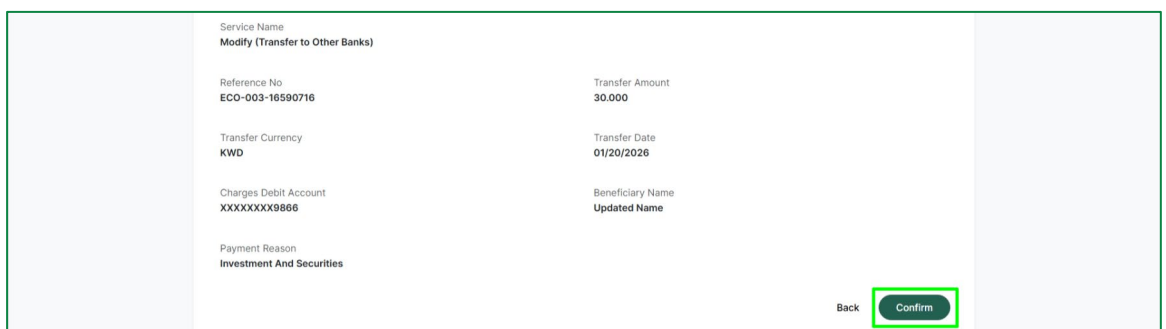
Beneficiary Acc*:

Payment Reason: Investment And Securities v

I acknowledge that I have carefully read and accepted the applicable Terms and Conditions.

Buttons: Cancel, Proceed

8. **Check the details, then click Confirm.**



Service Name: Modify (Transfer to Other Banks)

Reference No: ECO-003-16590716

Transfer Amount: 30.000

Transfer Currency: KWD

Transfer Date: 01/20/2026

Charges Debit Account: XXXXXXXX9866

Beneficiary Name: Updated Name

Payment Reason: Investment And Securities

Buttons: Back, Confirm

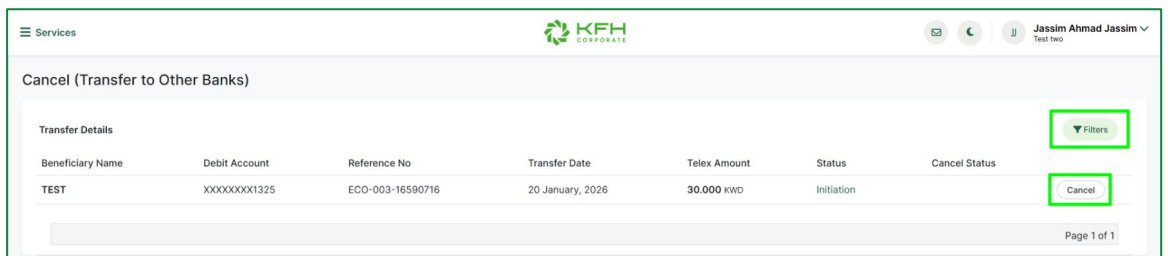
9.6 Cancel (Transfer to Other Banks)

Features & Notes:

- To allow the corporation to cancel an external transfer.
- Cancellation is subject to the approval of the beneficiary bank.
- This service is available to Initiators or users with Single Full Access only.
- You can monitor the progress of your application by navigating to the [Requests History](#).

Step-by-Step Instructions:

1. Navigate to **Transfers & Payments > Cancel (Transfer to Other Banks)**.
2. Browse the Transfers table to find the **specific transaction**. You can use the **Filters** button at the top right to narrow the list.
3. Click the **Cancel** button at the end of the row for the transaction you wish to cancel.

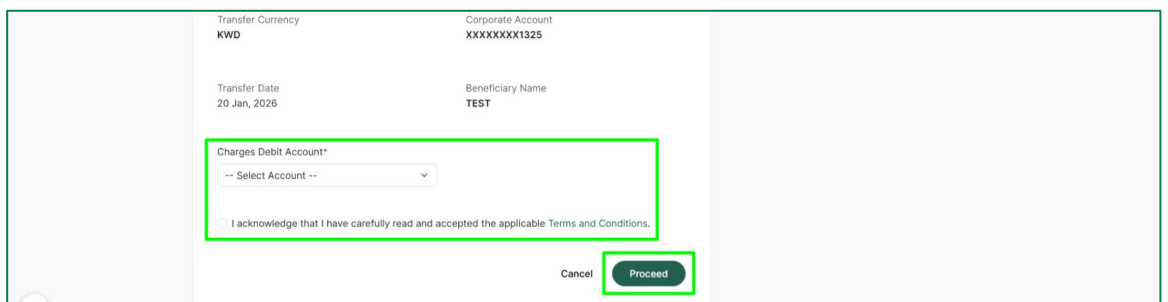


The screenshot shows the 'Cancel (Transfer to Other Banks)' page. At the top right, there is a 'Filters' button. Below it is a table with the following data:

Beneficiary Name	Debit Account	Reference No	Transfer Date	Telex Amount	Status	Cancel Status
TEST	XXXXXXXX1325	ECO-003-16590716	20 January, 2026	30,000 KWD	Initiation	Cancel

A 'Cancel' button is highlighted in the 'Cancel Status' column of the table. The page number 'Page 1 of 1' is visible at the bottom right.

4. Select the **Charges Debit Account** that will cover the **fees**.
5. Read and **Accept the Terms and Conditions**.
6. Click **Proceed**.

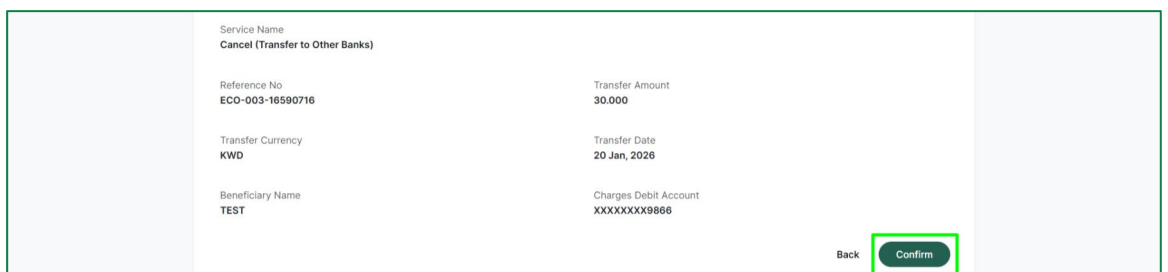


The screenshot shows the 'Charges Debit Account' selection screen. It includes the following fields:

- Transfer Currency: KWD
- Corporate Account: XXXXXXXX1325
- Transfer Date: 20 Jan, 2026
- Beneficiary Name: TEST
- Charges Debit Account*: -- Select Account --
- I acknowledge that I have carefully read and accepted the applicable Terms and Conditions.

A 'Proceed' button is highlighted at the bottom right.

7. **Check the details, then click Confirm.**



The screenshot shows the 'Confirm' screen with the following details:

- Service Name: Cancel (Transfer to Other Banks)
- Reference No: ECO-003-16590716
- Transfer Amount: 30,000
- Transfer Currency: KWD
- Transfer Date: 20 Jan, 2026
- Beneficiary Name: TEST
- Charges Debit Account: XXXXXXXX9866

A 'Confirm' button is highlighted at the bottom right.

9.7 Bulk Transfer

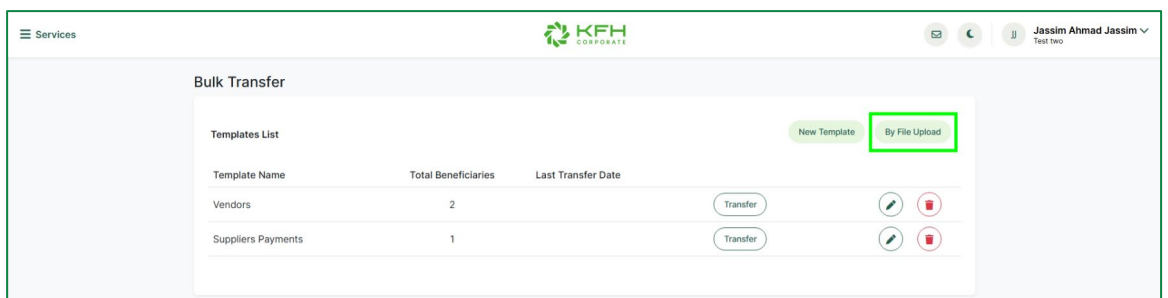
9.7.1. Bulk Transfer (By File Upload)

Features & Notes:

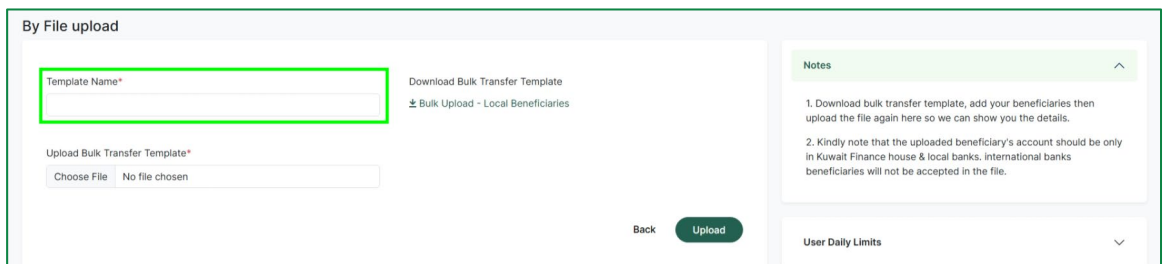
- This is a one-time bulk transfer; template will not be saved.
- This service accepts KFH Beneficiaries & Local Banks Beneficiaries only.
- To allow the corporation to execute multiple transfers to various beneficiaries simultaneously using file uploads, streamlining high-volume payment processing.
- Bulk transfers are ideal for recurring payments to suppliers or vendors. You can manage multiple lists by creating different templates. Each template shows the total number of beneficiaries and the last date a transfer was successfully initiated.
- This service is available to Initiators or users with Single Full Access only.

Step-by-Step Instructions:

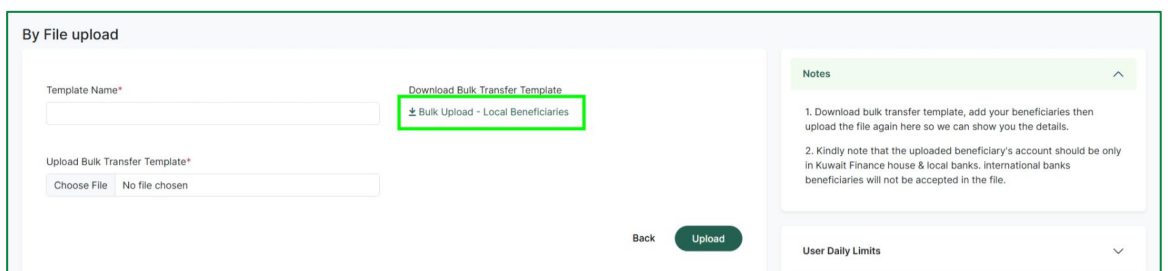
1. Navigate to **Transfers & Payments > Bulk Transfer**.
2. Click on the **By File Upload** button.



3. Enter **Template Name**.



4. Click on **Bulk Upload - Local Beneficiaries** to download the official Excel **template**.



5. Populate the file with your **beneficiary details**.
 - a. **Beneficiary Name**
 - b. **IBAN**
 - c. **Amount**
 - d. **Currency**

	A	B	C	D
1	Beneficiary Name	IBAN	Amount	Currency
2				
3				
4				

6. Click **Choose File** and select your **prepared file** from your computer.
7. Click **Upload** to process the file.

By File upload

Template Name*

Download Bulk Transfer Template
[Bulk Upload - Local Beneficiaries](#)

Upload Bulk Transfer Template*
 BulkBeneficiary (2).xlsx

Notes

- Download bulk transfer template, add your beneficiaries then upload the file again here so we can show you the details.
- Kindly note that the uploaded beneficiary's account should be only in Kuwait Finance house & local banks. International banks beneficiaries will not be accepted in the file.

User Daily Limits

Back

8. The system will validate the data and display a summary for your **final confirmation**.
9. Click **next**.

Services
Jassim Ahmad Jassim
Test two

By File upload

Template Name*

Download Bulk Transfer Template
[Bulk Upload - Local Beneficiaries](#)

Upload Bulk Transfer Template*
 No file chosen

Notes

- Download bulk transfer template, add your beneficiaries then upload the file again here so we can show you the details.
- Kindly note that the uploaded beneficiary's account should be only in Kuwait Finance house & local banks. International banks beneficiaries will not be accepted in the file.

User Daily Limits

Corporate Daily Limits

Template Details

Template Name	Total Beneficiaries	Total Beneficiaries in KFH	Total Beneficiaries in Other Banks
Commissions	2	1	1
Total Amount	6,000 kwd		

Beneficiary Details

No.	Beneficiary Type	Beneficiary Bank	Beneficiary Name	IBAN	Amount
1	KFH Beneficiary	KUWAIT FINANCE HOUSE K.S.C.P.	Ahmad J	██████████	2,000 kwd
2	Other Banks Beneficiary	WARBA BANK	Omar A	██████████	4,000 kwd

No. of Transactions : 2

Back

10. Select **Debit Account**.
11. Select **Bulk Transfer Type**.
12. Select **Correspondent Bank Charges Type**.
13. Select **Reason**.
14. Read and **Accept the Terms and Conditions**.
15. Click **Proceed**.

By File upload

Account Number*
-- Select Account --

Bulk Transfer Type*
-- Select Transfer Type --

Correspondent Bank Charges*
-- Select Cost --

--Select Reason--*
--Select Reason--

Total Beneficiaries:

Total Amount:

Total Fees:

I acknowledge that I have carefully read and accepted the applicable Terms and Conditions

User Daily Limits ▼

Corporate Daily Limits ▼

Beneficiary Details

No.	Beneficiary Type	Beneficiary Bank	Beneficiary Name	IBAN	Amount
1	KFH Beneficiary	KUWAIT FINANCE HOUSE K.S.C.P.	Ahmad J	XXXXXXXXXX	2,000 KWD
2	Other Banks Beneficiary	BANK	Omar A	XXXXXXXXXX	4,000 KWD

16. **Check the details, then click Confirm.**

By File upload - Confirm

▲ Check the information before confirming the process

Service Name
Bulk Transfer

Bulk Transfer Type
Single Debit Multiple Credit

Total Beneficiaries
2

Total Beneficiaries in Other Banks
1

Account Currency
KWD

Correspondent Bank Charges
The beneficiary accepts correspondent bank charges

Reason for Transfer
Advance Payment

Template Name
Commissions

Total Beneficiaries in KFH
1

Debit Account No
XXXXXXXX1325

Total Amount
6,000

Total Fees
0.0

Beneficiary Details

No.	Beneficiary Type	Beneficiary Bank	Beneficiary Name	IBAN	Amount
1	KFH Beneficiary	KUWAIT FINANCE HOUSE K.S.C.P.	Ahmad J	XXXXXXXXXX	2,000 KWD
2	Other Banks Beneficiary	BANK	Omar A	XXXXXXXXXX	4,000 KWD

No. of Transactions : 2

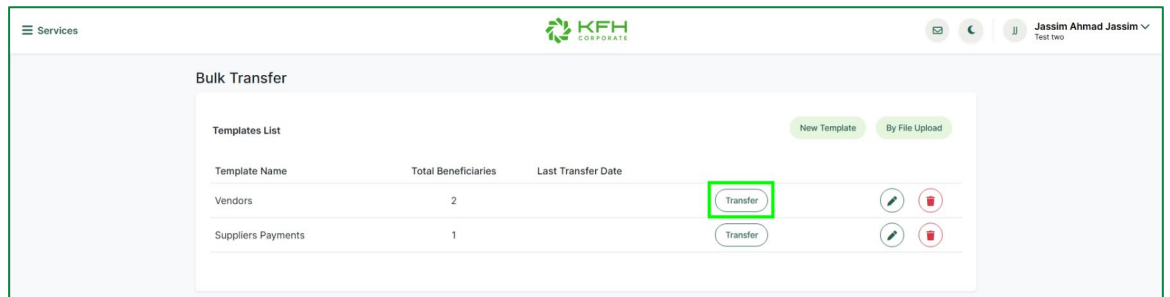
9.7.2. Bulk Transfer (By Template)

Features & Notes:

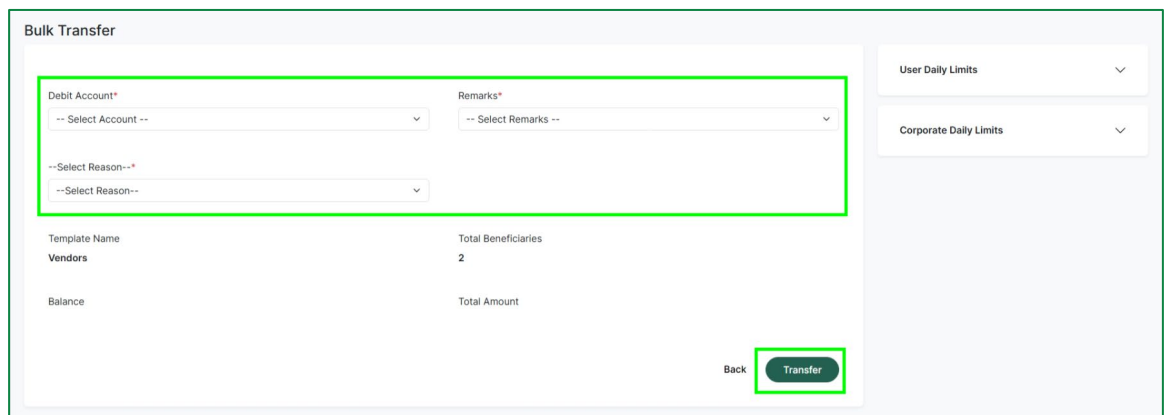
- To allow the corporation to execute multiple transfers to various beneficiaries simultaneously using saved templates, streamlining high-volume payment processing.
- Bulk transfers are ideal for recurring payments to suppliers or vendors. You can manage multiple lists by creating different templates. Each template shows the total number of beneficiaries and the last date a transfer was successfully initiated.
- This service is available to Initiators or users with Single Full Access only.
- Template should be added ([Details](#)).

Step-by-Step Instructions:

1. Navigate to **Transfers & Payments > Bulk Transfer**.
2. System displays existing templates.
3. Click on **Transfer** button.



4. Check **Beneficiaries Details**.
5. Select **Debit Account**.
6. Select **Remarks** (Impact on the transaction description for KFH Beneficiaries).
7. Select **Reason** (Impact on the purpose of payment to Other Banks Beneficiaries).
8. Click **Transfer**.



9. **Check** the details, then click **Confirm**
10. To monitor the transaction status, check ([Bulk Transfer Status](#)).

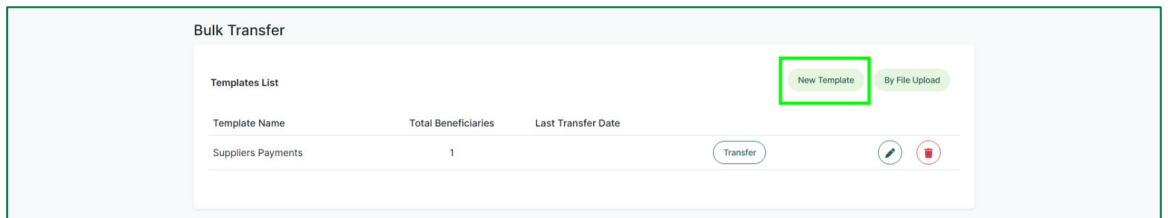
9.7.3. Manage Template (New Template)

Features & Notes:

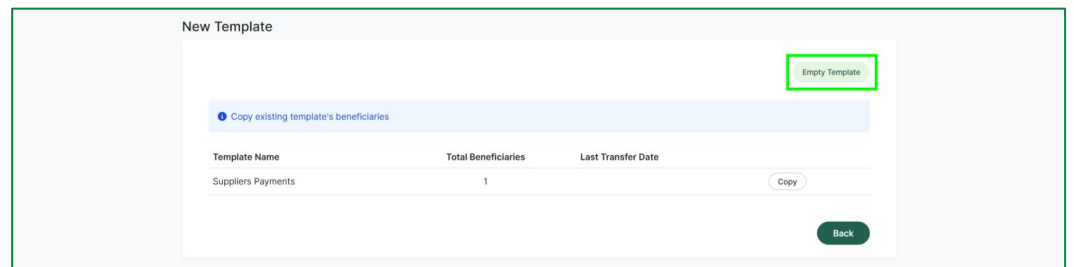
- To allow the corporation to execute multiple transfers to various beneficiaries simultaneously using saved templates, streamlining high-volume payment processing.
- Bulk transfers are ideal for recurring payments to suppliers or vendors. You can manage multiple lists by creating different templates. Each template shows the total number of beneficiaries and the last date a transfer was successfully initiated.
- This service is available to Initiators or users with Single Full Access only.
- Beneficiaries (KFH or Other Banks) should be added to use the manual template.

Step-by-Step Instructions:

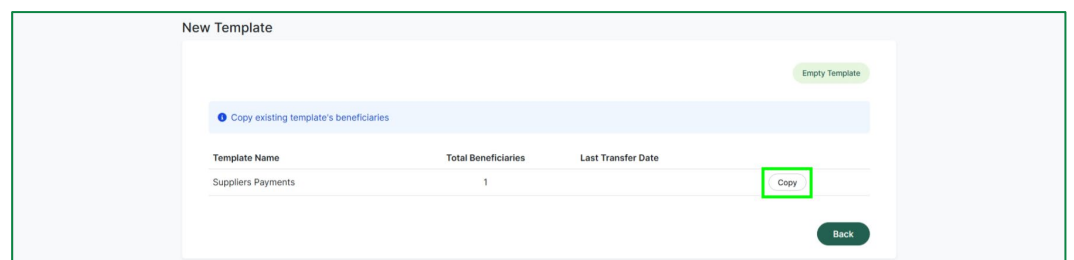
1. Navigate to **Transfers & Payments > Bulk Transfer**.
2. System displays existing templates.
3. Click on **New Template**.



4. Select New template **method**:
 - a. **Empty Template**: start adding your beneficiaries from the beginning.



- b. **Copy existing template**: copy the existing details from an existing template, then modify as needed.



5. Enter **Template Name**.
6. Click **Add**.

New Template

Add Template

Template Name*

Back Add

7. Select **Beneficiary Type** (KFH Beneficiary, or Other Banks Beneficiary).
8. Choose the **Beneficiary**.
9. Enter the **Amount** to be paid to this recipient.
10. Select the **Currency** for this specific transaction (e.g., KWD, USD).
11. Select the **Telex Cost** (if Beneficiary Type is Other Banks Beneficiary).
12. Click **Add Beneficiary**.

Bulk Transfer - Add Beneficiary

Template Name
Vendors

Beneficiary Type*
-- Select Beneficiary Type --

Beneficiary Name*
-- Select Beneficiary --

Amount*
0 . 000

Transfer Currency*

Back Add Beneficiary

13. The details will be moved to the table below.

Template Name
Vendors

Beneficiary Type*
-- Select Beneficiary Type --

Beneficiary Name*
-- Select Beneficiary --

Amount*
0 . 000

Transfer Currency*

Back Add Beneficiary


Beneficiary Type	Beneficiary Name	Beneficiary Account/IBAN	Amount	Transfer Currency	Telex Cost
KFH Beneficiary			20.000	KWD	

Next

Call Allo Baitak 1803333



Kuwait Finance House © 2026

14. Add all the required beneficiaries.
15. To delete an added beneficiary, Click on **Delete** button.

Beneficiary Type	Beneficiary Name	Beneficiary Account/IBAN	Amount	Transfer Currency	Telex Cost	
KFH Beneficiary	██████████	██████████	20.000	KWD		

[Next](#)

16. Monitor your batch list to ensure accuracy, once done, click **Next**.

Beneficiary Type	Beneficiary Name	Beneficiary Account/IBAN	Amount	Transfer Currency	Telex Cost	
KFH Beneficiary	██████████	██████████	20.000	KWD		
Other Banks Beneficiary	██████████	██████████	38.000	KWD	Shared	

[Next](#)

17. Check the details, then click **Confirm**

Confirm

▲ Check the information before confirming the process

Template Name
Vendors





Beneficiary Type	Beneficiary Name	Beneficiary Account/IBAN	Amount	Transfer Currency	Telex Cost
Other Banks Beneficiary	██████████	██████████	38.000	KWD	Shared
KFH Beneficiary	██████████	██████████	20.000	KWD	

[Back](#) [Confirm](#)

18. Template will be updated and saved.

Bulk Transfer

Templates List [New Template](#) [By File Upload](#)

Template Name	Total Beneficiaries	Last Transfer Date		
Vendors	2		Transfer	 
Suppliers Payments	1		Transfer	 

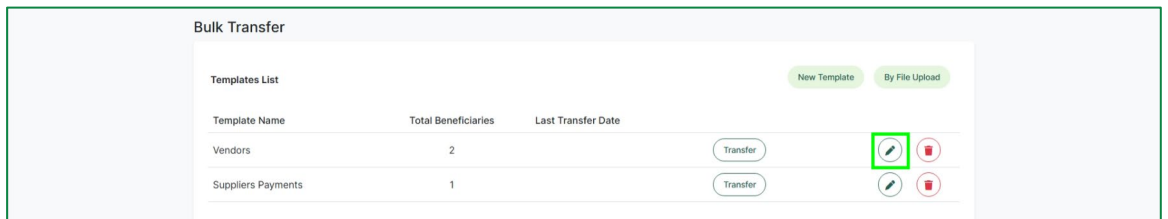
9.7.4. Manage Template (Edit Template Name)

Features & Notes:

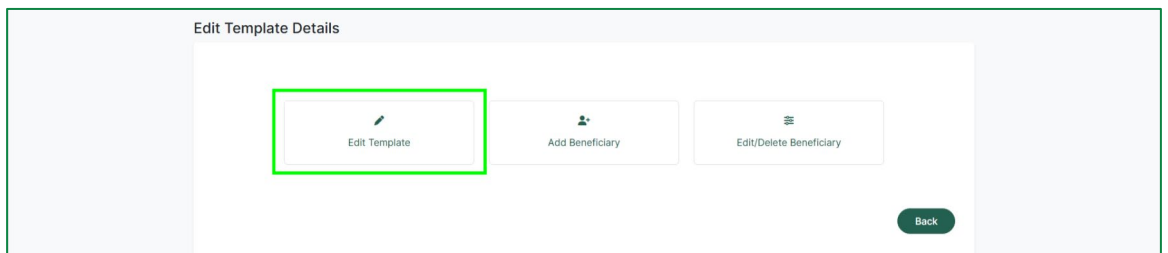
- To edit template Name.
- This service is available to Initiators or users with Single Full Access only.

Step-by-Step Instructions:

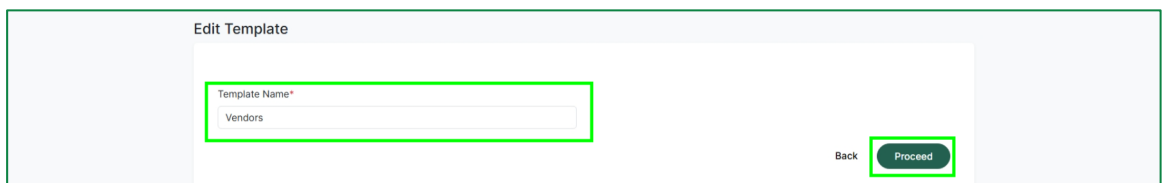
1. Navigate to **Transfers & Payments > Bulk Transfer**.
2. System displays existing templates.
3. Click on **Edit** button.



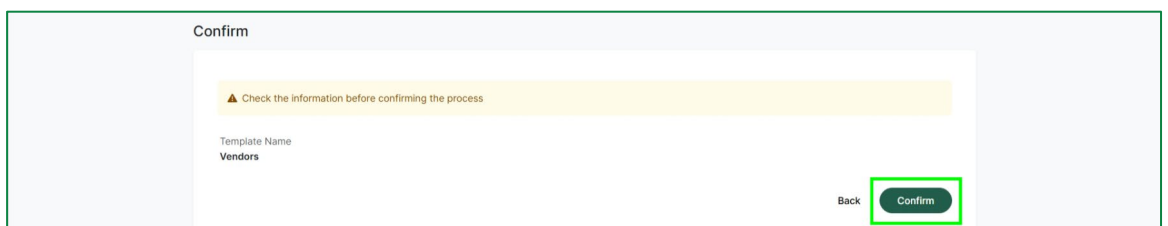
4. Options will be displayed, select **Edit Template**.



5. Update the **Template Name**.
6. Click **Proceed**.



7. Check the details, then click **Confirm**



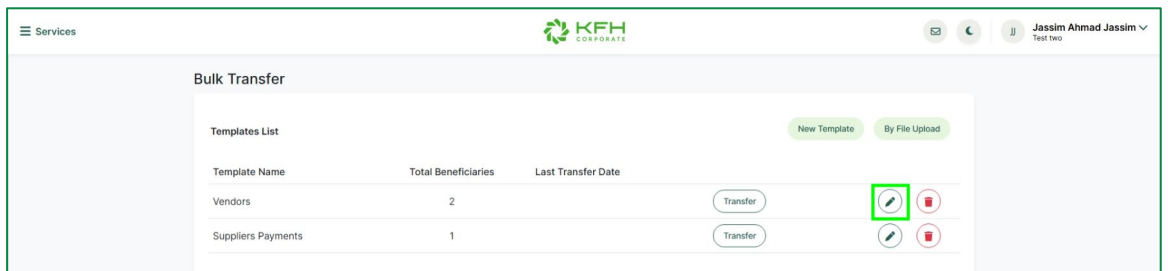
9.7.5. Manage Template (Add Beneficiaries)

Features & Notes:

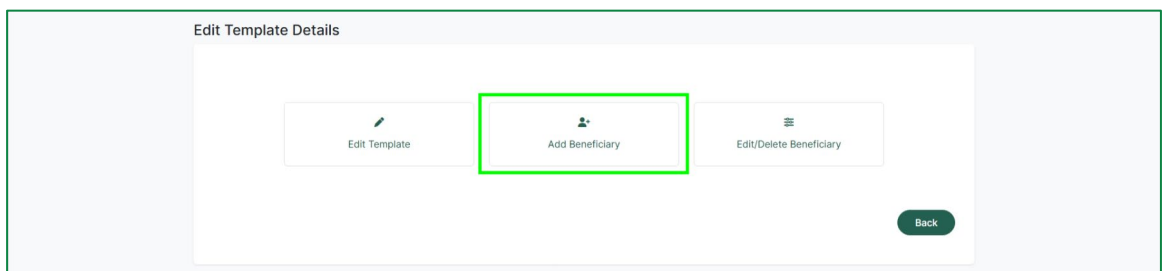
- To Add beneficiaries to an existing template.
- This service is available to Initiators or users with Single Full Access only.
- Beneficiaries (KFH or Other Banks) should be added to use the manual template.

Step-by-Step Instructions:

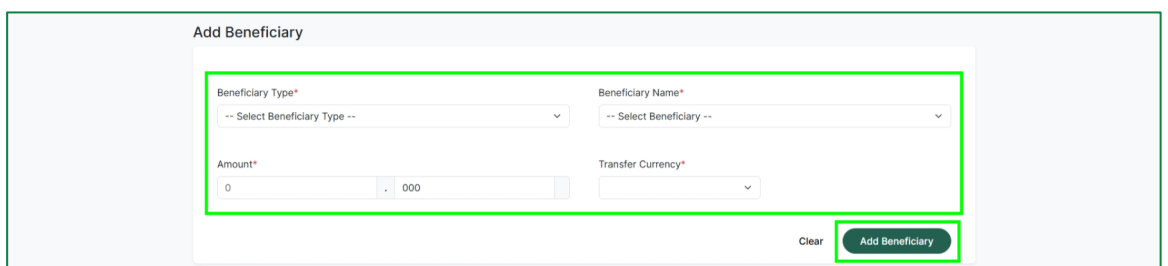
1. Navigate to **Transfers & Payments > Bulk Transfer**.
2. System displays existing templates.
3. Click on **Edit** button.



4. Options will be displayed, select **Add Beneficiary**.



5. Select **Beneficiary Type** (KFH Beneficiary, or Other Banks Beneficiary).
6. Choose the **Beneficiary**.
7. Enter the **Amount** to be paid to this recipient.
8. Select the **Currency** for this specific transaction (e.g., KWD, USD).
9. Select the **Telex Cost** (if Beneficiary Type is Other Banks Beneficiary).
10. Click **Add Beneficiary**.



11. Add all the required beneficiaries.
12. Monitor your batch list to ensure accuracy, once done, click **Next**.

Add Beneficiary

Beneficiary Type*

-- Select Beneficiary Type --

Beneficiary Name*

-- Select Beneficiary --

Amount*

0 . 000

Transfer Currency*

Clear Add Beneficiary

No.	Beneficiary Type	Beneficiary Name	Beneficiary Account No	Amount	Transfer Currency	Telex Cost
1	Other Banks Beneficiary	██████████	██████████	38.0	KWD	Shared
2	KFH Beneficiary	██████████	██████████	20.0	KWD	

Back **Next**

13. Check the details, then click **Confirm**

Confirm

⚠ Check the information before confirming the process

No.	Beneficiary Type	Beneficiary Name	Beneficiary Account No	Amount	Transfer Currency	Telex Cost
1	Other Banks Beneficiary	██████████	██████████	38.0	KWD	Shared
2	KFH Beneficiary	██████████	██████████	20.0	KWD	

Back **Confirm**

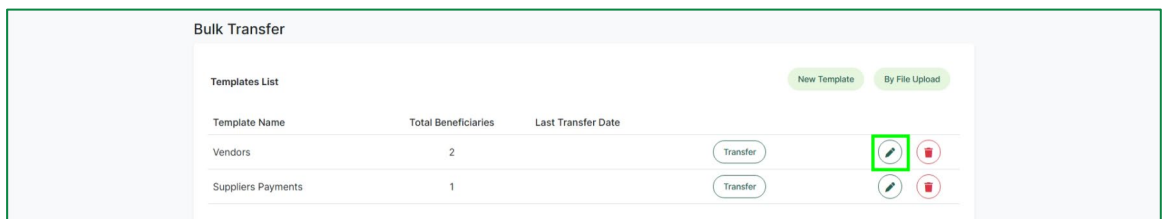
9.7.6. Manage Template (Edit Beneficiaries)

Features & Notes:

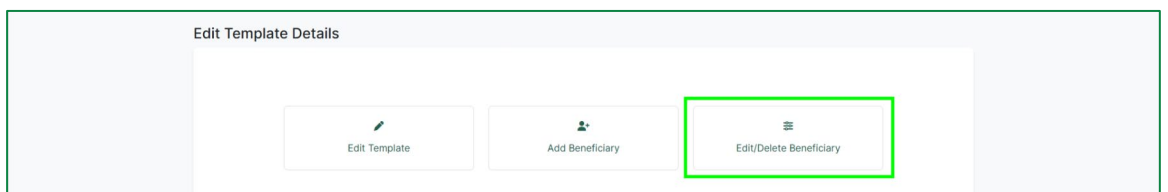
- To Edit beneficiaries in an existing template.
- This service is available to Initiators or users with Single Full Access only.

Step-by-Step Instructions:

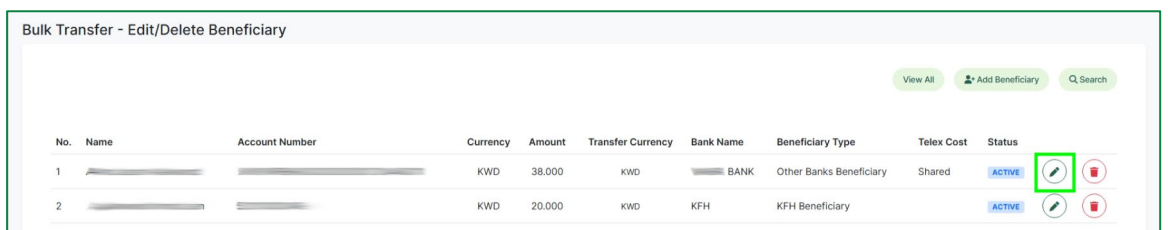
1. Navigate to **Transfers & Payments > Bulk Transfer**.
2. System displays existing templates.
3. Click on **Edit** button.



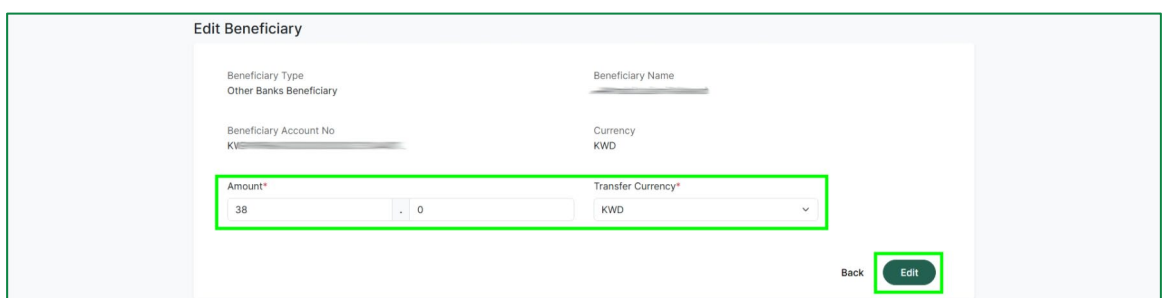
4. Options will be displayed, select **Edit/Delete Beneficiary**.



5. Locate the required beneficiary in the table, then click **Edit** button.



6. Edit the required **details**, then Click **Edit**.



7. **Check** the details, then click **Confirm**

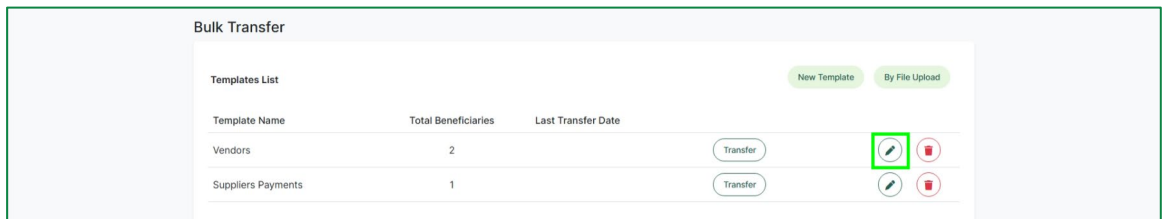
9.7.7. Manage Template (Delete Beneficiaries)

Features & Notes:

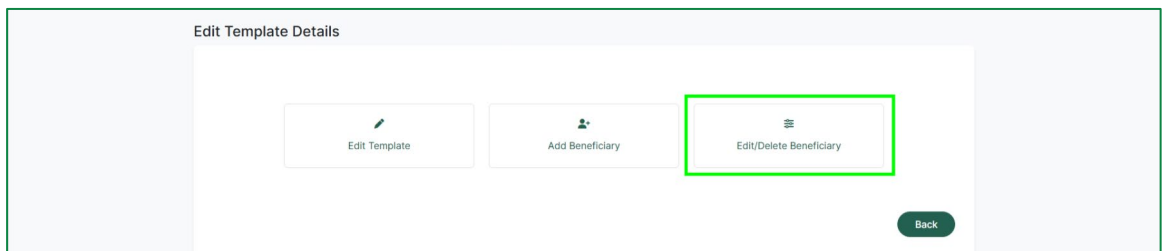
- To Delete beneficiaries from an existing template.
- This service is available to Initiators or users with Single Full Access only.

Step-by-Step Instructions:

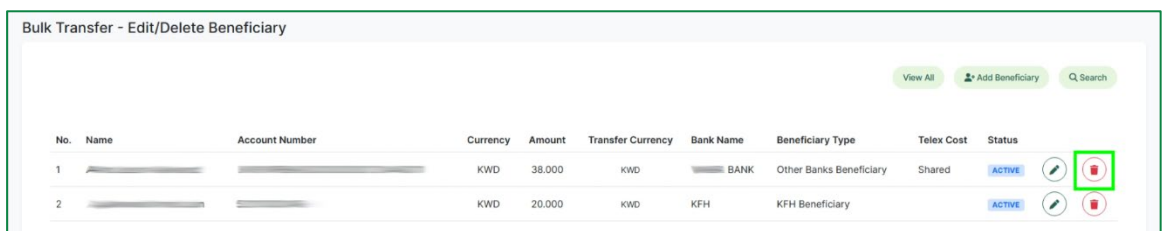
1. Navigate to **Transfers & Payments > Bulk Transfer**.
2. System displays existing templates.
3. Click on **Edit** button.



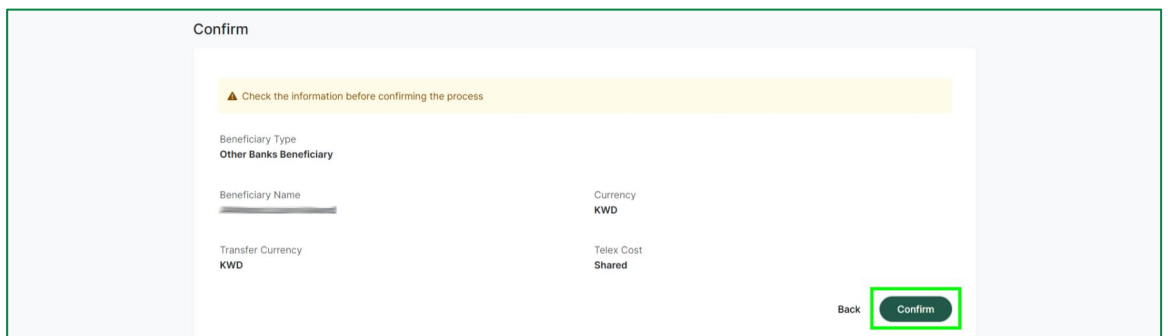
4. Options will be displayed, select **Edit/Delete Beneficiary**.



5. Locate the required beneficiary in the table, then click **Delete** button.



6. Check the details, then click **Confirm**



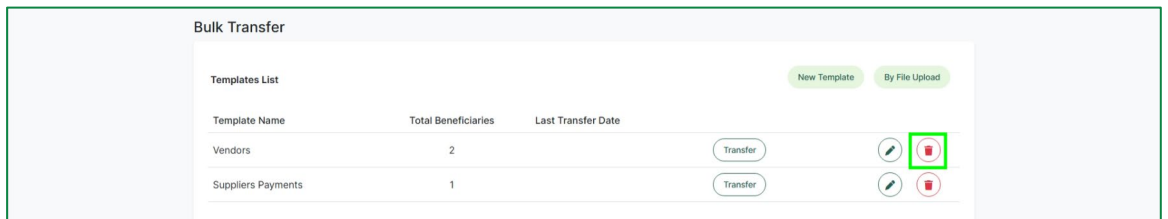
9.7.8. Manage Template (Delete Template)

Features & Notes:

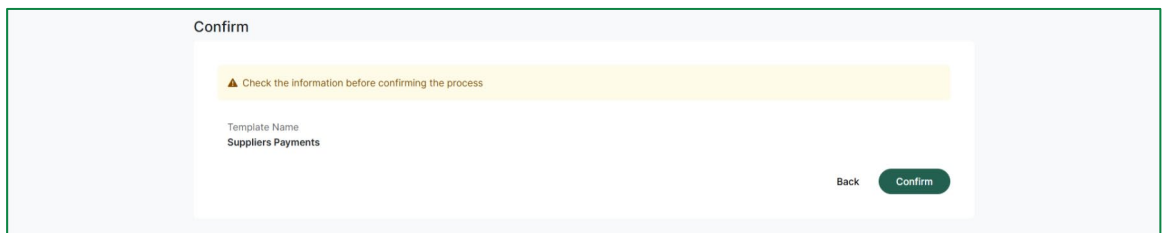
- To delete existing template.
- This service is available to Initiators or users with Single Full Access only.

Step-by-Step Instructions:

1. Navigate to **Transfers & Payments > Bulk Transfer**.
2. System displays existing templates.
3. Click on **Delete** button.



4. Check the details, then click **Confirm**



9.8 Bulk Transfer Status

Features & Notes:

- To track the history and processing status of all bulk transfer batches and to generate detailed reports for reconciliation.
- This dashboard allows you to view the outcome of your bulk uploads. While the summary table shows the total batch amount, the "View Details" option allows you to drill down into the status of each individual beneficiary within that batch.

Step-by-Step Instructions:

1. Navigate to **Transfers & Payments > Bulk Transfer Status**.
2. Use the following criteria to locate specific batches:
 - a. **From Date & To Date** (Mandatory).
 - b. All other Filters are optional.
3. Click **Generate Report** to refresh the results table based on your filters.

Bulk Transfer Status

From Date: To Date:

Debit Account: -- Select Account --

Template Name: -- Select Template -- Beneficiary Name: Beneficiary Account No:

Amount: . 000 Amount in KWD: . 000 Reference Number:

Purpose of Transfer: --Select Reason--

Clear

4. System will list the **results** in a table.

Bulk Transfer Status

From Date: To Date: Debit Account: -- Select Account --

Template Name: -- Select Template -- Beneficiary Name: Beneficiary Account No:

Amount: . 000 Amount in KWD: . 000 Reference Number:

Purpose of Transfer: --Select Reason--

Clear

Template Name	Debit Account	Total Amount	Transfer Date	Purpose of Transfer		
Staging		64,567 KWD	2026-01-20 18:01:46	Refund	<input type="button" value="Download"/>	<input type="button" value="View Details"/>
Approve		3,333 KWD	2026-03-19 03:12:06	Advance Payment	<input type="button" value="Download"/>	<input type="button" value="View Details"/>

5. Click **Download** to export an excel file with beneficiary details in the selected batch.

Template Name	Debit Account	Total Amount	Transfer Date	Purpose of Transfer		
Staging	[REDACTED]	64.567 KWD	2026-01-20 18:01:46	Refund	Download	View Details
Approve	[REDACTED]	3.333 KWD	2026-03-19 03:12:06	Advance Payment	Download	View Details

6. Click **View Details**.

Template Name	Debit Account	Total Amount	Transfer Date	Purpose of Transfer		
Staging	[REDACTED]	64.567 KWD	2026-01-20 18:01:46	Refund	Download	View Details
Approve	[REDACTED]	3.333 KWD	2026-03-19 03:12:06	Advance Payment	Download	View Details

7. Once clicked, a pop-up with the status of every individual payment within the batch.

Serial No.	Account Number	Amount	Amount Deducted	Swift Reference No.	
1	[REDACTED]	1.234 KWD	1.234 KWD	N/A	
2	[REDACTED]	33.333 KWD	33.333 KWD	BUK-003-[REDACTED]	Download
3	[REDACTED]	97.64 USD	30 KWD	BUK-003-[REDACTED]	Download

8. Click **Download** button to download the **SWIFT** message.

Serial No.	Account Number	Amount	Amount Deducted	Swift Reference No.	
1	[REDACTED]	1.234 KWD	1.234 KWD	N/A	
2	[REDACTED]	33.333 KWD	33.333 KWD	BUK-003-[REDACTED]	Download
3	[REDACTED]	97.64 USD	30 KWD	BUK-003-[REDACTED]	Download

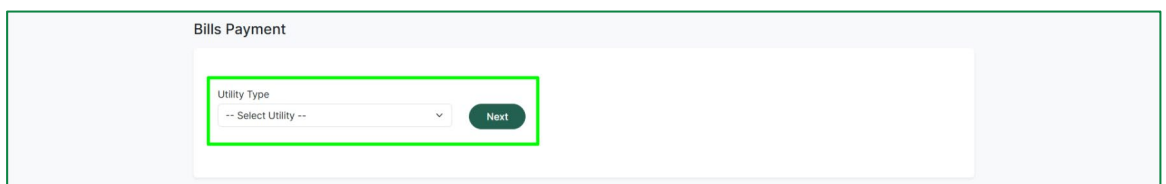
9.9 Bills Payment

Features & Notes:

- To allow the corporation to pay utility bills (such as Telecommunications, Electricity, or Water) directly from their corporate accounts.
- Read the notes on the screen before proceeding, as some service providers' payments are instant, while others are not.
- This service is available to Initiators or users with Single Full Access only.

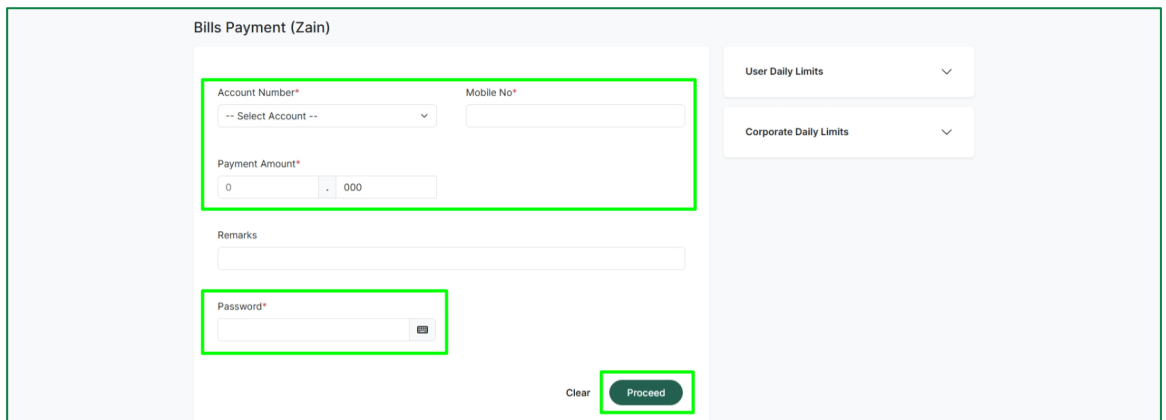
Step-by-Step Instructions:

1. Navigate to **Transfers & Payments > Bills Payment**.
2. Choose the **Utility Type or Service Provider**.



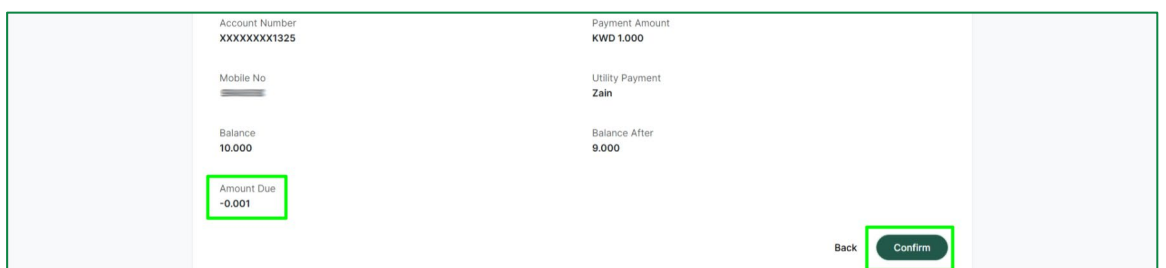
The screenshot shows a form titled "Bills Payment". It contains a dropdown menu labeled "Utility Type" with the text "-- Select Utility --" and a "Next" button to its right.

3. Select the corporate **Debit Account** from which the funds will be deducted.
4. Enter the **mobile number or specific utility account number**.
5. Enter the **Amount** in KWD that you wish to pay.
6. Enter your **login password**.
7. Click **Proceed**.



The screenshot shows a form titled "Bills Payment (Zain)". It contains several fields: "Account Number*" with a dropdown menu "-- Select Account --", "Mobile No*" with a text input field, "Payment Amount*" with a numeric input field showing "0" and a "000" multiplier, "Remarks" with a text area, "Password*" with a password input field and a visibility toggle, and a "Proceed" button. There are also "User Daily Limits" and "Corporate Daily Limits" dropdown menus on the right side.

8. **Check the details, then click Confirm.**



The screenshot shows a confirmation screen with the following details:

Account Number XXXXXXXX1325	Payment Amount KWD 1.000
Mobile No [REDACTED]	Utility Payment Zain
Balance 10.000	Balance After 9.000
Amount Due -0.001	

At the bottom right, there is a "Back" button and a "Confirm" button.

9.10 Donate to Charities

Features & Notes:

- To enable the corporation to make direct charitable contributions to registered organizations in Kuwait.
- Donations are processed directly to the charity's official bank account. Ensure you select the correct organization from the dropdown menu to ensure your contribution reaches the intended recipient.
- This service is available to Initiators or users with Single Full Access only.

Step-by-Step Instructions:

1. Navigate to **Transfers & Payments** > Donate to Charities.
2. Select the **debit account** from which you wish to donate.
3. Select the specific **charitable organization**.
4. Enter the **Amount** you wish to contribute in KWD.
5. Enter your **login password**.
6. Click **Proceed**.

The screenshot shows the 'Donate to Charities' form in the KFH Corporate system. The form is titled 'Donate to Charities' and is located under the 'Services' menu. The form includes the following fields and buttons:

- Account Number***: A dropdown menu with the text '-- Select Account --'.
- Charity Name***: A dropdown menu with the text 'Select Charity Name'.
- Amount***: A numeric input field with a decimal separator and a zero value.
- Remarks**: A text input field.
- Enter your password ***: A password input field with a visibility toggle.
- Clear**: A button to clear the form.
- Proceed**: A button to proceed with the donation, highlighted with a green box.

On the right side of the form, there are two dropdown menus for 'User Daily Limits' and 'Corporate Daily Limits'.

7. **Check the details**, then click **Confirm**.

The screenshot shows the 'Confirm' form in the KFH Corporate system. The form is titled 'Confirm' and is located under the 'Services' menu. The form displays a summary of the donation details:

- Service Name**: Donate to Charities
- Debit Account No**: XXXXXXXX1325
- Debit Balance**: 10.000
- Charity Name**: Zakat House - Charity
- Amount to Transfer**: KWD 2.000

At the bottom of the form, there is a 'Back' button and a 'Confirm' button, which is highlighted with a green box. A yellow warning banner at the top of the form reads: 'Check the information before confirming the process'.

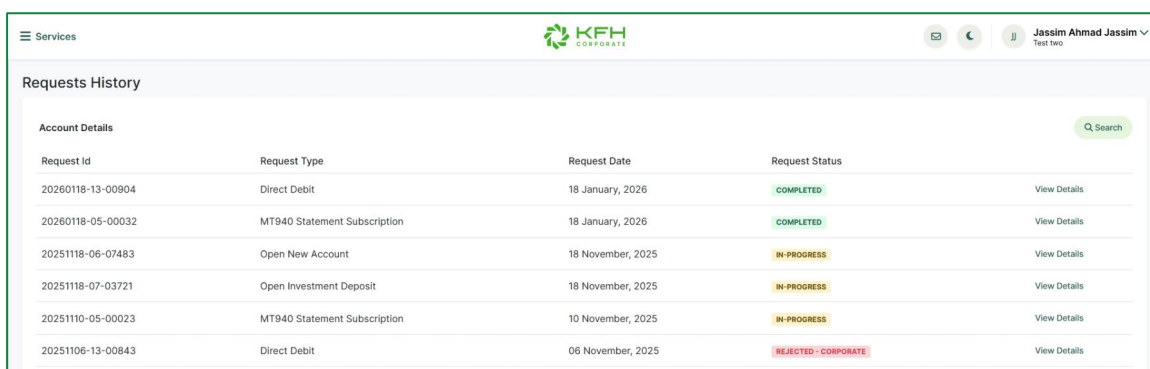
9.11 Requests History

Features & Notes:

- To track and manage the lifecycle of all service requests made under the Transfers & Payments module.

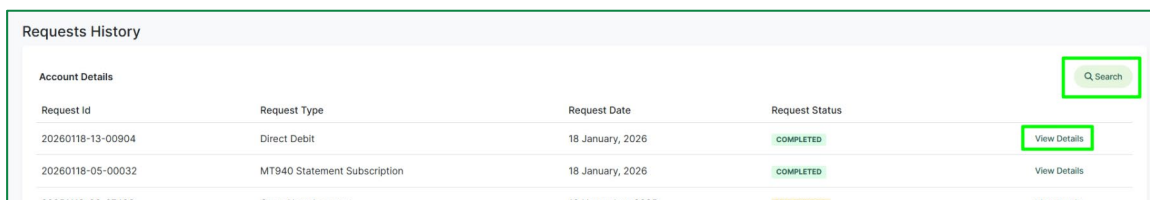
Step-by-Step Instructions:

- Navigate to **Transfers & Payments > Requests History**.
- The main screen displays a list of all submitted requests.
- Monitor the real-time progress of your application. Once the KFH Backoffice completes their validation, the status will update to Success or Completed.



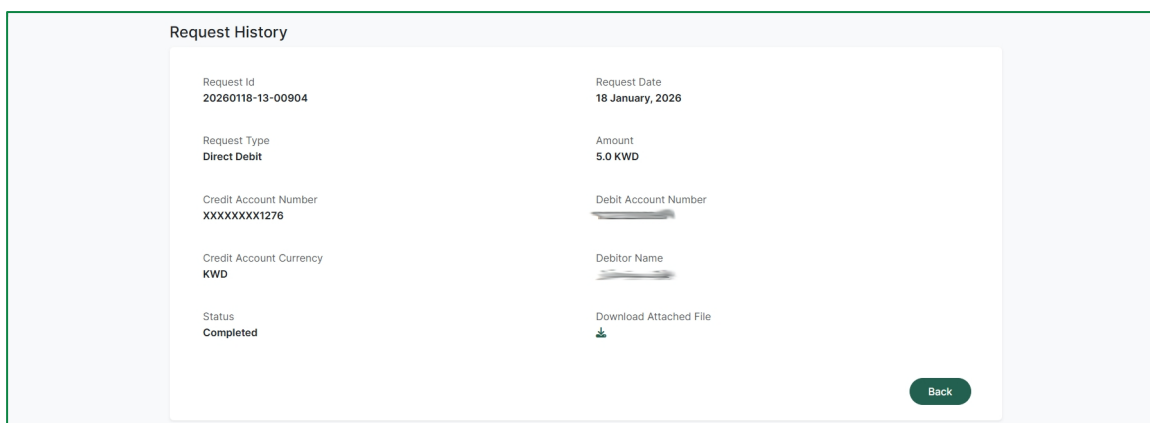
Request Id	Request Type	Request Date	Request Status	View Details
20260118-13-00904	Direct Debit	18 January, 2026	COMPLETED	View Details
20260118-05-00032	MT940 Statement Subscription	18 January, 2026	COMPLETED	View Details
20251118-06-07483	Open New Account	18 November, 2025	IN-PROGRESS	View Details
20251118-07-03721	Open Investment Deposit	18 November, 2025	IN-PROGRESS	View Details
20251110-05-00023	MT940 Statement Subscription	10 November, 2025	IN-PROGRESS	View Details
20251106-13-00843	Direct Debit	06 November, 2025	REJECTED - CORPORATE	View Details

- You can **search** for specific requests using multiple criteria's.
- Click on **View Details** for any request to view the details and notes provided by the bank.



Request Id	Request Type	Request Date	Request Status	View Details
20260118-13-00904	Direct Debit	18 January, 2026	COMPLETED	View Details
20260118-05-00032	MT940 Statement Subscription	18 January, 2026	COMPLETED	View Details
20251118-06-07483	Open New Account	18 November, 2025	IN-PROGRESS	View Details

6. Details View.



Request Id 20260118-13-00904	Request Date 18 January, 2026
Request Type Direct Debit	Amount 5.0 KWD
Credit Account Number XXXXXXXX1276	Debit Account Number [REDACTED]
Credit Account Currency KWD	Debitor Name [REDACTED]
Status Completed	Download Attached File [REDACTED]

10. Beneficiaries

10.1 KFH Beneficiaries

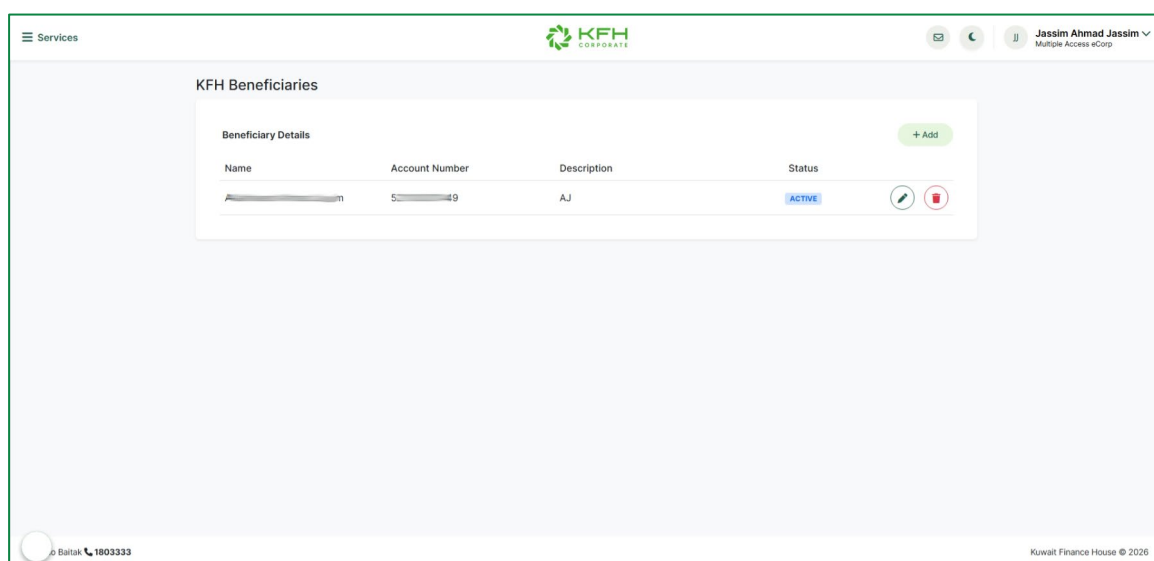
10.1.1.View KFH Beneficiaries

Features & Notes:

- To view Beneficiaries who hold accounts within Kuwait Finance House.

Step-by-Step Instructions:

1. Navigate to **Beneficiaries > KFH Beneficiaries**.
2. The page displays your existing KFH Beneficiaries.



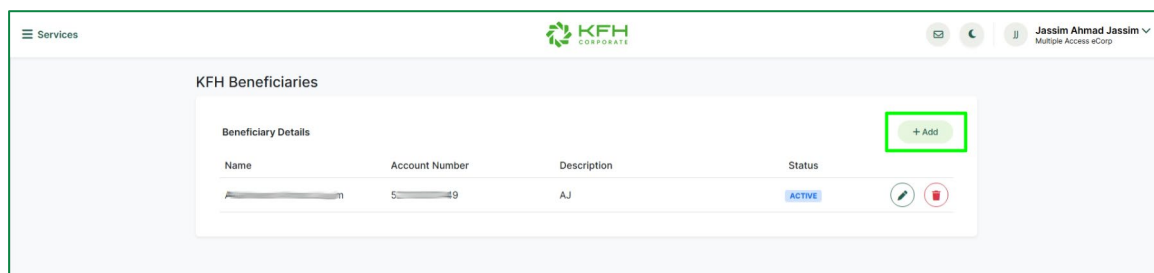
10.1.2.Add KFH Beneficiaries

Features & Notes:

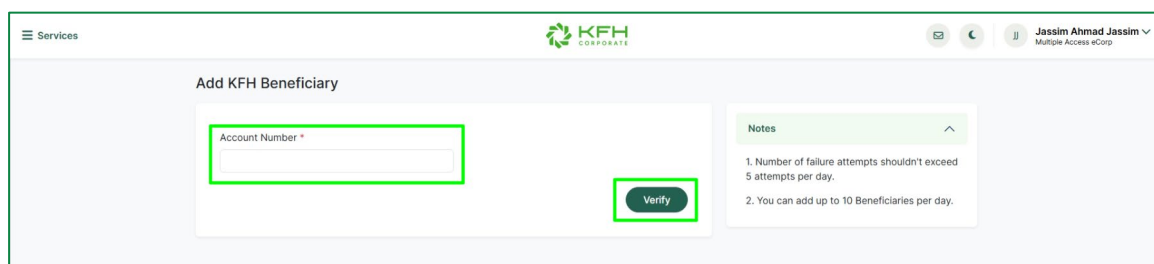
- To Add Beneficiaries who hold accounts within Kuwait Finance House.
- This service is available to Initiators or users with Single Full Access only.
- For (Single Full Access), Added beneficiaries will be Activated after 12 hours.

Step-by-Step Instructions:

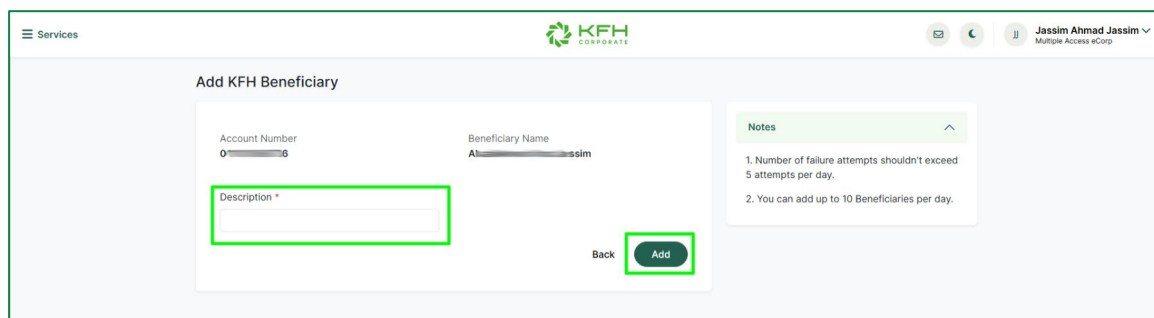
1. Navigate to **Beneficiaries > KFH Beneficiaries**.
2. Click the **Add** button at the top right of the table.



3. Enter the **beneficiary account number (12 Digits)**.
4. Click on **Verify**.



5. **Verify the Name** that is automatically displayed by the system.
6. **Enter a description**, for your reference only.
7. Click on **Add**.



8. **Submit and authorize** the request to add the Beneficiary to your list.

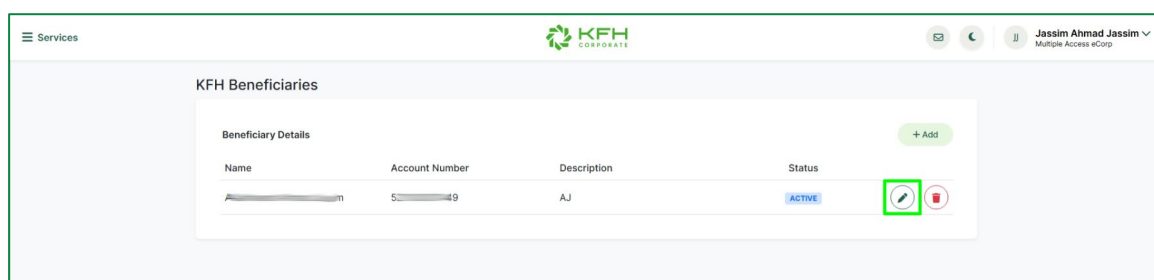
10.1.3.Edit KFH Beneficiaries

Features & Notes:

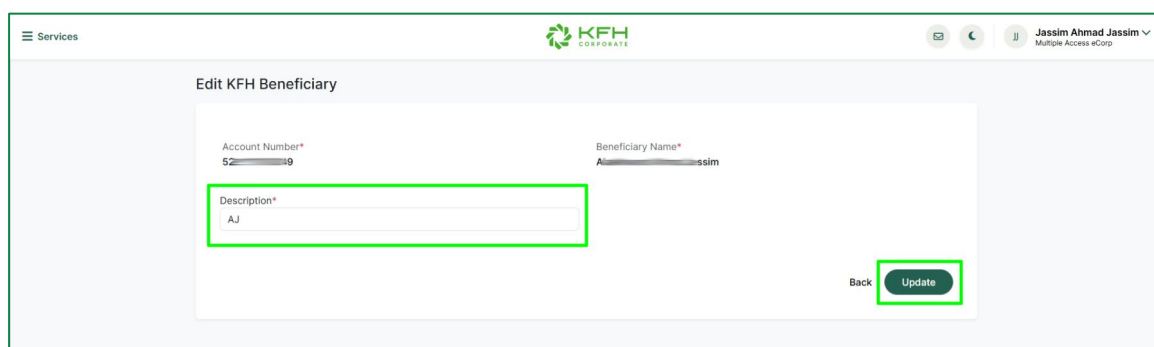
- To Edit Beneficiaries who hold accounts within Kuwait Finance House.
- This service is available to Initiators or users with Single Full Access only.
- For (Single Full Access), Edited beneficiaries will be Activated after 12 hours.

Step-by-Step Instructions:

1. Navigate to **Beneficiaries > KFH Beneficiaries**.
2. Click the **Pencil Icon (Edit)** located at the end of the beneficiary row.



3. Update their **description**.
4. Click on **Update**.



5. **Submit** and **authorize** the request to edit the Beneficiary details.

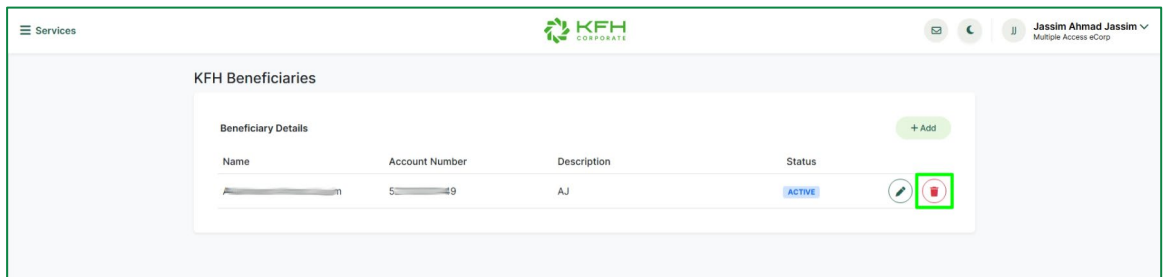
10.1.4.Delete KFH Beneficiaries

Features & Notes:

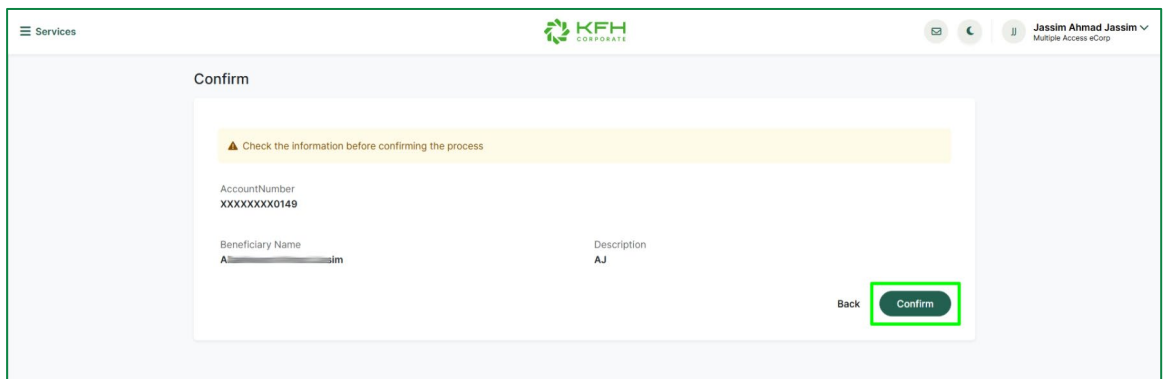
- To delete Beneficiaries who hold accounts within Kuwait Finance House.
- This service is available to Initiators or users with Single Full Access only.

Step-by-Step Instructions:

1. Navigate to **Beneficiaries > KFH Beneficiaries**.
2. The page displays your existing KFH Beneficiaries.
3. Click the **Trash Bin Icon (Delete)** to delete the beneficiary from your list permanently.



4. **Check** the details and click on **Confirm**.



5. **Submit** and **authorize** the request to delete the Beneficiary from your list.

10.2 Other Banks Beneficiaries

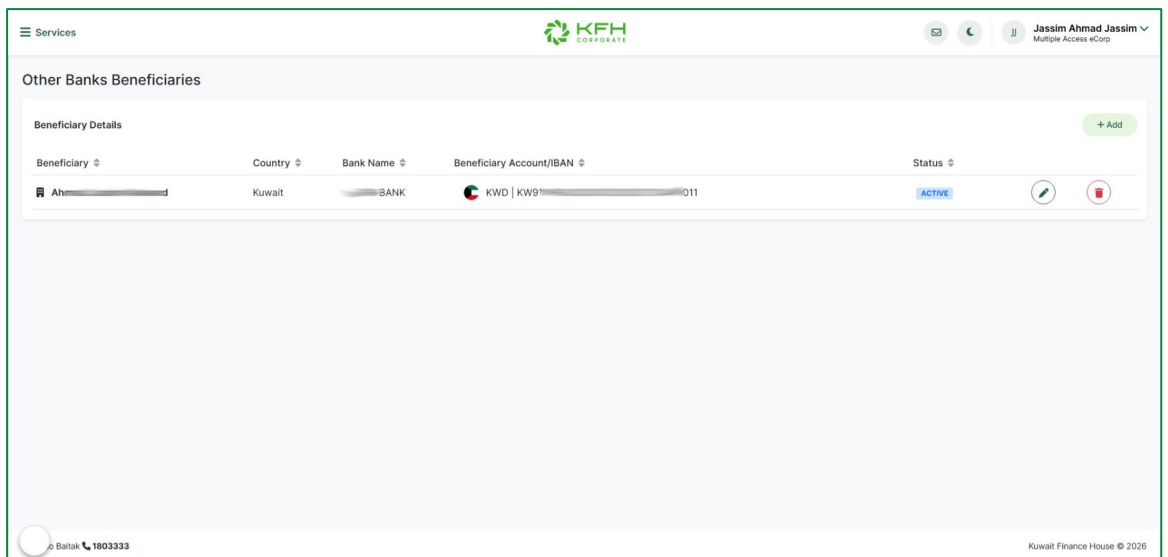
10.2.1.View Other Banks Beneficiaries

Features & Notes:

- To view Beneficiaries who hold accounts in other banks.

Step-by-Step Instructions:

1. Navigate to **Beneficiaries > Other Banks Beneficiaries**.
2. The page displays your existing Other Banks Beneficiaries.



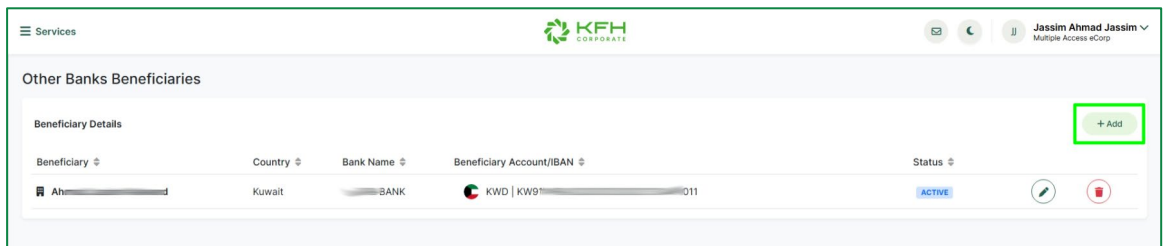
10.2.2.Add Other Banks Beneficiaries

Features & Notes:

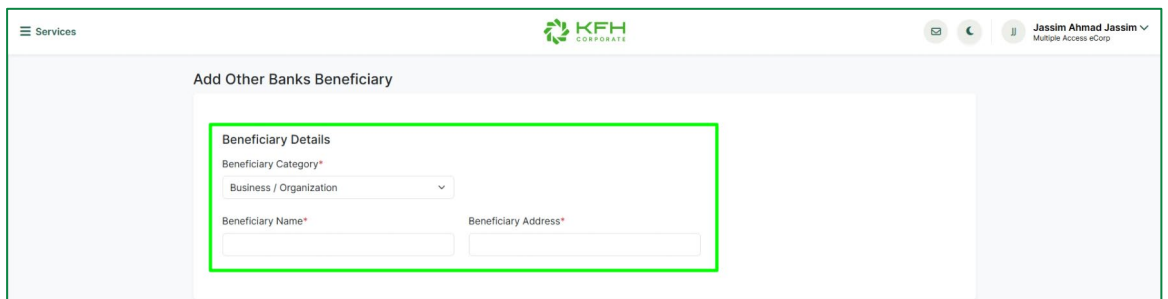
- To Add Beneficiaries who hold accounts in other banks.
- This service is available to Initiators or users with Single Full Access only.
- For (Single Full Access), Added beneficiaries will be Activated after 12 hours.

Step-by-Step Instructions:

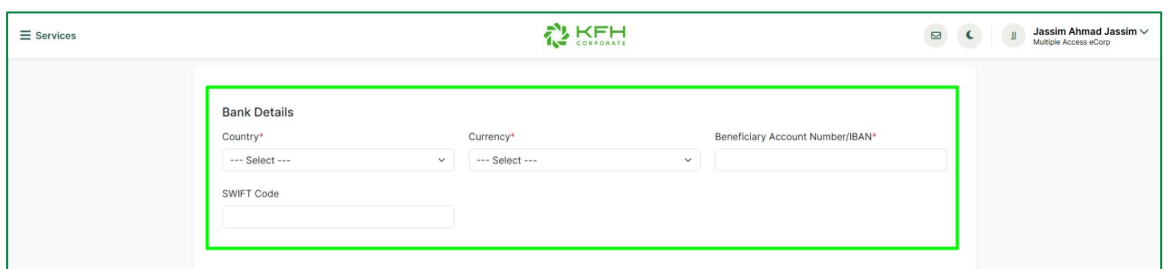
1. Navigate to **Beneficiaries > Other Banks Beneficiaries**.
2. The dashboard displays your saved other banks beneficiaries.
3. Click the **Add** button at the top right of the table.



4. Select the **Beneficiary Category** (Individual or Corporate).
5. Enter the **Beneficiary Name**.
6. Enter the **physical address** or location of the recipient.



7. Select the **beneficiary country** from the dropdown.
8. Choose the **currency** for the transfers (e.g., KWD, USD, EUR).
9. Enter **Beneficiary Account Number/IBAN**.
10. Provide the **SWIFT/BIC code** for the receiving bank (if requested).



11. Select the **Purpose of Transfer** for your payments to this beneficiary.
12. Use the **Other Details** (1, 2, 3) fields if specific reference or descriptions are required.
13. **Depending on the selected Country and Currency, the system may request additional customized fields (e.g., Sort Codes, Routing Numbers, or specific regional requirements).**
14. Read and **Accept the Terms and Conditions**.
15. Click **submit** button.

The screenshot shows a web interface for KFH Corporate. The main content area is titled 'Other Details'. It contains a 'Purpose of Transfer*' dropdown menu with a '--- Select ---' option. Below this are three text input fields labeled 'Other Details 1', 'Other Details 2', and 'Other Details 3'. A checkbox is present with the text 'I acknowledge that I have carefully read and accepted the applicable Terms and Conditions'. At the bottom right of the form, there are three buttons: 'Back', 'Submit', and 'Clear'.

16. **Check** the details and click on **Confirm**.

The screenshot shows a 'Confirm' screen in the KFH Corporate system. At the top, there is a warning message: 'Check the information before confirming the process'. Below this, the beneficiary details are displayed in a structured layout:

- Beneficiary Category:** Business / Organization
- Beneficiary Name:** Company A
- Beneficiary Address:** Kuwait
- Country:** Kuwait
- Beneficiary Account/IBAN:** KW9 [redacted] 11
- Bank Name:** BANK
- Currency Name:** Kuwaiti Dinar
- Swift Code or Branch Code Address:** [redacted] XXX
- Purpose of Transfer:** Payment Of Fees
- Other Details 1:** Invo 123

At the bottom right, there is a 'Back' button and a 'Confirm' button, which is highlighted with a green box.

17. **Submit** and **authorize** the request to delete the Beneficiary from your list.

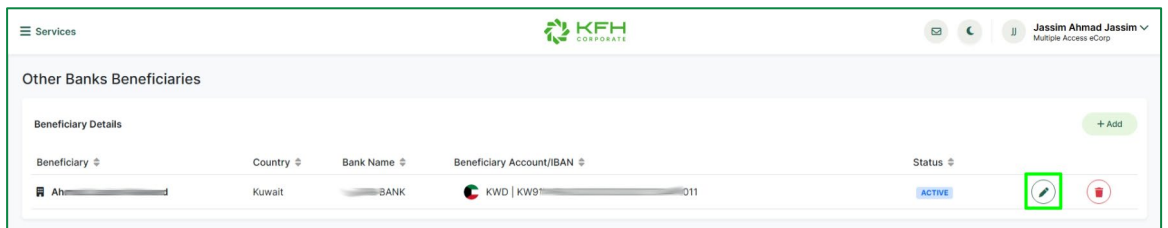
10.2.3.Edit Other Banks Beneficiaries

Features & Notes:

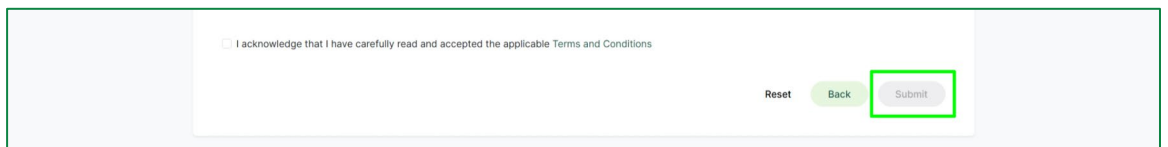
- To Edit Beneficiaries who hold accounts in other banks.
- This service is available to Initiators or users with Single Full Access only.
- For (Single Full Access), Added beneficiaries will be Activated after 12 hours.

Step-by-Step Instructions:

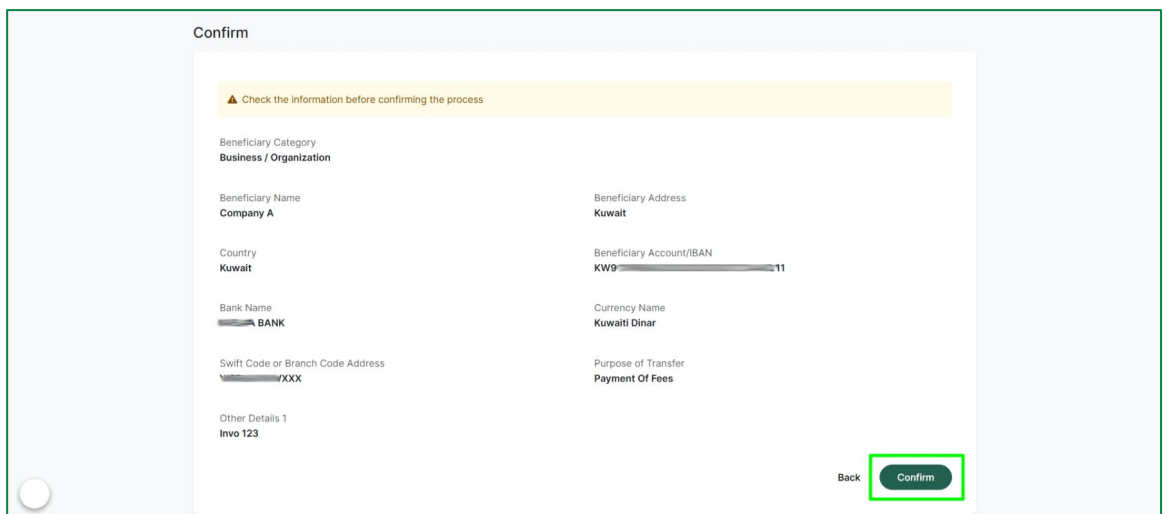
1. Navigate to **Beneficiaries > Other Banks Beneficiaries**.
2. The dashboard displays your saved other banks beneficiaries.
3. Click the **Pencil Icon (Edit)** located at the end of the beneficiary row.



4. **Edit** the required details.
5. Read and **Accept the Terms and Conditions**.
6. Click **submit** button.



7. **Check** the details and click on **Confirm**.



8. **Submit** and **authorize** the request to delete the Beneficiary from your list.

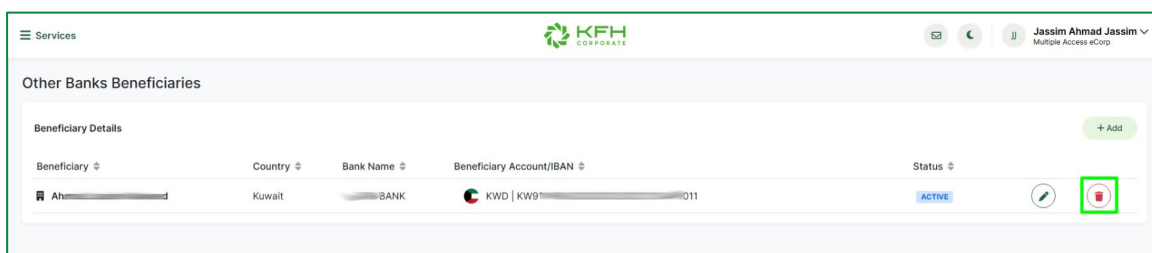
10.2.4.Delete Other Banks Beneficiaries

Features & Notes:

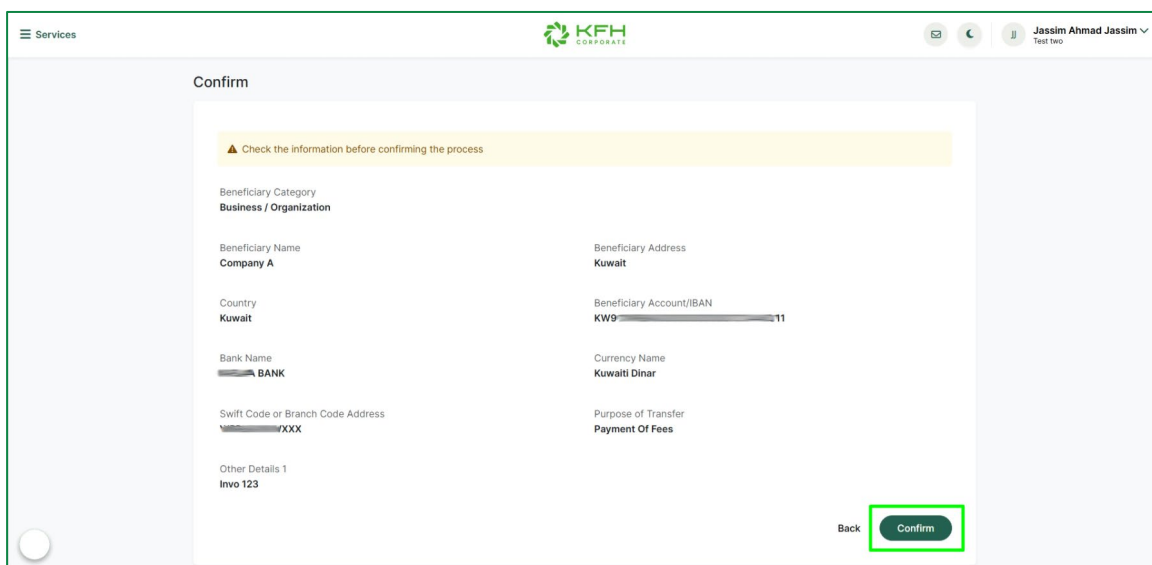
- To Delete Beneficiaries who hold accounts in other banks.
- This service is available to Initiators or users with Single Full Access only.

Step-by-Step Instructions:

1. Navigate to **Beneficiaries > Other Banks Beneficiaries**.
2. The dashboard displays your saved other banks beneficiaries.
3. Click the **Trash Bin Icon (Delete)** to delete the beneficiary from your list permanently.



4. Check the details and click on **Confirm**.



5. **Submit and authorize** the request to delete the Beneficiary from your list.

11. Salary & Allowances

11.1 Salary & Allowances

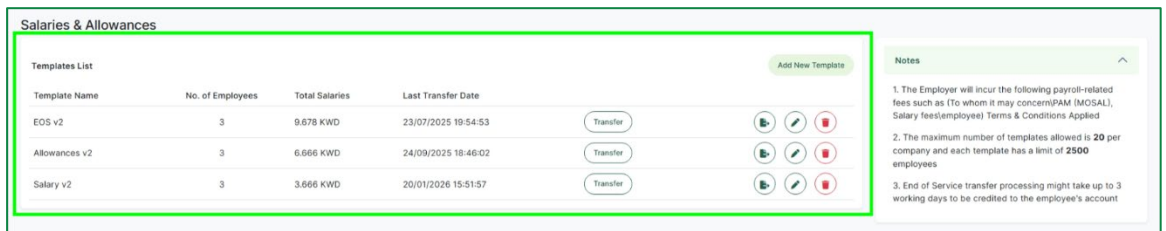
11.1.1. Transfer (Salaries, Allowances, End of Service)

Features & Notes:

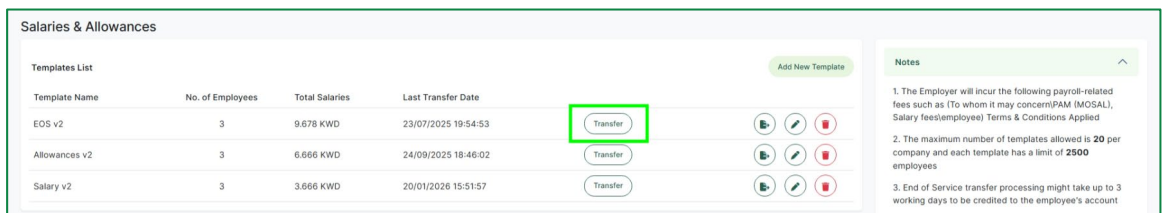
- To enable the corporation to process salaries, allowances, and end-of-service benefits for employees efficiently.
- To process salaries, you must first create a Salary Template. This template acts as a master list, you can add employees manually or via a file upload.
- This service is available to Initiators, Single Full Access users, or Single Limited Access users.

Step-by-Step Instructions:

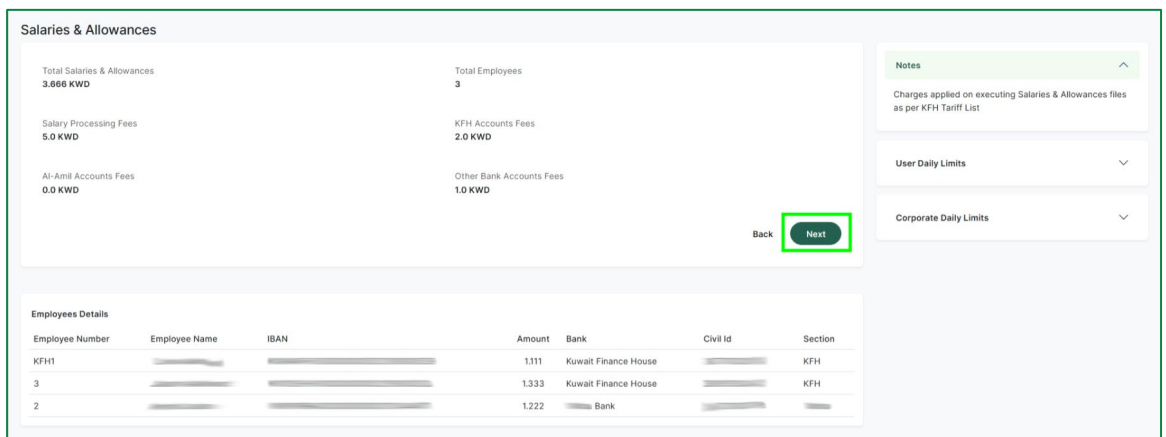
6. Navigate to **Salaries & Allowances > Salaries & Allowances**.
7. System will list all existing templates.



8. Click the **Transfer** icon next to the required Template.



9. Check the details (Template & Employees), then click **Next**.



10. Select **Purpose of Transfer**:
 - a. **Salaries**
 - b. **Bonuses & Allowances**
 - c. **End of Service** (Will be processed within 3 to 5 business days)
11. Select the **Month** and **Year** for the Salaries & Allowances period (Not applicable for End of Service).

Salaries & Allowances

Account Number	Available Balance 240,178 KWD
Template Name Salary v2	Total Employees 3
Total Salaries & Allowances 3,666 KWD	Total Fees 8,000 KWD
Total Amount 11,666 KWD	PAM (MOSAL) File ID 1234567805

Notes

- To add / edit PAM (MOSAL) File ID, go to Edit Template Details
- Terms & conditions applied

Purpose of Transfer*

Salaries
 Bonuses & Allowances
 End of Service

Salaries & Allowances Month*
Year*

--Select Month--
 --Select Year--

Password*

12. Enter your **Login Password**.
13. Read and **Accept the Acknowledgment**.
14. Click **Proceed**.

Total Salaries & Allowances
3,666 KWD

Total Fees
8,000 KWD

Total Amount
11,666 KWD

PAM (MOSAL) File ID
1234567805

Purpose of Transfer*

Salaries
 Bonuses & Allowances
 End of Service

Salaries & Allowances Month*
Year*

--Select Month--
 --Select Year--

Password*

I acknowledge that the entered Public Authority of Manpower "PAM" ID (previously MOSAL) is correct and I shall be responsible for any mistake or lack in the entered information

Back **Proceed**

15. **Check the details, then click Confirm**

Check the information before confirming the process

Service Name
Salaries & Allowances

Transfer From
Current - KWD

Template Name
Salary v2

No of Employees
3

Available Balance
240,178 KWD

Total Salaries & Allowances
3,666 KWD

Total Fees
8,000 KWD

Total Amount
11,666 KWD

PAM (MOSAL) File ID

Salaries & Allowances Month and Year
January 2028

Purpose of Transfer
Salaries

Back **Confirm**

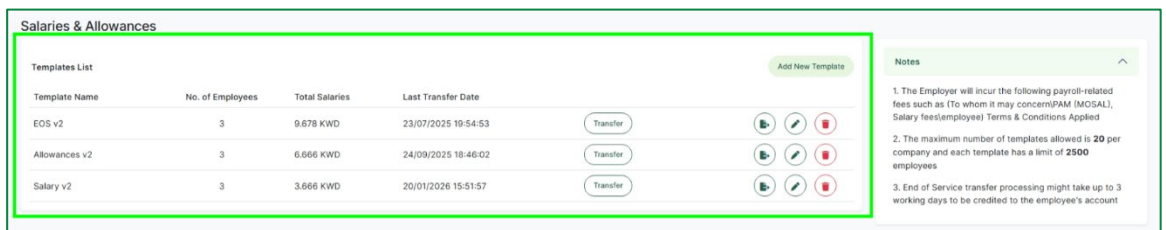
11.1.2. Manage Template (New Template)

Features & Notes:

- Create a new template.
- This service is available to Initiators, Single Full Access users, or Single Limited Access users.

Step-by-Step Instructions:

1. Navigate to **Salaries & Allowances > Salaries & Allowances**.
2. System will list all existing templates.



The screenshot shows the 'Salaries & Allowances' page. At the top right, there is a green 'Add New Template' button. Below it is a table with the following data:

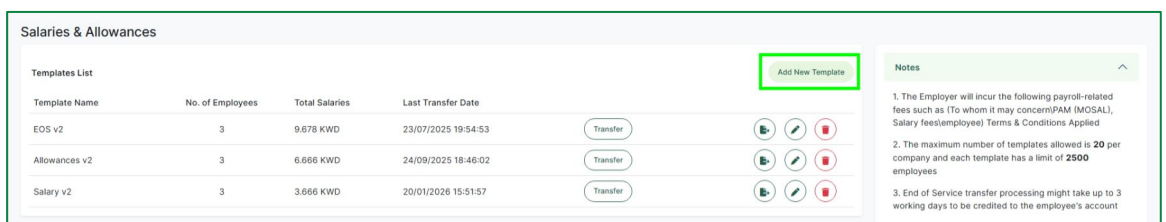
Template Name	No. of Employees	Total Salaries	Last Transfer Date	Transfer	Actions
EOS v2	3	9.678 KWD	23/07/2025 19:54:53	Transfer	📄 ✎ 🗑
Allowances v2	3	6.666 KWD	24/09/2025 18:46:02	Transfer	📄 ✎ 🗑
Salary v2	3	3.666 KWD	20/01/2026 15:51:57	Transfer	📄 ✎ 🗑

On the right side, there is a 'Notes' section with the following text:

Notes

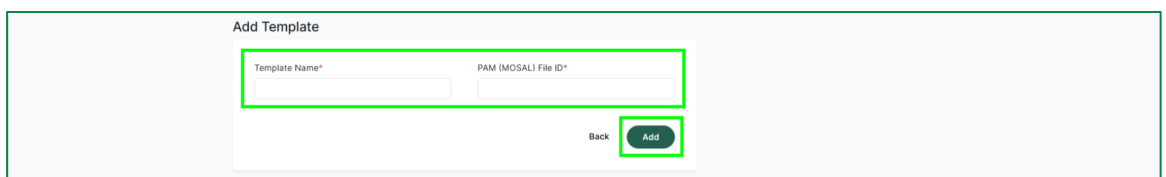
1. The Employer will incur the following payroll-related fees such as (To whom it may concern) PAM (MOSAL), Salary fees (employee) Terms & Conditions Applied
2. The maximum number of templates allowed is **20** per company and each template has a limit of **2500** employees
3. End of Service transfer processing might take up to 3 working days to be credited to the employee's account

3. Click **Add New Template** button.



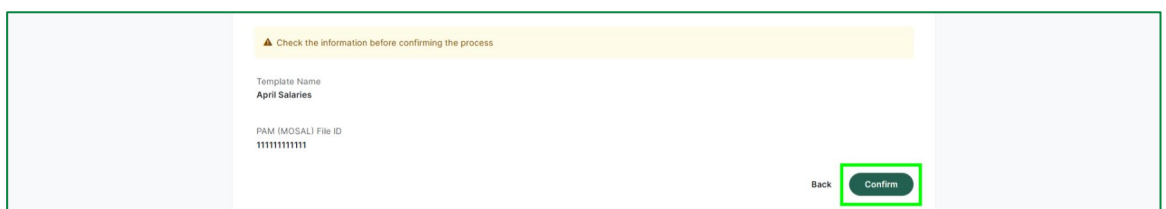
This screenshot is identical to the previous one, but the 'Add New Template' button is highlighted with a green box.

4. Enter **Template Name**.
5. Enter **PAM (MOSAL) File ID**, this is crucial for successful posting to PAM systems.
6. Click **Add**.



The screenshot shows the 'Add Template' form. It has two input fields: 'Template Name*' and 'PAM (MOSAL) File ID*'. Below the fields are 'Back' and 'Add' buttons. The 'Add' button is highlighted with a green box.

7. **Check** the details, then click **Confirm**



The screenshot shows a confirmation screen. At the top, there is a yellow warning banner that says 'Check the information before confirming the process'. Below it, the following details are displayed:

Template Name
April Salaries

PAM (MOSAL) File ID
1111111111

At the bottom right, there are 'Back' and 'Confirm' buttons. The 'Confirm' button is highlighted with a green box.

8. Template will be updated and **saved**.

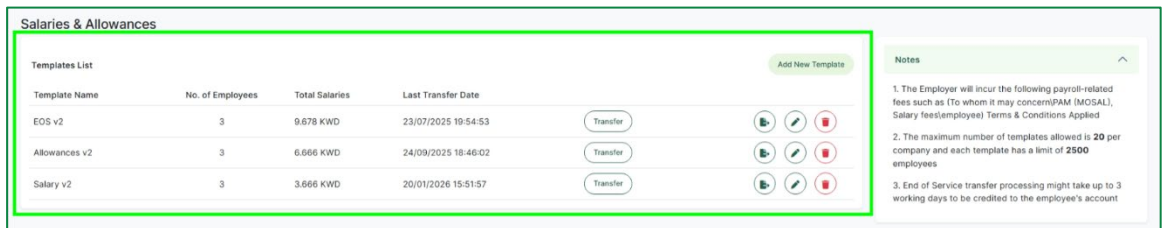
11.1.3.Manage Template (Edit Template Name/PAM ID)

Features & Notes:

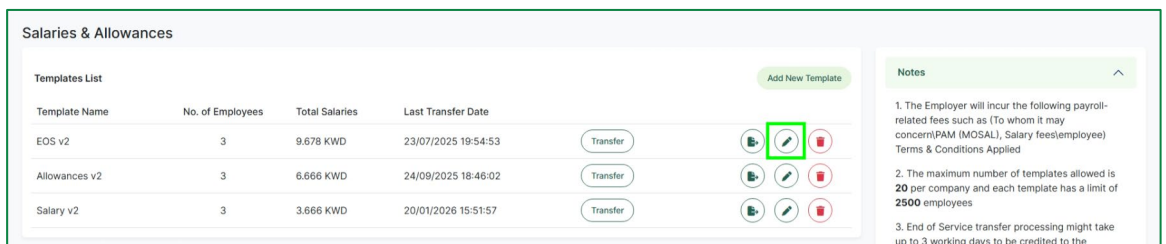
- Edit template name / PAM ID.
- This service is available to Initiators, Single Full Access users, or Single Limited Access users.

Step-by-Step Instructions:

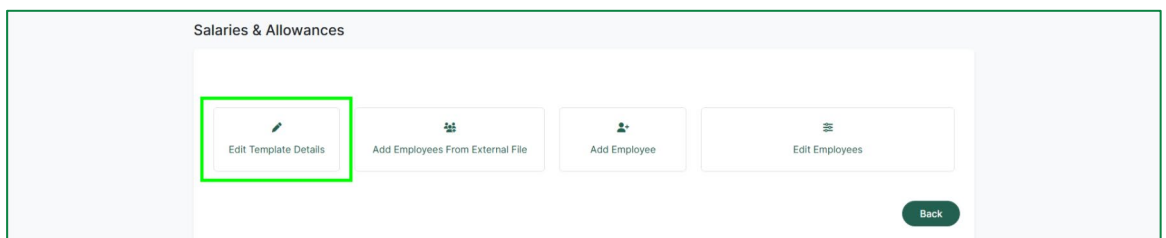
1. Navigate to **Salaries & Allowances > Salaries & Allowances**.
2. System will list all existing templates.



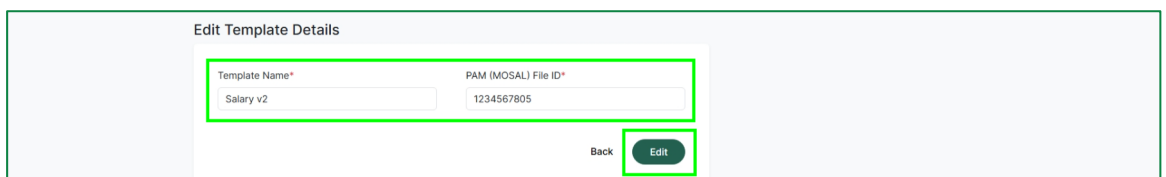
3. Click **Manage Template** button.



4. Click **Edit Template Details**.



5. Edit the required details (**Template Name, PAM (MOSAL) File ID**).
6. Click **Edit**.



7. **Check the details, then click Confirm**

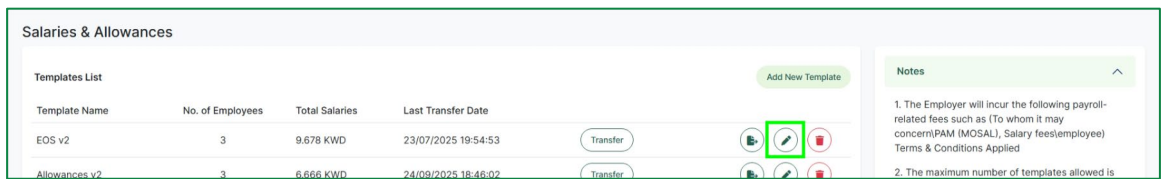
11.1.4. Manage Template (Add Employees - File Upload)

Features & Notes:

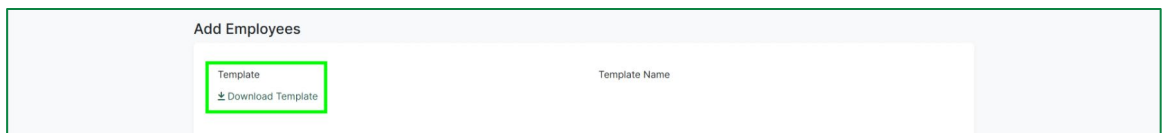
- Adding Employees by excel file, this is common for larger records.
- This service is available to Initiators, Single Full Access users, or Single Limited Access users.

Step-by-Step Instructions:

1. Navigate to **Salaries & Allowances > Salaries & Allowances**.
2. System will list all existing templates.
3. Click **Manage Template** button.



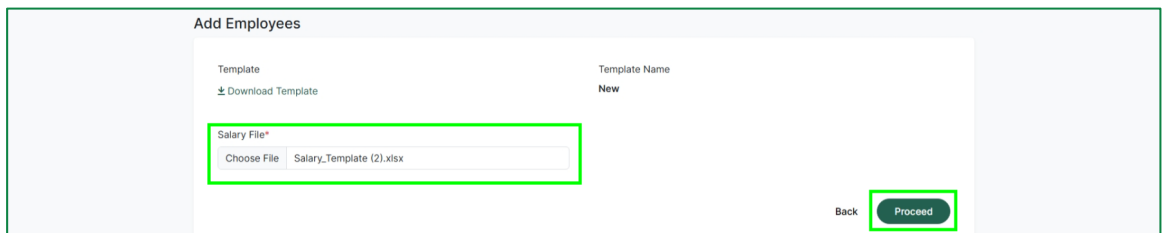
4. Click **Download** Template to get the **official KFH Excel format**.



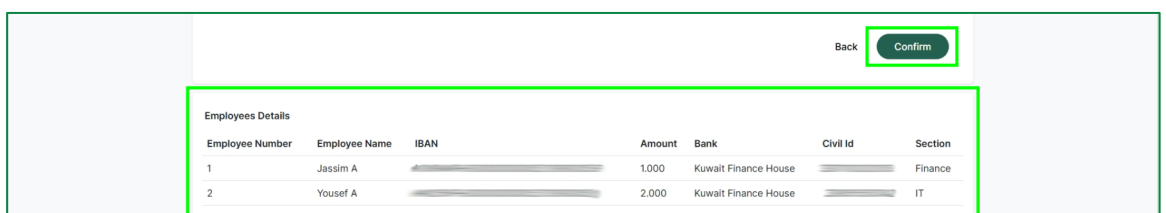
5. **Fill** all template **details**.

No.	Civil ID	Employee Name	IBAN	Amount	Bank	Section

6. **Upload** the updated **template**, then Click **Proceed**.



7. System will display the **uploaded record**, **Check** the details, then click **Confirm**.



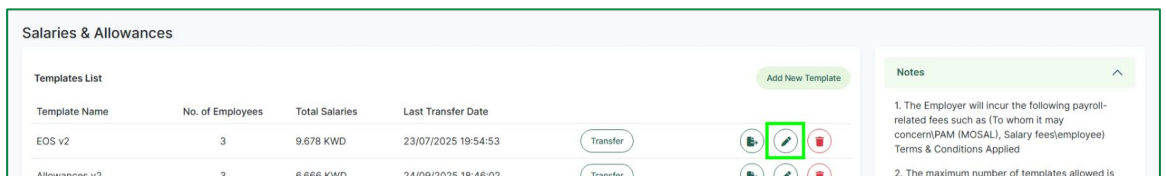
11.1.5. Manage Template (Add Employees - Manual)

Features & Notes:

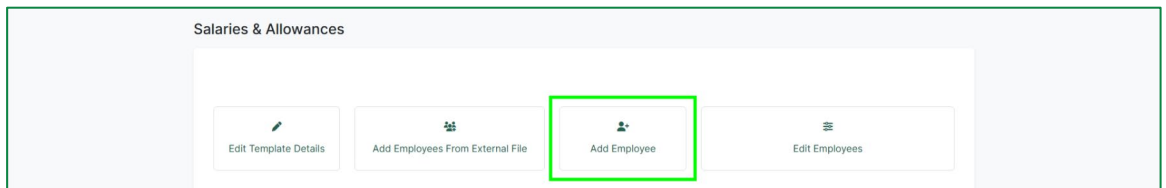
- Adding Employees Manually, this is common for very small companies.
- This service is available to Initiators, Single Full Access users, or Single Limited Access users.
- Template must be created to proceed with these steps.

Step-by-Step Instructions:

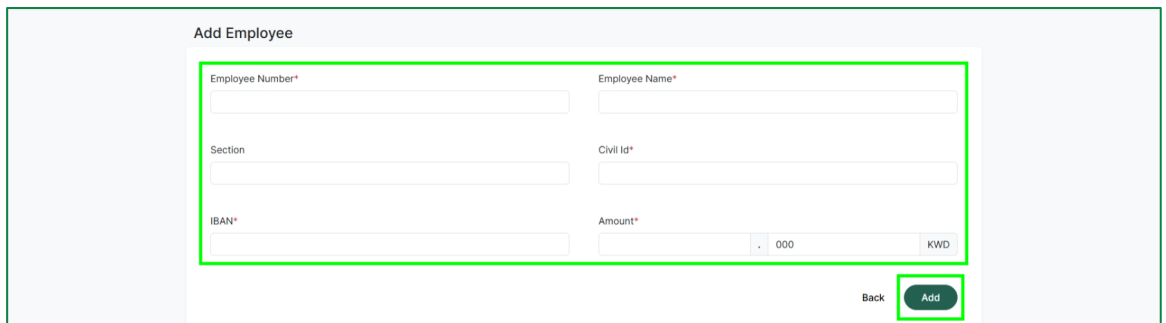
1. Navigate to **Salaries & Allowances > Salaries & Allowances**.
2. System will list all existing templates.
3. Click **Manage Template** button.



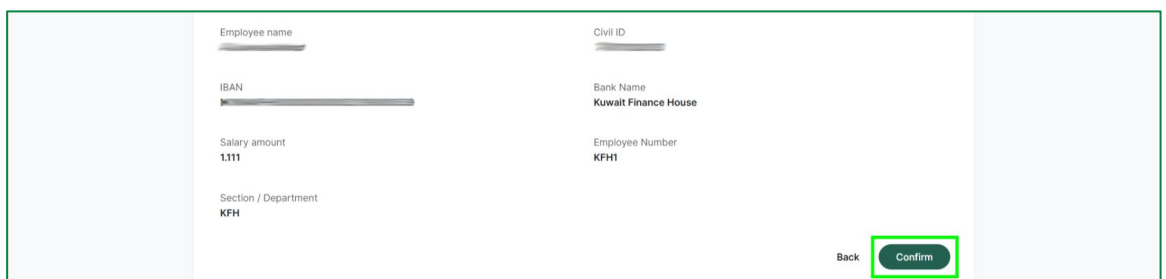
4. Click **Add Employee**.



5. Enter the **employee details**, then click **Add** button.



6. **Check the details**, then click **Confirm**.



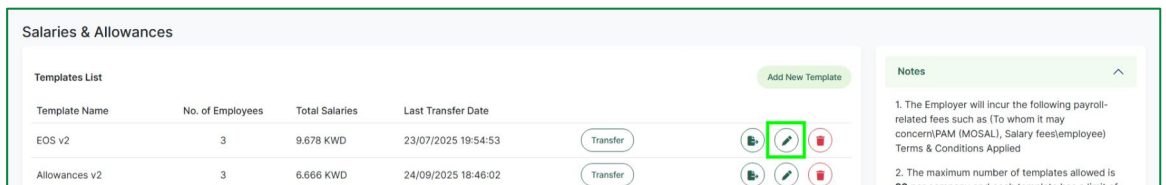
11.1.6. Manage Template (Edit Employees)

Features & Notes:

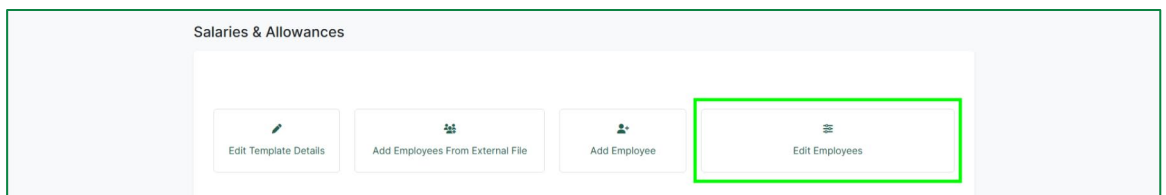
- To edit employee details manually.
- This service is available to Initiators, Single Full Access users, or Single Limited Access users.

Step-by-Step Instructions:

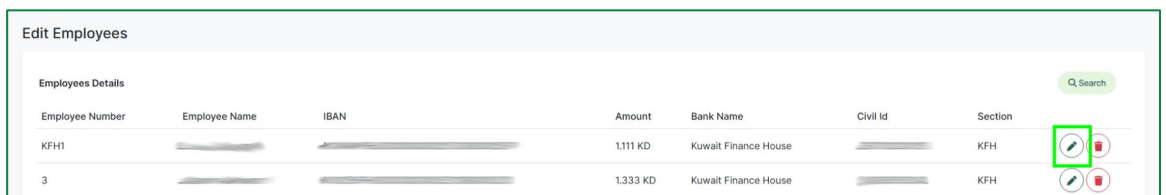
1. Navigate to **Salaries & Allowances > Salaries & Allowances**.
2. System will list all existing templates.
3. Click **Manage Template** button.



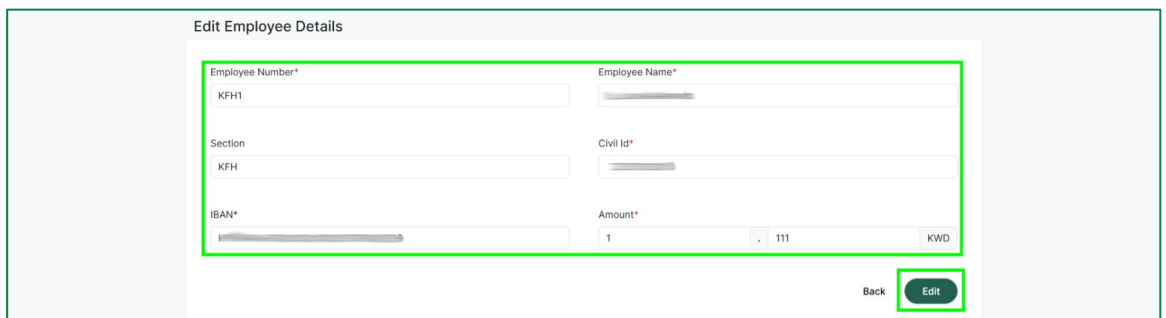
4. Click **Edit Employee**.



5. Locate the record which needs to be deleted, then click the **Edit** button.



6. Edit the required details, then click **Edit**.



7. **Check** the details, then click **Confirm**

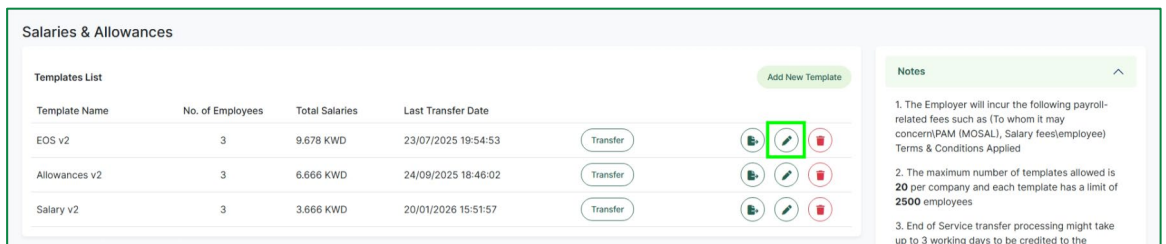
11.1.7. Manage Template (Delete Employees)

Features & Notes:

- To delete employees from the template manually.
- This service is available to Initiators, Single Full Access users, or Single Limited Access users.

Step-by-Step Instructions:

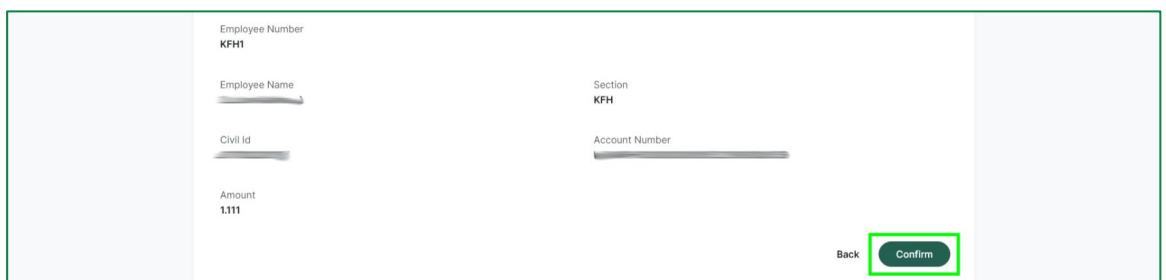
1. Navigate to **Salaries & Allowances > Salaries & Allowances**.
2. System will list all existing templates.
3. Click **Manage Template** button.



4. Locate the record which needs to be deleted, then click the **Delete** button.



5. **Check the details, then click Confirm**



11.1.8. Manage Template (Delete Template)

Features & Notes:

- To delete templates.
- This service is available to Initiators, Single Full Access users, or Single Limited Access users.
- Template must be created to proceed with these steps.

Step-by-Step Instructions:

1. Navigate to **Salaries & Allowances > Salaries & Allowances**.
2. System will list all existing templates.
3. Locate the record which needs to be deleted, then click **Delete Template** button.

The screenshot shows the 'Salaries & Allowances' interface. It features a table with columns for 'Template Name', 'No. of Employees', 'Total Salaries', and 'Last Transfer Date'. There are three rows: 'EOS v2', 'Allowances v2', and 'Salary v2'. Each row has a 'Transfer' button and three action icons (add, edit, delete). The delete icon (a red square with a white 'X') for the 'EOS v2' row is highlighted with a red box. To the right of the table is a 'Notes' section with three numbered points.

Template Name	No. of Employees	Total Salaries	Last Transfer Date	Transfer	Icons
EOS v2	3	9.678 KWD	23/07/2025 19:54:53	Transfer	[Add] [Edit] [Delete]
Allowances v2	3	6.666 KWD	24/09/2025 18:46:02	Transfer	[Add] [Edit] [Delete]
Salary v2	3	3.666 KWD	20/01/2026 15:51:57	Transfer	[Add] [Edit] [Delete]

Notes

1. The Employer will incur the following payroll-related fees such as (To whom it may concern) PAM (MOSAL), Salary fees(employee) Terms & Conditions Applied
2. The maximum number of templates allowed is **20** per company and each template has a limit of **2500** employees
3. End of Service transfer processing might take up to 3 working days to be credited to the

4. Check the details, then click **Confirm**

The screenshot shows a 'Confirm' dialog box. It contains a warning message: 'Check the information before confirming the process'. Below this, it displays the template details: 'Template Name: Salary v2' and 'PAM (MOSAL) File ID: 1234567805'. At the bottom right, there are 'Back' and 'Confirm' buttons. The 'Confirm' button is highlighted with a red box.

Confirm

⚠ Check the information before confirming the process

Template Name
Salary v2

PAM (MOSAL) File ID
1234567805

Back **Confirm**

11.2 Salary & Allowances Reports

Features & Notes:

- To enable the corporation to view and download the processed records of salaries, allowances, and end-of-service benefits for employees efficiently.
- This module serves as an audit trail. While the "View Details" option allows for on-screen review, the "Download Certificate" provides proof of payment for the entire batch.

Step-by-Step Instructions:

1. Navigate to **Salaries & Allowances > Reports**.
2. Select the **required date range** using the From Date and To Date calendar pickers.
3. The rest are **optional filters** (Status, Purpose of Transfer, Template, Total Salaries).
4. Click **Search**.

The screenshot shows a search form titled "Reports". It contains several input fields: "From Date*" and "To Date*" with calendar icons; "Status" and "Purpose of Transfer" dropdown menus; "Select Template" dropdown menu; and "Total Salaries" dropdown menu with a text input field. A "Clear" link and a "Search" button are located at the bottom right. A green box highlights the date and filter fields, and another green box highlights the Search button.

5. The portal will display the history based on your entered criteria.
6. **Statuses** of the records are as follows:

The screenshot shows a table with the following columns: Year, Month, Initiating Time, Template Name, Purpose of Transfer, Status, and a three-dot menu icon. The Status column is highlighted with a green box. The table contains 14 rows of data with various statuses like INITIATED, APPROVED, and REJECTED.

Year	Month	Initiating Time	Template Name	Purpose of Transfer	Status	
2026	2	07 April, 2026 12:04 PM	Salary v2	Salaries	INITIATED	...
2026	1	13 January, 2026 03:01 PM	Salary v2	Salaries	APPROVED	...
2025	11	14 January, 2026 07:01 AM	Salary v2	Bonuses & Allowances	INITIATED	...
2025	12	14 January, 2026 08:01 AM	Salary v2	Bonuses & Allowances	APPROVED	...
2025	11	14 January, 2026 08:01 AM	Salary v2	Bonuses & Allowances	APPROVED	...
2027	10	14 January, 2026 08:01 AM	Salary v2	Bonuses & Allowances	INITIATED	...
2026	8	15 January, 2026 02:01 PM	Salary v2	Salaries	INITIATED	...
2026	1	15 January, 2026 03:01 PM	Salary v2	Salaries	APPROVED	...
2026	10	18 January, 2026 02:01 PM	EOS v2	Salaries	INITIATED	...
2025	10	20 January, 2026 10:01 AM	Salary v2	Salaries	INITIATED	...
2025	10	20 January, 2026 10:01 AM	Salary v2	Salaries	REJECTED	...
2025	9	20 January, 2026 10:01 AM	Salary v2	Salaries	INITIATED	...
2025	1	20 January, 2026 12:01 PM	Salary v2	Salaries	APPROVED	...

- a. **Initiated:** Request initiated from initiator user, no action taken from approver.
- b. **Approved:** Request Approved and **Processed by the bank**.
- c. **Rejected:** Request Rejected by Approver.

7. Click the **Option Button** (three dots) next to a specific record to choose one of the following:

Year	Month	Initiating Time	Template Name	Purpose of Transfer	Status	
2026	2	07 April, 2026 12:04 PM	Salary v2	Salaries	INITIATED	...
2026	1	13 January, 2026 03:01 PM	Salary v2	Salaries	APPROVED	...
2025	11	14 January, 2026 07:01 AM	Salary v2	Bonuses & Allowances	INITIATED	...
2025	12	14 January, 2026 08:01 AM	Salary v2	Bonuses & Allowances	APPROVED	...
2025	11	14 January, 2026 08:01 AM	Salary v2	Bonuses & Allowances	APPROVED	...
2027	10	14 January, 2026 08:01 AM	Salary v2	Bonuses & Allowances	INITIATED	...

- a. **View Details:** The portal will display a table of all included employees. You can then click to download this specific list in **Excel** or **Word** format.

Reports

Corporate Name

No.	Name	Account	Amount	Bank	Civil Id	Purpose of Transfer	Section
KFH1			1.111	Kuwait Finance House		Salaries	KFH
2			1.222	Bank		Salaries	
3			1.333	Kuwait Finance House		Salaries	KFH

- b. **Download Certificate:** Generates a **word** file of the payroll execution.

التاريخ 2026/04/23

السعادة بيت التمويل الكويتي المحترمين

تحية طيبة وبعد،

برجاء التكرم بتزويدنا بكشف تحويل Salaries حسب البيانات المذكورة أعلاه و المخصوصة من حسابنا رقم: [redacted] إلى الحسابات الشخصية لموظفينا المسجلين لدى وزارة الشؤون الاجتماعية والعمل بإسم صاحب العمل: [redacted] على ملف رقم: [redacted] و عددهم 3 موظف مع ختم الكشف بختم يفيد تمام التحويل وذلك عن شهر 1 لسنة 2026 دون أدنى مسؤولية على البنك. نتعهد بأن بيانات المستفيدين المذكورين أدناه مطابقة لما تم تحميله على نظام الرواتب لبيت التمويل الكويتي وتتحمل مسؤولية الخطأ في أي بيانات مرسله من جانبنا.

المبلغ	اسم البنك
2.444	بيت التمويل الكويتي
1.222	بنك [redacted]
3.666	إجمالي المبلغ

Provider ID [redacted]

File ID [redacted]

Purpose of Transfer	Salaries
---------------------	----------

البنوك المحلية رسم لنن يهه الامر

5.000	5.000
-------	-------

وتقبلوا خالص الشكر والتقدير
مفوض بالتوقيع

موظف الشركة

12. Zaheb

12.1 Generate Payment Link

Features & Notes:

- To allow the corporation to generate and send secure digital payment.
- **Service activation is required**, contact your relationship manager, visit our corporate branches, or contact us through our mailbox services.

Step-by-Step Instructions:

1. Navigate to **Zaheb > Generate Payment Link**.
2. Enter the **Amount** to be collected in KWD.
3. Select the **Reason of Payment**.
4. Enter the customer's **Mobile Number**.
5. Enter the **Full Name** of the person or entity making the payment.
6. Enter the customer's **email address** (Optional).
7. Enter your internal **Invoice No** for tracking and reconciliation (Optional).
8. Add any **Additional Information** that you want to be associated with this specific payment link (Optional).
9. Click **Proceed**.

The screenshot shows the 'Generate Payment Link' form in the KFH Corporate portal. The form is titled 'Generate Payment Link' and includes the following fields and options:

- Amount***: 0 KWD
- Phone Number***: +965
- Email**: (empty)
- Customer Name***: (empty)
- Invoice No**: (empty)
- Reason of Payment***: -- Select Reason --
- Additional Information**: (empty)

At the bottom right, there is a 'Clear' button and a 'Proceed' button, which is highlighted with a green box.

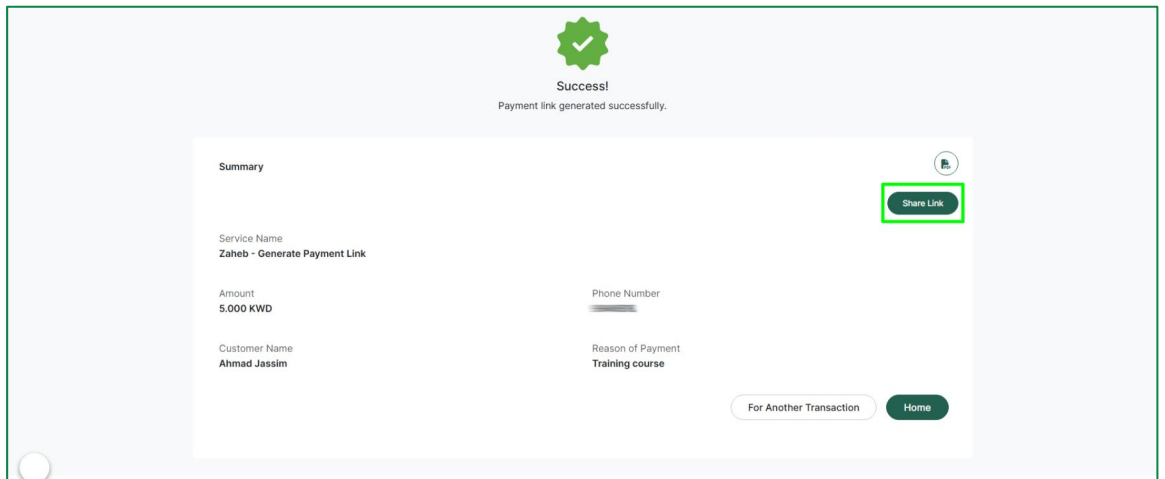
10. Check the details and click on **Generate Payment Link**.

The screenshot shows the 'Confirm' screen in the KFH Corporate portal. The screen displays a warning message: "Check the information before confirming the process". The details shown are:

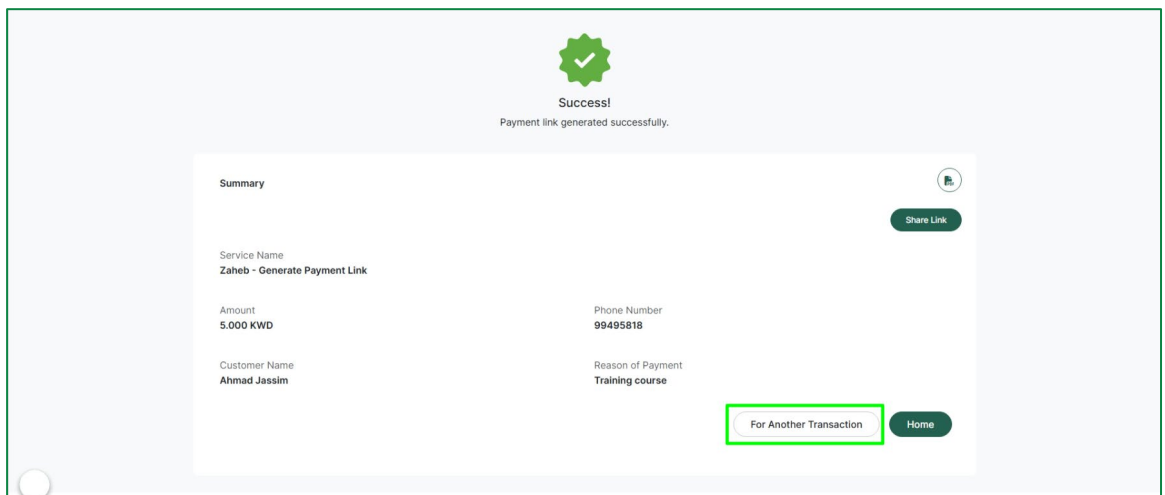
- Service Name**: Zaheb - Generate Payment Link
- Amount**: 5,000 KWD
- Phone Number**: (masked)
- Customer Name**: Ahmad Jassim
- Reason of Payment**: Training course

At the bottom right, there is a 'Back' button and a 'Generate Payment Link' button, which is highlighted with a green box.

11. Click **Share Link** to copy the link.



12. Click **For Another Transaction** to perform a new transaction.



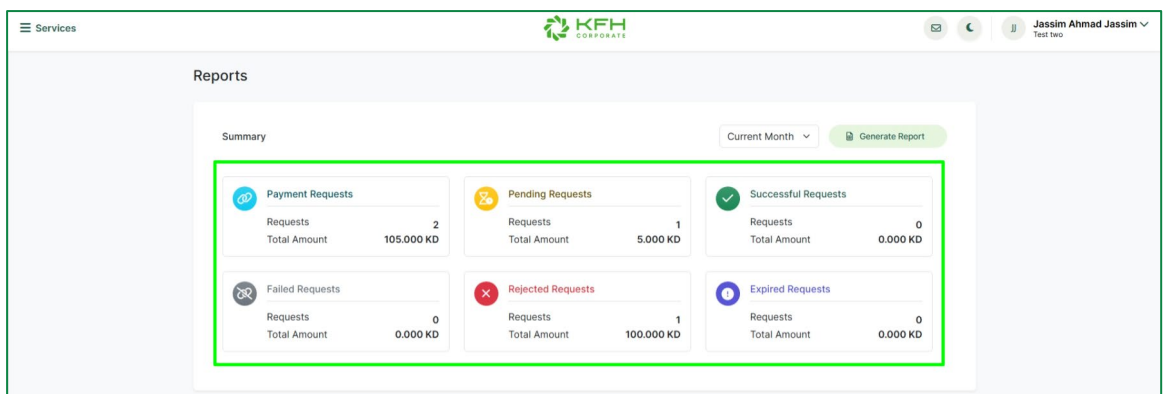
12.2 Zaheb Reports

Features & Notes:

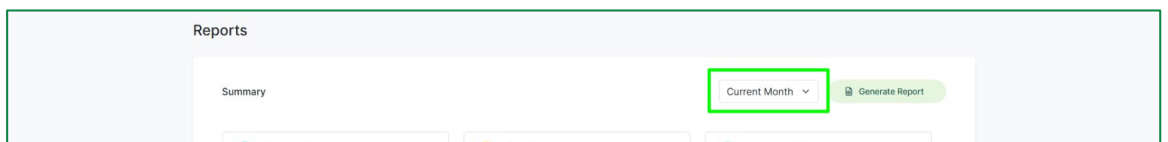
- To provide a comprehensive overview and detailed tracking of all payment links generated through the Zaheb service.
- The summary dashboard provides a real-time count and total KD value for each request status.

Step-by-Step Instructions:

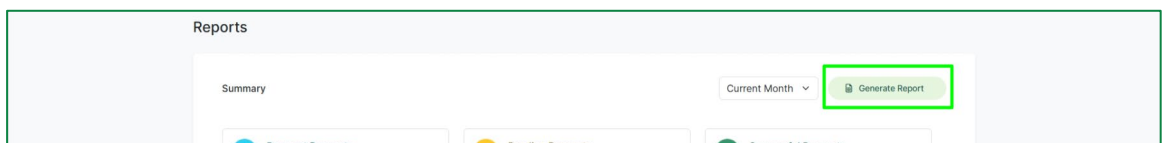
1. Navigate to **Zaheb > Reports**.
2. Review the **six status cards** to track your collection performance:
 - a. **Payment Requests:** Total number of links generated.
 - b. **Pending Requests:** Links sent but not yet paid by the payer.
 - c. **Successful Requests:** Links where payment has been successfully completed.
 - d. **Failed Requests:** Transactions that were attempted but unsuccessful.
 - e. **Rejected Requests:** Links that were rejected by the payer.
 - f. **Expired Requests:** Links that reached their time limit without being paid.



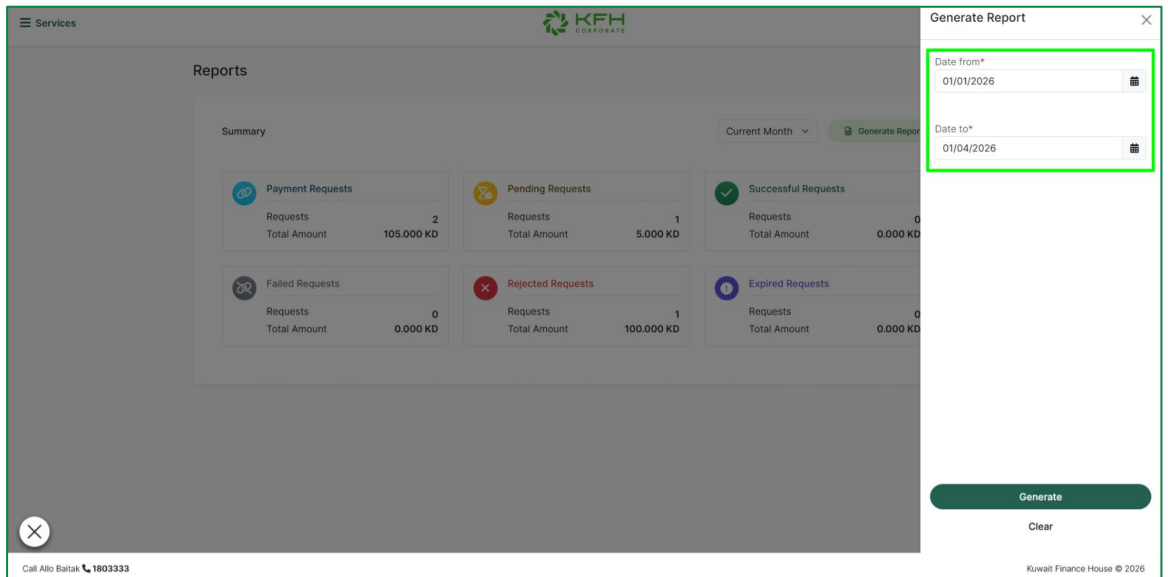
3. Select the **preset periods** (e.g., Current Month) to refresh the summary cards.



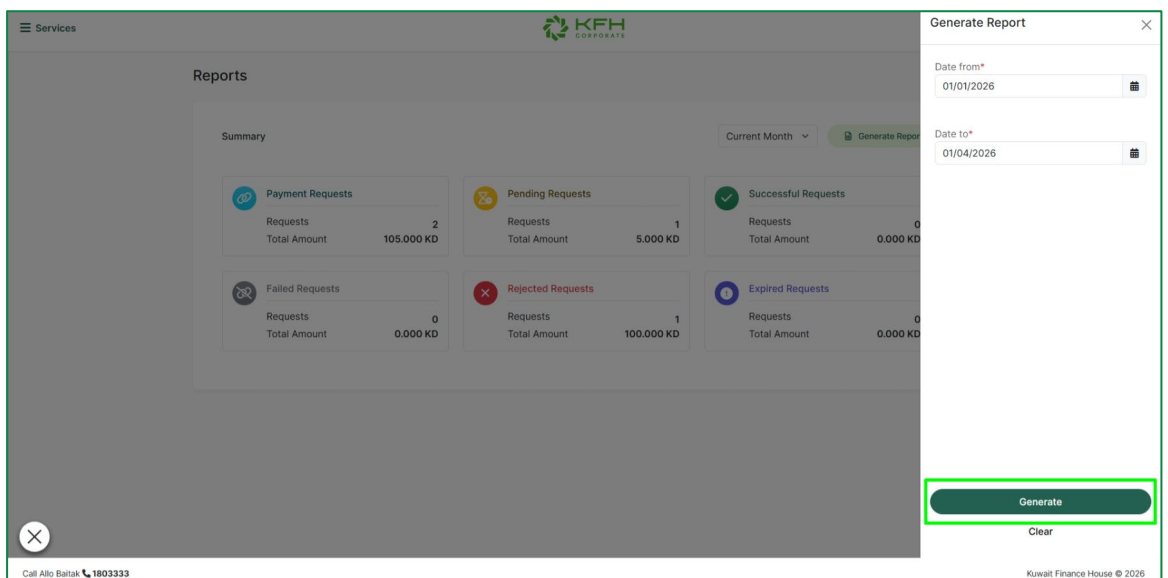
4. Click the **Generate Report** button at the top right to export a list of transactions.



5. Enter Date Range.



6. Click **Generate** to export the data (Full Detailed).



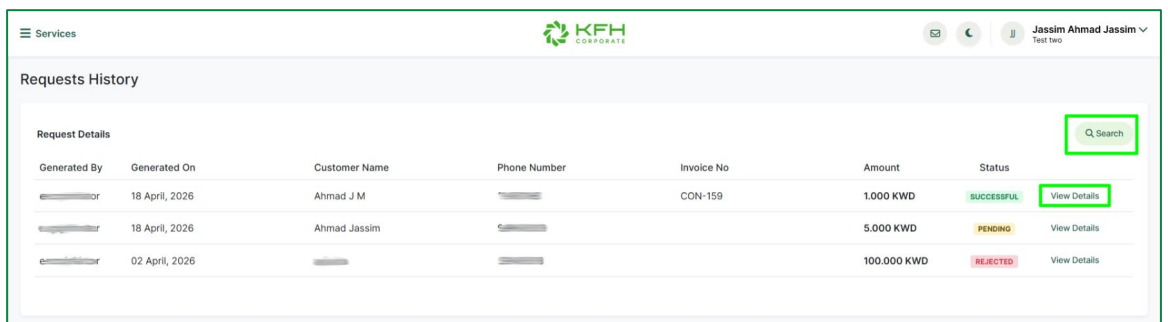
12.3 Requests History

Features & Notes:

- To track and manage the lifecycle of all Zaheb generated requests.

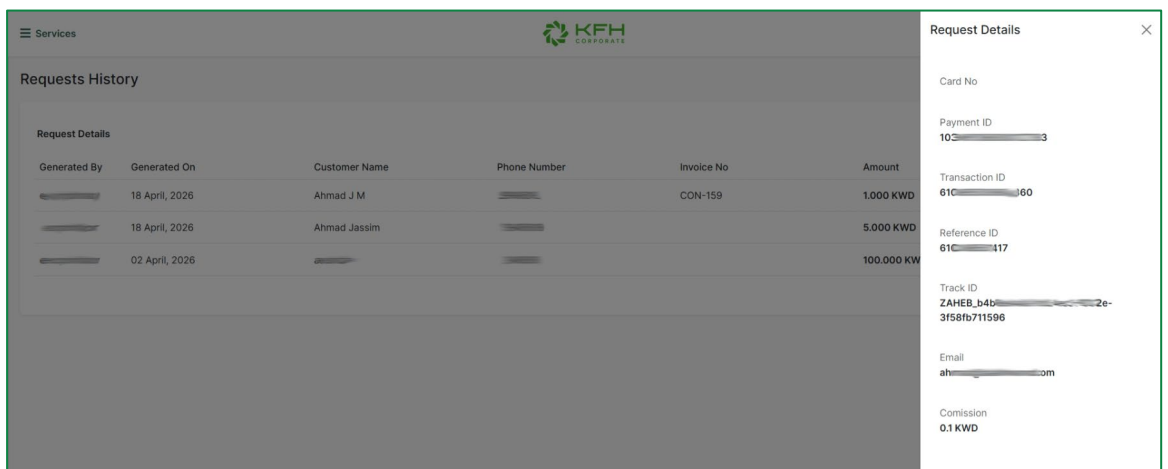
Step-by-Step Instructions:

1. Navigate to **Zaheb > Requests History**.
2. The main screen displays a list of all generated requests.
3. You can **search** for specific requests using multiple criteria's.
4. Click on **View Details** for any request to view the details and notes provided by the bank.



Generated By	Generated On	Customer Name	Phone Number	Invoice No	Amount	Status	View Details
[Redacted]	18 April, 2026	Ahmad J M	[Redacted]	CON-159	1.000 KWD	SUCCESSFUL	View Details
[Redacted]	18 April, 2026	Ahmad Jassim	[Redacted]		5.000 KWD	PENDING	View Details
[Redacted]	02 April, 2026	[Redacted]	[Redacted]		100.000 KWD	REJECTED	View Details

5. Details View.



Generated By	Generated On	Customer Name	Phone Number	Invoice No	Amount
[Redacted]	18 April, 2026	Ahmad J M	[Redacted]	CON-159	1.000 KWD
[Redacted]	18 April, 2026	Ahmad Jassim	[Redacted]		5.000 KWD
[Redacted]	02 April, 2026	[Redacted]	[Redacted]		100.000 KW

Request Details
Card No
Payment ID 10[Redacted]3
Transaction ID 61[Redacted]60
Reference ID 61[Redacted]117
Track ID ZAHEB_b4b[Redacted]2e-3f58fb711596
Email ah[Redacted].com
Comission 0.1 KWD

13. Credit Facilities

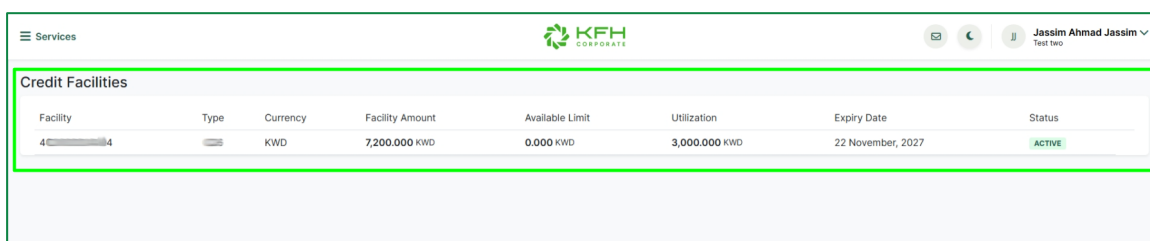
13.1 Credit Facilities

Features & Notes:

- To provide the corporation with a real-time overview of their active financing lines, limits, and utilization levels within the bank.
- This dashboard is for monitoring purposes. It helps financial officers track when a facility is nearing its expiry date or if the utilization has reached the maximum allowed limit, ensuring the corporation maintains healthy liquidity.

Step-by-Step Instructions:

1. Navigate to **Credit Facilities > Credit Facilities**.
2. Review Facility Summary:
 - a. **Facility**: The unique identification number for the credit line.
 - b. **Type**: The specific financing product code (e.g., TWQ).
 - c. **Currency**: The denomination of the facility (e.g., KWD).
 - d. **Facility Amount**: The total approved credit ceiling for this facility.
 - e. **Available Limit**: The remaining amount that can currently be drawn or utilized.
 - f. **Utilization**: The total amount currently being used by the corporation.
 - g. **Expiry Date**: Note the date the facility is set to expire to ensure timely renewal.
 - h. **Status**: Confirm the facility is ACTIVE before attempting any new drawdowns.



The screenshot shows the KFH Corporate Credit Facilities dashboard. At the top, there is a navigation bar with 'Services' on the left, the KFH Corporate logo in the center, and user information 'Jassim Ahmad Jassim' on the right. Below the navigation bar, the main content area is titled 'Credit Facilities' and contains a table with the following data:

Facility	Type	Currency	Facility Amount	Available Limit	Utilization	Expiry Date	Status
4		KWD	7,200,000 KWD	0,000 KWD	3,000,000 KWD	22 November, 2027	ACTIVE

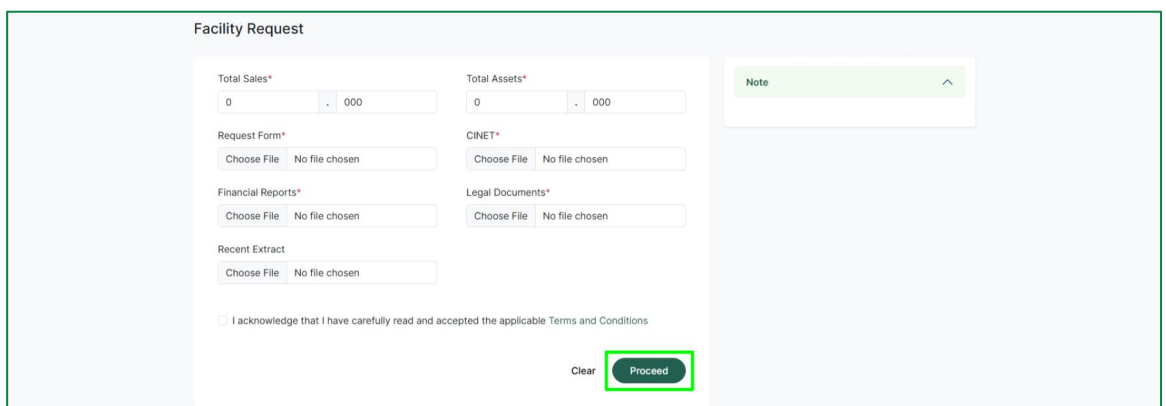
13.2 Facility Request

Features & Notes:

- To allow the corporation to apply for new credit facilities by submitting financial data and supporting legal documentation digitally.
- Ensure all uploaded documents are in the accepted format (typically PDF) and are clearly legible.
- Providing accurate "Total Sales" and "Total Assets" figures is essential for the bank's initial credit assessment.
- This service is available to Initiators or users with Single Full Access only.
- You can monitor the progress of your application by navigating to the [Requests History](#).

Step-by-Step Instructions:

1. Navigate to **Credit Facilities > Facility Request**.
2. Enter the corporation's **Total Sales** and **Total Assets**.
3. Attach the following required files by clicking Choose File:
 - a. **Request Form**: The signed official application for the facility.
 - b. **CINET**: The required credit information network authorization or report.
 - c. **Financial Reports**: Recent audited balance sheets or income statements.
 - d. **Legal Documents**: Relevant corporate papers (e.g., Articles of Association).
 - e. **Recent Extract**: Upload a recent commercial registry extract if requested.
4. Read and **Accept the Terms and Conditions**.
5. Click **Proceed**.



The screenshot shows the 'Facility Request' form. It includes two input fields for 'Total Sales*' and 'Total Assets*', both currently set to '0' with a '. 000' suffix. Below these are five file upload sections: 'Request Form*', 'CINET*', 'Financial Reports*', 'Legal Documents*', and 'Recent Extract'. Each section has a 'Choose File' button and a 'No file chosen' status. At the bottom, there is a checkbox for 'I acknowledge that I have carefully read and accepted the applicable Terms and Conditions', which is currently unchecked. To the right of the form is a 'Note' section with an upward arrow. At the bottom right, there are 'Clear' and 'Proceed' buttons, with the 'Proceed' button highlighted by a green box.

6. **Check** the details, then click **Confirm**.
7. The request is sent to the **KFH Backoffice** for validation and approval.

13.4 Deal Request

Features & Notes:

- To enable the corporation to request a specific financing drawdown (Deal) against an existing and approved credit facility.
- This service is available to Initiators or users with Single Full Access only.
- You can monitor the progress of your application by navigating to the [Requests History](#).

Step-by-Step Instructions:

1. Navigate to **Credit Facilities > Deal Request**.
2. Select the Sharia-compliant **Facility Type** (e.g., TAWARRUQ).
3. Choose the specific approved credit **Facility** limit number to draw from.
4. Enter your contact **Mobile No** for transaction updates.
5. Enter the specific **Amount** you wish to finance in this deal.
6. Select the preferred **Repayment Schedule** (e.g., Monthly, Quarterly).
7. Specify the **Deal Tenor** of the deal within the allowed range (e.g., number of days).
8. Provide a detailed **Purpose** for the financing request.
9. **Upload** supporting documentation (e.g., contracts, proforma invoices).
10. Read and **Accept the Terms and Conditions**.
11. Click **Proceed**.

The screenshot shows the 'Deal Request' form in the KFH Corporate portal. The form is titled 'Deal Request' and is located under the 'Services' menu. The user is identified as 'Jassim Ahmad Jassim' with the role 'Test two'. The form contains the following fields and options:

- Facility Type***: Dropdown menu with 'TAWARRUQ' selected.
- Facility***: Dropdown menu.
- Mobile No***: Text input field with '+965' entered.
- Deal Amount***: Text input field.
- Repayment Schedule***: Dropdown menu with '--- Select ---' selected.
- Deal Tenor***: Text input field with '1-365' entered.
- Purpose***: Text area for entering the purpose of the financing request.
- Documents Upload***: File upload section with a 'Choose File' button and 'No file chosen' text.
- Terms and Conditions**: A checkbox labeled 'I acknowledge that I have carefully read and accepted the applicable Terms and Conditions'.
- Buttons**: 'Clear' and 'Proceed' buttons. The 'Proceed' button is highlighted with a green box.
- Note**: A green notification box on the right states 'Request will be processed within 5 business days'.

At the bottom left, there is a contact number: 'Call Alto Baitak 1803333'. At the bottom right, it says 'Kuwait Finance House © 2020'.

12. **Check** the details, then click **Confirm**.
13. The request is sent to the **KFH Backoffice** for validation and approval.

8. To proceed, Click on **Pay** button.

The screenshot shows the 'Deals Payment' interface. At the top, there's a navigation bar with 'Services', the KFH logo, and user information 'Jassim Ahmad Jassim'. Below this, the 'Deals Payment' section is divided into two main parts. The first part, 'Deal Details', contains a table with the following data:

Customer Name	Deal No	Deal Amount	Deal Outstanding	Contract Date	Deal Past Due	Account	Account Balance
Al...	5...	7,200.000 KWD	3,000.000 KWD	07 December, 2023	0.000 KWD	01...	55,282.533 KWD

The second part, 'Selected Deals for Payment', contains a table with the following data:

Bill No	Payment Due Date	Bill Original Amount	Collected Amount	Bill Balance
47	22 October, 2027	150.000 KWD	0.000 KWD	150.000 KWD
48	22 November, 2027	150.000 KWD	0.000 KWD	150.000 KWD
Total Amount To Pay				300.000 KWD

At the bottom right, there are two buttons: 'Cancel' and 'Pay'. The 'Pay' button is highlighted with a green box.

9. Check the details, then click **Confirm**.

The screenshot shows the 'Confirm' page. At the top, there's a navigation bar with 'Services', the KFH logo, and user information 'Jassim Ahmad Jassim'. Below this, the 'Confirm' section features a yellow warning banner that says 'Check the information before confirming the process'. The main content is a summary of deal details:

Service Name Deals Payment	Customer Name
Deal No 5...	Deal Amount 7,200.000 KWD
Deal Outstanding 3,000.000 KWD	Contract Date 07 December, 2023
Debit Account Number 0...	Account Balance 217.467 KWD
Total Amount To Pay 150.000 KWD	

At the bottom right, there are two buttons: 'Back' and 'Confirm'. The 'Confirm' button is highlighted with a green box.

Below the summary, there is a table for 'Selected Deals for Payment':

Bill No	Payment Due Date	Bill Original Amount	Collected Amount	Bill Balance
29	22 April, 2026	150.000 KWD	0.000 KWD	150.000 KWD

At the bottom left, there is a contact number: 'Call Allo Baitak 1803333'. At the bottom right, there is a copyright notice: 'Kuwait Finance House © 2026'.

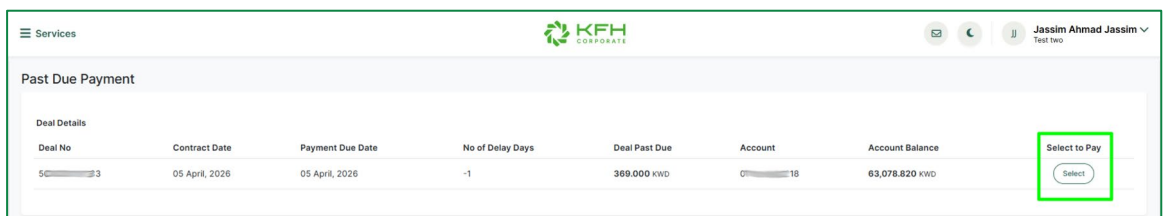
13.6 Past Due Payment

Features & Notes:

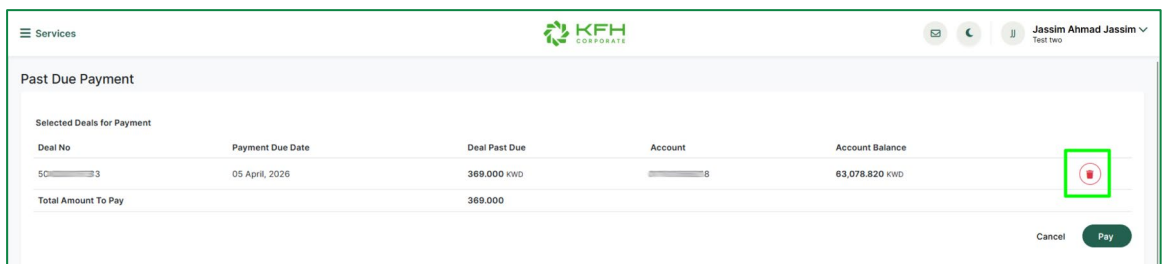
- To allow the corporation to identify and settle overdue financing installments in a prioritized order to restore credit standing.
- To maintain financial integrity, the system automatically sorts the list with the most overdue deals at the top. These must be paid in sequence to ensure that the oldest debts are cleared first, preventing further aging of arrears.
- This service is available to Initiators or users with Single Full Access only.

Step-by-Step Instructions:

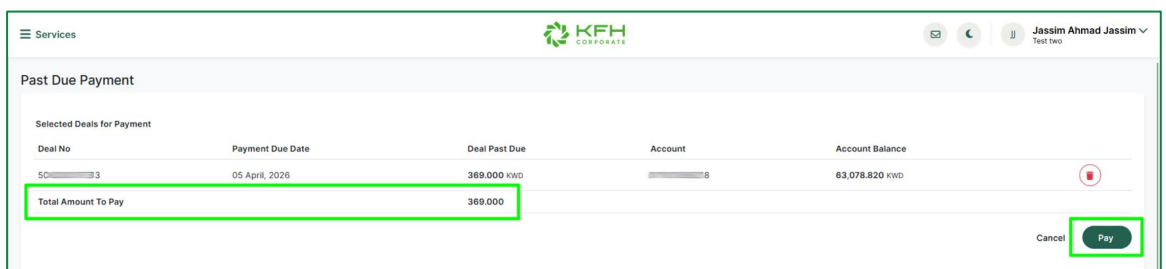
1. Navigate to **Credit Facilities > Past Due Payment**.
2. Examine the **list of Past Due deals**. The system displays them in strict order.
3. **Select the deals** you intend to **pay**.



4. Users can **Select multiple deals** to be paid at once (In Sequence).
5. To **Unselect** a deal.



6. Once selected, review the **Total Amount**.
7. To proceed, Click on **Pay** button.



8. **Check** the details, then click **Confirm**.

13.7 Requests History

Features & Notes:

- To track and manage the lifecycle of all service requests made under the Credit Facilities module.

Step-by-Step Instructions:

- Navigate to **Credit Facilities > Requests History**.
- The main screen displays a list of all submitted requests.
- Monitor the real-time progress of your application. Once the KFH Backoffice completes their validation, the status will update to Success or Completed.

Request Id	Request Type	Request Date	Request Status	
20260118-13-00904	Direct Debit	18 January, 2026	COMPLETED	View Details
20260118-05-00032	MT940 Statement Subscription	18 January, 2026	COMPLETED	View Details
20251118-06-07483	Open New Account	18 November, 2025	IN-PROGRESS	View Details
20251118-07-03721	Open Investment Deposit	18 November, 2025	IN-PROGRESS	View Details
20251110-05-00023	MT940 Statement Subscription	10 November, 2025	IN-PROGRESS	View Details
20251106-13-00843	Direct Debit	06 November, 2025	REJECTED - CORPORATE	View Details

- You can **search** for specific requests using multiple criteria's.
- Click on **View Details** for any request to view the details and notes provided by the bank.

Request Id	Request Type	Request Date	Request Status	
20260118-13-00904	Direct Debit	18 January, 2026	COMPLETED	View Details
20260118-05-00032	MT940 Statement Subscription	18 January, 2026	COMPLETED	View Details
20251118-06-07483	Open New Account	18 November, 2025	IN-PROGRESS	View Details

6. Details View.

Request Id	20260118-13-00904	Request Date	18 January, 2026
Request Type	Direct Debit	Amount	5.0 KWD
Credit Account Number	XXXXXXXX1276	Debit Account Number	XXXXXXXXXXXX
Credit Account Currency	KWD	Debitor Name	XXXXXXXXXXXX
Status	Completed	Download Attached File	Download

[Back](#)

14. Trade Finance

14.1 Import LC Issuance

Features & Notes:

- To enable the corporation to initiate a request for an Import Letter of Credit (LC), facilitating secure international or local trade by guaranteeing payment to suppliers upon meeting specific documentary conditions.
- Accuracy in the Beneficiary Bank and Swift Code fields is vital for the successful transmission of the LC.
- Ensure the Charges Debit Account has sufficient liquidity to cover the issuance fees, which will be deducted based on the "Bank Charges Type" option you select.
- This service is available to Initiators or users with Single Full Access only.
- You can monitor the progress of your application by navigating to the [Requests History](#).

Step-by-Step Instructions:

1. Navigate to **Trade Finance > Import LC Issuance**.
2. Select the **Transaction Type** (Murabaha, Normal, or Import Direct Payment).
3. Select the **Issuance Type** (Facility, or Cash).
4. Select **Account Number** (If Issuance Type is Cash).
5. Select **Charges Debit Account and Type** (Our Account, Beneficiary Account, or Split).

Import LC Issuance

Transaction Type*
Normal

Issuance Type*
Cash

Account Number*
-- Select Account --

Charges Debit Account*
-- Select Account --

All Bank Charges are for*
 Our Account Beneficiary Account Split

Beneficiary Location*
 Local International

Beneficiary Name*

6. Select the **Beneficiary Location** (Local, or International).
7. Enter Beneficiary details: **Beneficiary Name, Beneficiary Address, Beneficiary Bank, Swift Code**.
8. If Beneficiary Location is (International): **LC Draft Copy (Yes, or No), Shipment From Country, Shipment From, Shipment To Country, Shipment To, Shipment To Country, Shipment To**.

Shipment/Delivery Term*
-- Select Value --

LC Draft Copy*
 Yes No

Shipment From Country*
---Select Country---

Shipment From*

Shipment To Country*
---Select Country---

Shipment To*

Delivery Method*
-- Select Value --

9. Select **Shipment/Delivery Term**.
10. Click on **Next**.

The screenshot shows the 'Import LC Issuance' form with the following fields: Beneficiary Location* (radio buttons for Local and International), Beneficiary Name*, Beneficiary Address*, Beneficiary Bank*, Swift Code*, and Shipment/Delivery Term* (a dropdown menu with '-- Select Value --'). A 'Clear' link and a 'Next' button are located at the bottom right. The 'Shipment/Delivery Term*' dropdown and the 'Next' button are highlighted with green boxes.

11. Enter **Beneficiary Contact Number**.
12. Enter **Client Email Address**.
13. Enter **LC Amount & Currency**.

The screenshot shows the 'Import LC Issuance' form with the following fields: Beneficiary Contact Number*, Client Email Address*, LC Amount*, Currency* (dropdown menu with '-- Select Currency --'), Draft At* (dropdown menu with '-- Select Value --'), and Description of Goods*. The 'Beneficiary Contact Number*', 'Client Email Address*', and 'LC Amount*' fields are highlighted with green boxes.

14. Select **Draft At**, each type will have specific fields to fill as follow:
 - a. **Acceptance**: Days & Event.
 - b. **Mixed Payments**: Mixed Payment Details.
 - c. **Sight**.

15. Fill **Description of Goods**.

The screenshot shows the 'Import LC Issuance' form with the following fields: Beneficiary Contact Number*, Client Email Address*, LC Amount*, Currency* (dropdown menu with '-- Select Currency --'), Draft At* (dropdown menu with '-- Select Value --'), and Description of Goods*. The 'Draft At*' dropdown and the 'Description of Goods*' field are highlighted with green boxes.

16. Select **Last Date of Shipment**.
17. Select **Expiry Date**.

The screenshot shows the 'Import LC Issuance' form with the following fields: Beneficiary Contact Number*, Client Email Address*, LC Amount*, Currency* (dropdown menu with '-- Select Currency --'), Draft At* (dropdown menu with '-- Select Value --'), Description of Goods*, Last Date of Shipment* (calendar icon), and Expiry Date* (calendar icon). The 'Last Date of Shipment*' and 'Expiry Date*' fields are highlighted with green boxes.

18. Select **Partial Shipment** preference (Allowed, or Not Allowed).
19. Select **Trans-Shipment** preference (Allowed, or Not Allowed).
20. Enter **Extra Terms and Conditions**.
21. **Upload** related **Documents**.
22. Read and **Accept the Terms and Conditions**.
23. Click **Proceed**.

Import LC Issuance

Beneficiary Contact Number*

Client Email Address*

LC Amount*

Currency*

Draft At*

Description of Goods*

Last Date of Shipment*

Expiry Date*

Partial Shipment*

Allowed Not Allowed

Trans-Shipment*

Allowed Not Allowed

Extra Terms and Conditions*

Documents Upload*

Choose File No file chosen

I acknowledge that I have carefully read and accepted the applicable Terms and Conditions

Clear Previous **Proceed**

24. **Check** the details, then click **Confirm**.
25. The request is sent to the **KFH Backoffice** for validation and approval.

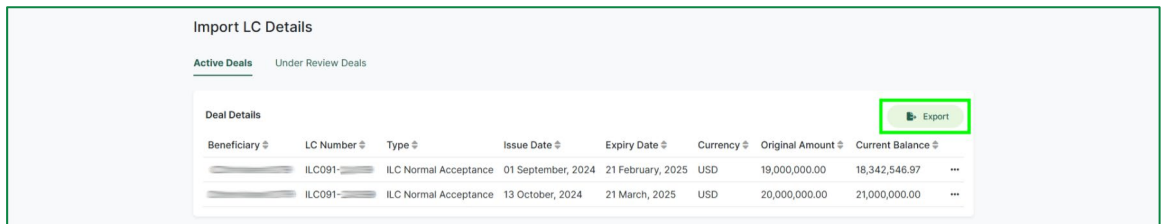
14.2 Import LC Details

Features & Notes:

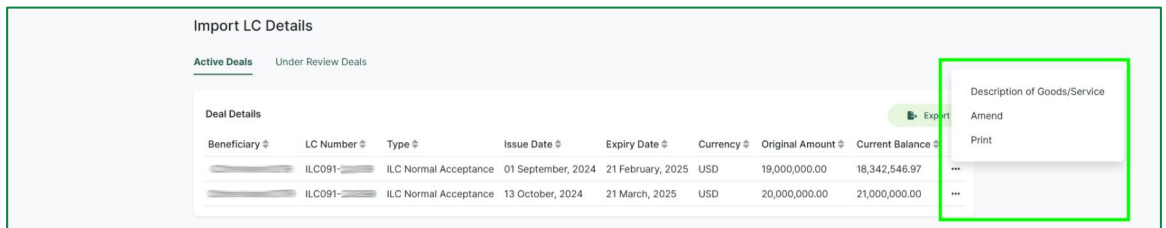
- This dashboard is your primary tool for monitoring trade obligations. It allows you to track the Expiry Date of each LC to ensure timely renewals and provides transparency into the Outstanding Amount versus the original LC Amount.

Step-by-Step Instructions:

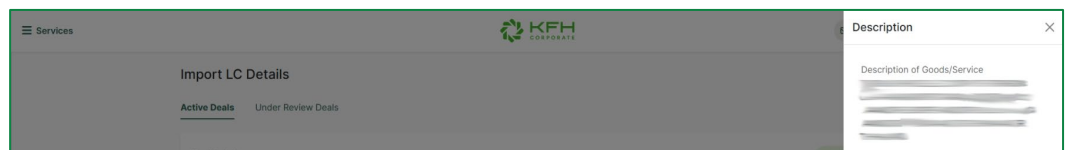
- Navigate to **Trade Finance > Import LC Details**.
- A table will display Import LC Details in two tabs (**Active, Under Review**).
- Users can click on **Export** button to get an excel file of the details.



- Click the **Option Button** (three dots) at the end of a specific card row.

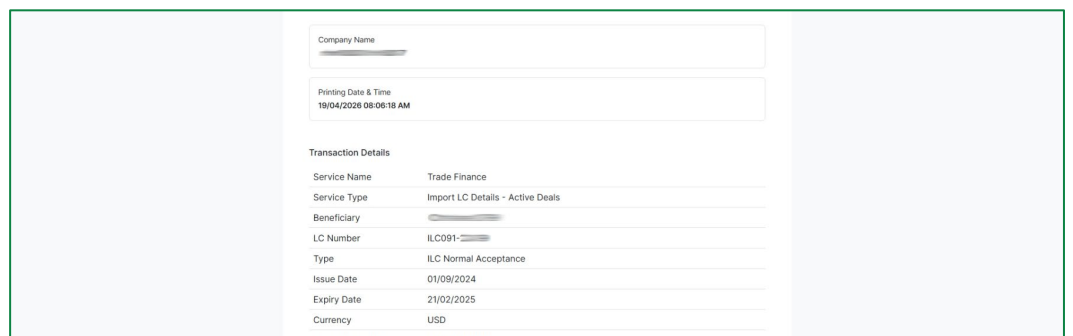


- Description of Goods/Service.**



- Amend (Details).**

- Print.**



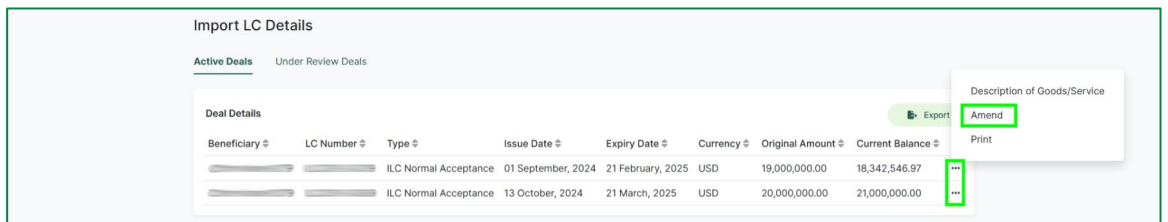
14.3 Import LC (Amend)

Features & Notes:

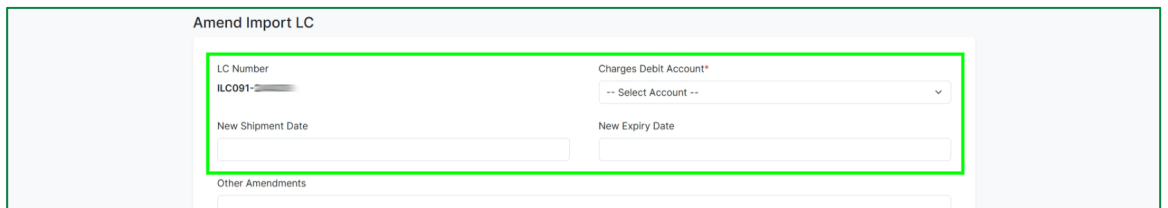
- To submit a request for Import LC amendments.
- This service is available to Initiators or users with Single Full Access only.
- You can monitor the progress of your application by navigating to the [Requests History](#).

Step-by-Step Instructions:

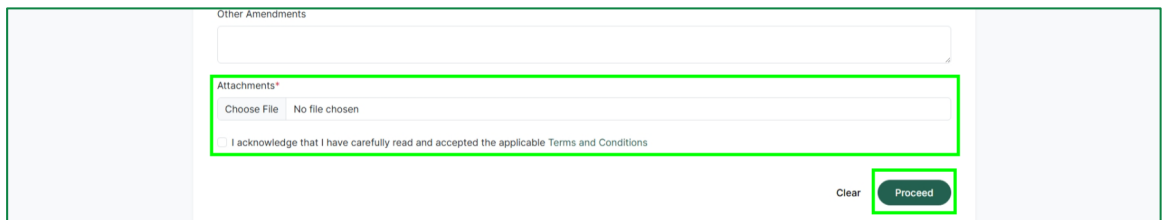
1. Navigate to **Trade Finance > Import LC Details**.
2. Click the **Option Button** (three dots) at the end of a specific card row.
3. Select **Amend**.



4. Select **Charges Debit Account**.
5. **Amend** the LC as per your needs.



6. **Upload the required attachments**.
7. Read and **Accept the Terms and Conditions**.
8. Click **Proceed**.



9. **Check the details, then click Confirm**.
10. The request is sent to the **KFH Backoffice for validation and approval**.

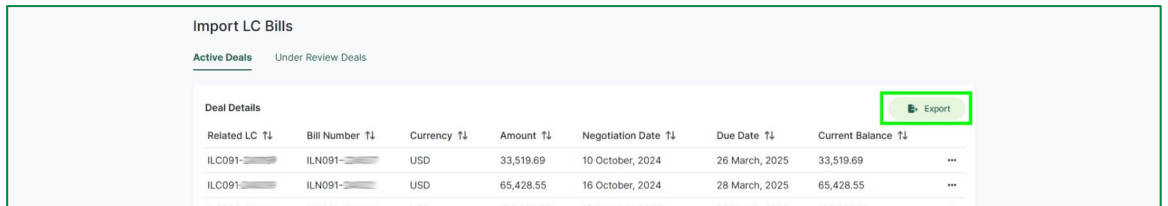
14.4 Import LC Bills

Features & Notes:

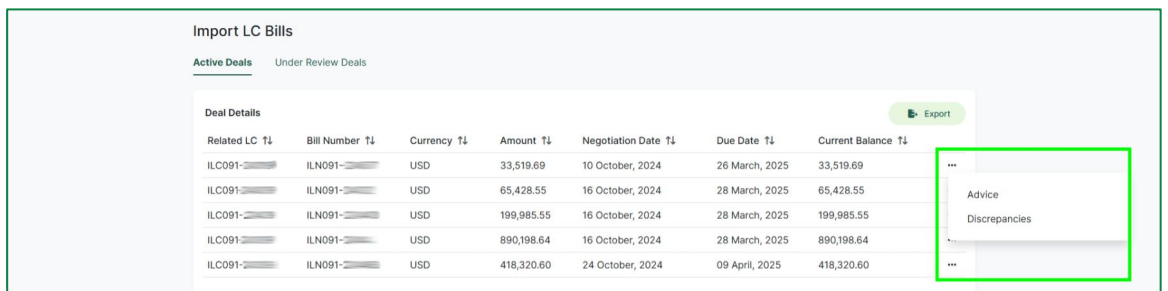
- This dashboard is your primary tool for monitoring trade obligations.

Step-by-Step Instructions:

- Navigate to **Trade Finance > Import LC Bills**.
- A table will display Import LC Bills in two tabs (**Active, Under Review**).
- Users can click on **Export** button to get an excel file of the details.



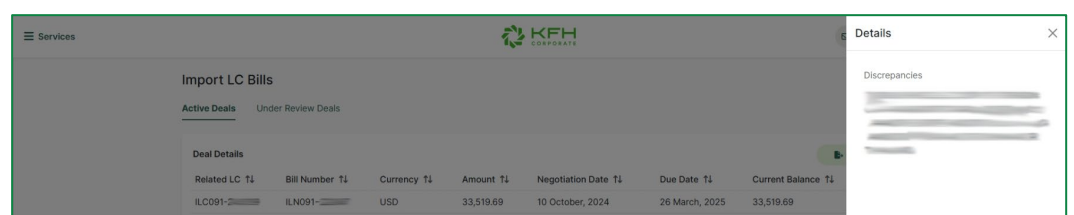
- Click the **Option Button** (three dots) at the end of a specific card row.



a. Advice.



b. Discrepancies.



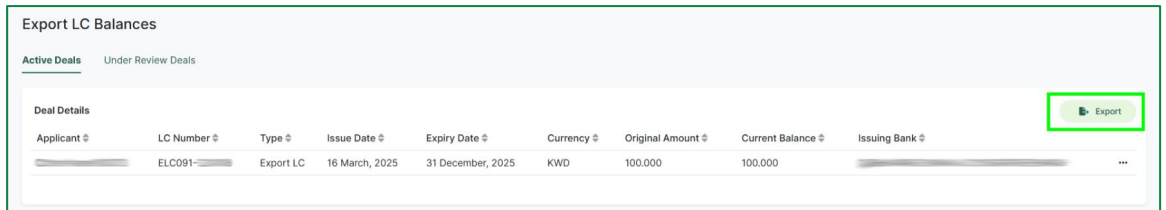
14.5 Export LC Balances

Features & Notes:

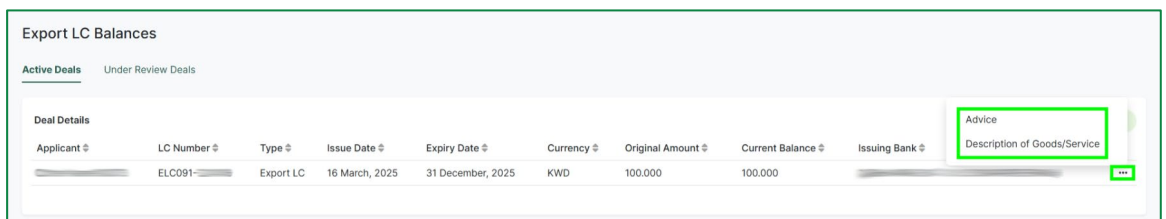
- This dashboard is your primary tool for monitoring trade obligations.

Step-by-Step Instructions:

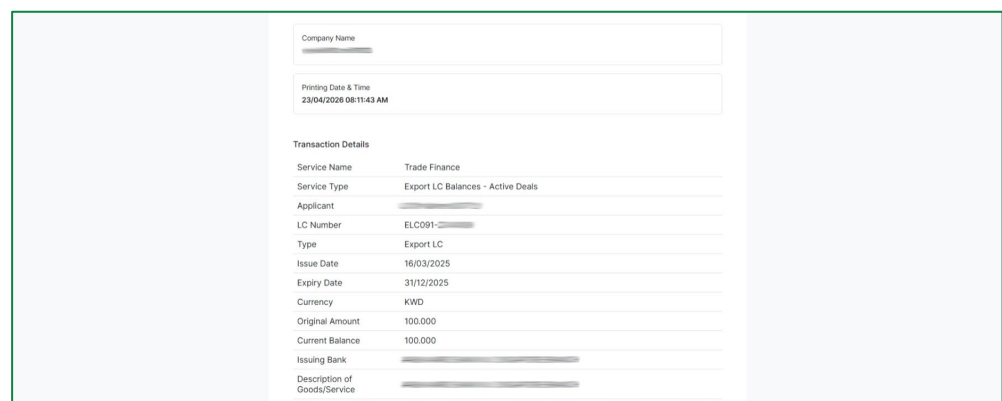
1. Navigate to **Trade Finance > Export LC Balances**.
2. A table will display Export LC Balances in two tabs (**Active, Under Review**).
3. Users can click on **Export** button to get an excel file of the details.



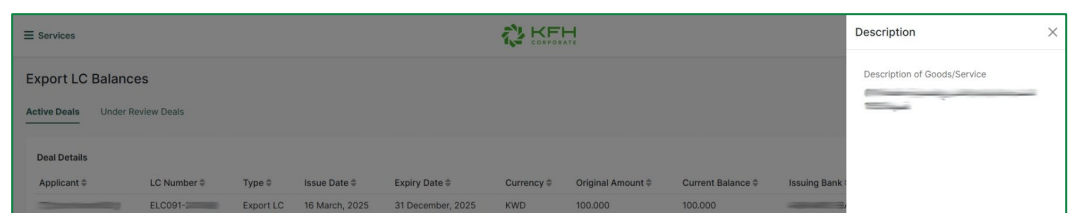
4. Click the **Option Button** (three dots) at the end of a specific card row.



a. Advice.



b. Description of Goods/Service.



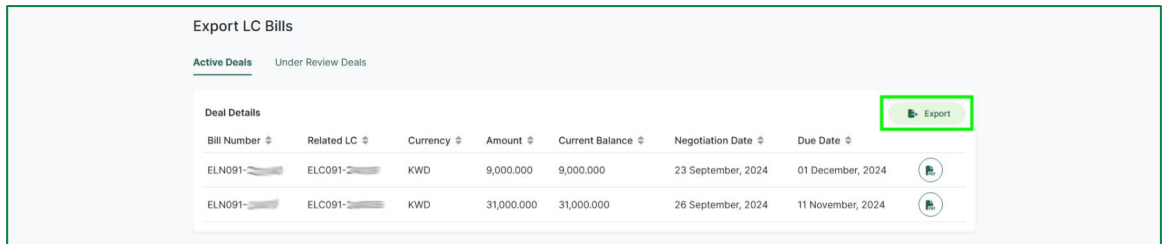
14.6 Export LC Bills

Features & Notes:

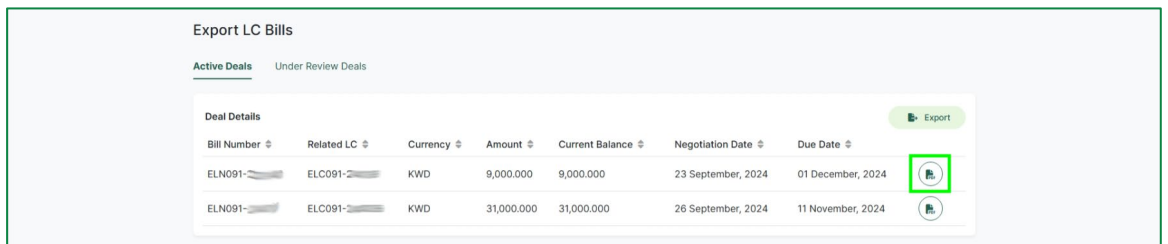
- This dashboard is your primary tool for monitoring trade obligations.

Step-by-Step Instructions:

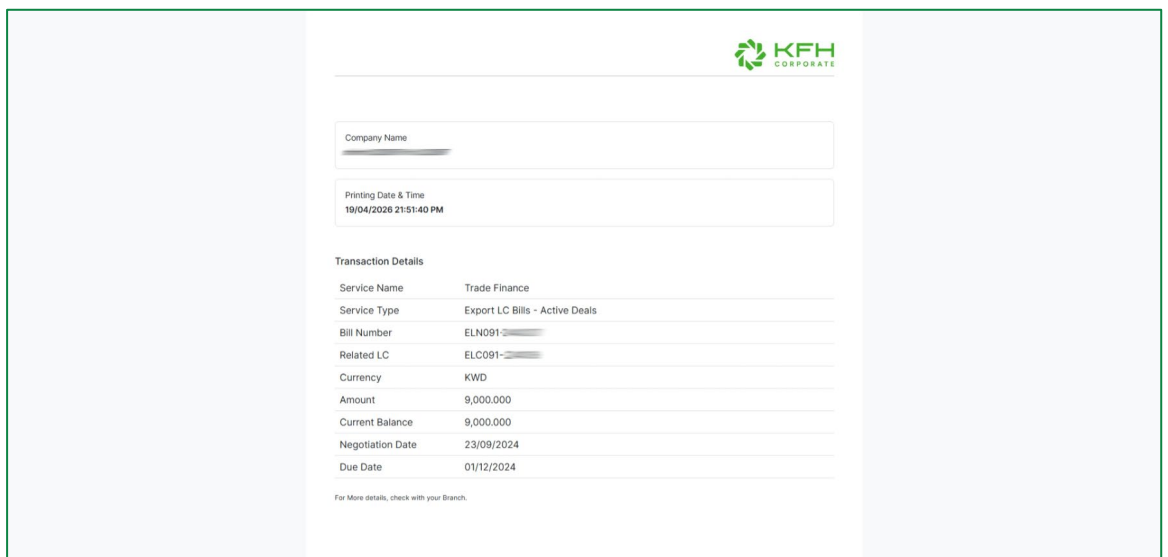
1. Navigate to **Trade Finance > Export LC Bills**.
1. A table will display Export LC Bills in two tabs (**Active, Under Review**).
2. Users can click on **Export** button to get an excel file of the details.



3. Click the **PDF** Button to extract selected record details.



4. **Exported Details.**



14.7 Inward Bills of Collections

Features & Notes:

- This dashboard is your primary tool for monitoring trade obligations.

Step-by-Step Instructions:

- Navigate to **Trade Finance > Inward Bills of Collections**.
- A table will display Inward Bills of Collections in two tabs (**Active**, **Under Review**).
- Users can click on **Export** button to get an excel file of the details.

Inward Bills of Collections

Active Deals Under Review Deals

Deal Details

Beneficiary	Bill Number	Currency	Amount	Current Balance	Due Date	Shipping From	Carrier Name	Shipping Document Date	Shipping Document Number	Deliver Against
[REDACTED]	IBC091-[REDACTED]	USD	39,746.70	39,746.70	09 December, 2024	[REDACTED]	[REDACTED]	10 July, 2024	[REDACTED]	ACCEPTANCE
[REDACTED]	IBC091-[REDACTED]	USD	30,995.00	30,995.00	06 November, 2024	[REDACTED]	[REDACTED]	01 September, 2024	[REDACTED]	ACCEPTANCE

Export

- Click the **Option Button** (three dots) at the end of a specific card row.

Inward Bills of Collections

Active Deals Under Review Deals

Deal Details

Beneficiary	Bill Number	Currency	Amount	Current Balance	Due Date	Shipping From	Carrier Name	Shipping Document Date	Shipping Document Number	Deliver Against
[REDACTED]	IBC091-[REDACTED]	USD	39,746.70	39,746.70	09 December, 2024	[REDACTED]	[REDACTED]	10 July, 2024	[REDACTED]	ACCEPTANCE
[REDACTED]	IBC091-[REDACTED]	USD	30,995.00	30,995.00	06 November, 2024	[REDACTED]	[REDACTED]	01 September, 2024	[REDACTED]	ACCEPTANCE

Advice
Description of Goods/Service
ACCEPTANCE
ACCEPTANCE

a. Advice.

ADVISE OF INWARD BILL COLLECTION

KFH CORPORATE

Drawn: [REDACTED]
 Drawn: [REDACTED]
 Bill Amount: USD 39,746.70
 Bank Charge: USD 0.00
 Total: USD 39,746.70
 Deliver The Document Against: ACCEPTANCE

IBC No: IBC091-[REDACTED]
 Remitter Ref: [REDACTED]
 Commission: KWD 0.000
 Bank Charge: KWD 0.000
 Total: KWD 0.000
 Maturity Date: 09/12/2024

Description Of Goods:
 FROZEN PREPARED POTATO PRODUCT

Shipping Documents No:	24188834
Shipment Date:	10/07/2024
From:	[REDACTED]
To:	[REDACTED]

AUTHORITY TO KUWAIT FINANCE HOUSE:

- WE HEREBY AUTHORIZE YOU TO PAY THE VALUE OF THE DUE TO US, PLUS THE COMMISSION AND OTHER EXPENSES, FROM ANY ACCOUNT PROCEEDS ON DEPOSITED ACCOUNT.
- IN THE EVENT THAT IT DOES NOT FULLY COVERED THE DUE AMOUNT, WE AGREE THAT KUWAIT FINANCE HOUSE (K.S.C.) HAS THE RIGHT TO TAKE ANY MEASURES IT DEEMS APPROPRIATE IN ORDER TO MAINTAIN THE OUTSTANDING AMOUNT, ALSO, TAKES THE NECESSARY PRECAUTIONAL MEASURES TO PRESERVE THE VALUE OF THE INWARD COLLECTION BILL, AND TO RECORD THE EXPENSES RESULTING FROM TAKING THESE MEASURES ON MY/OUR ACCOUNT, AND WITHOUT THE NECESSITY OF OBTAINING MY/OUR APPROVAL.

FOR KUWAITIA USE ONLY:

- WE HEREBY APPROVE AND ACCEPT THE DOCUMENT AND AUTHORIZE YOU TO SETTLE THE INWARD BILL OF COLLECTION VALUE USING OUR MUJIBAH CREDIT FACILITY AND SUBJECT TO THE APPROVED TENDOR MENTIONED IN THE CREDIT TERMS AND CONDITIONS.

b. Description of Goods/Service.

Services

KFH CORPORATE

Inward Bills of Collections

Active Deals Under Review Deals

Deal Details

Beneficiary Bill Number Currency Amount Current Balance Due Date Shipping From Carrier Name Shipping Document Date Shipping Document Number Deliver Against

Description

Description of Goods/Service
 FROZEN PREPARED POTATO PRODUCT

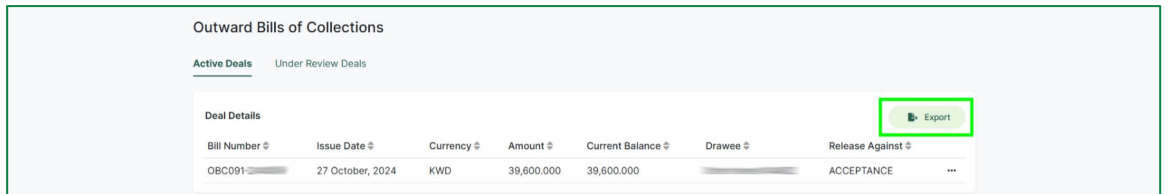
14.8 Outward Bills of Collections

Features & Notes:

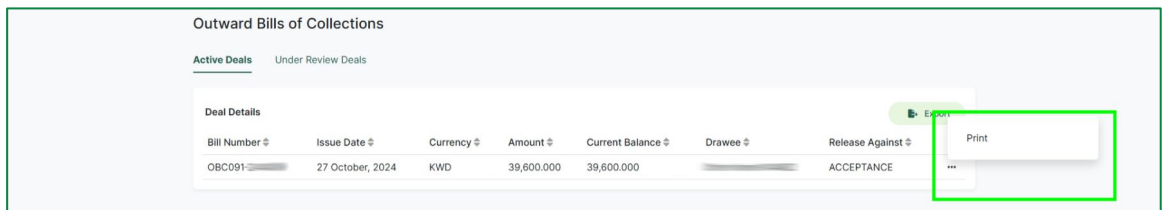
- This dashboard is your primary tool for monitoring trade obligations.

Step-by-Step Instructions:

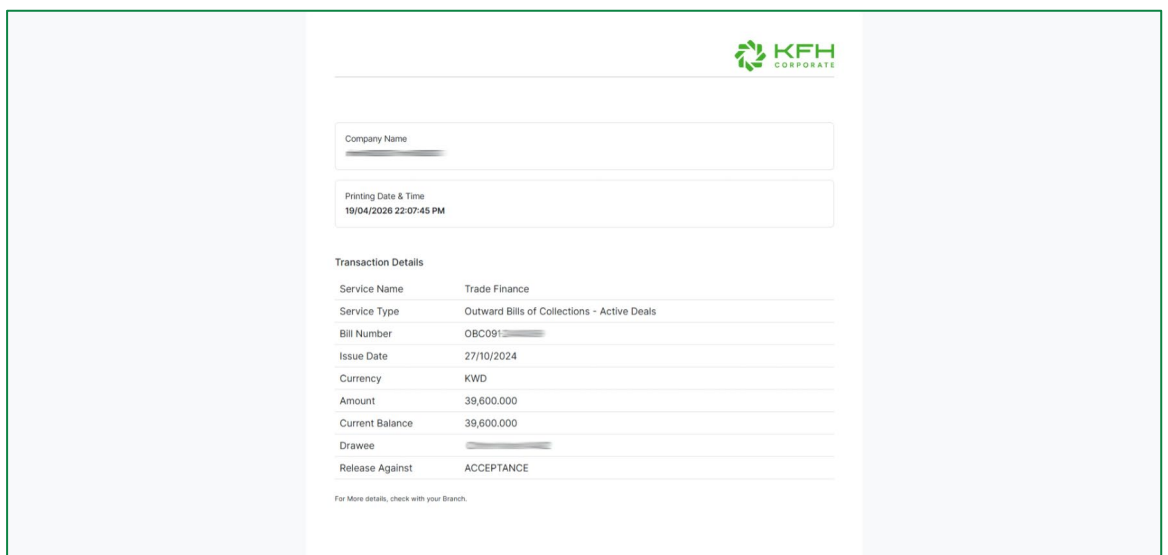
1. Navigate to **Trade Finance > Outward Bills of Collections**.
2. A table will display Outward Bills of Collections in two tabs (**Active, Under Review**).
3. Users can click on **Export** button to get an excel file of the details.



4. Click the **Option Button**, to get a **Print**.



5. **Print view.**



14.9 Outward LG Issuance

Features & Notes:

- To allow the corporation to request the issuance of a Letter of Guarantee (LG) to a third party (Beneficiary), providing a bank-backed assurance for contractual or financial obligations.
- The Commencing Date and Expiry Date define the legal validity period of the guarantee. Ensure the Purpose clearly describes the underlying contract (e.g., Tender Bond, Performance Bond) to facilitate a smooth approval process by the bank's trade finance department.
- This service is available to Initiators or users with Single Full Access only.
- You can monitor the progress of your application by navigating to the [Requests History](#).

Step-by-Step Instructions:

1. Navigate to **Trade Finance > Outward LG Issuance**.
2. Select the **Type of LG** (Performance, Tender, Other, Advance Payment, or Standby Letter of Credit).
3. Select the **Issuance Type** (Facility, or Cash).
4. Select **Account Number** (If Issuance Type if Cash).
5. Select the **Charges Debit Account**.
6. Enter **LG Amount & Currency**.

The screenshot shows the 'Outward LG Issuance' form in the KFH Corporate portal. The form is titled 'Outward LG Issuance' and contains several fields. A green box highlights the top section: 'Type Of LG*' (dropdown), 'Issuance Type*' (dropdown), 'Collateral Account Number*' (dropdown), 'Charges Debit Account*' (dropdown), 'LG Amount*' (text input), and 'Currency*' (dropdown). Below this, there are fields for 'Purpose*', 'Commencing Date*', 'Expiry Date*', 'Beneficiary Location*' (radio buttons for Local and International), 'Bond delivery method*' (dropdown), and 'Issuer contact number*' (text input). A 'Next' button is located at the bottom right of the form.

7. Enter the **Purpose**.
8. Select **Commencing Date**.
9. Select **Expiry Date**.

This is a close-up screenshot of the 'Outward LG Issuance' form, focusing on the 'Purpose*', 'Commencing Date*', and 'Expiry Date*' fields. A green box highlights these three fields.

10. Select **Beneficiary Location** (Local, or International).
11. Select **Bond delivery method** (Mail delivery to beneficiary, Collect from Trade Finance Department customer service).
12. Enter **Issuer contact number**.

This screenshot shows a portion of the 'Outward LG Issuance' form. The fields visible are: Purpose* (text input), Commencing Date* (calendar icon), Expiry Date* (calendar icon), Beneficiary Location* (radio buttons for Local and International, with Local selected), Bond delivery method* (dropdown menu showing '-- Select Value --'), and Issuer contact number* (text input with '+965' prefix).

13. If **Bond delivery method** is (Collect from Trade Finance Department customer service): **Recipient Civil ID, Recipient Name**.

This screenshot shows the 'Outward LG Issuance' form with the Bond delivery method set to 'Collect from Trade Finance Department cu'. The Recipient Civil ID* and Recipient Name* fields are highlighted with a green box, indicating they are required when this delivery method is selected.

14. Click **Next**.

This screenshot shows the full 'Outward LG Issuance' form. The 'Next' button at the bottom right is highlighted with a green box, indicating the next step in the process.

15. Enter **Beneficiary Details**.

This screenshot shows the 'Outward LG Issuance' form with the Beneficiary Details section highlighted by a green box. The fields include: Beneficiary Name*, Beneficiary Bank*, Swift Code*, Beneficiary Address*, Beneficiary Contact Name*, Beneficiary Contact Number*, Third Party* (radio buttons for Yes and No, with No selected), Client Email Address*, Documents Upload* (Choose File, No file chosen), and a checkbox for 'I acknowledge that I have carefully read and accepted the applicable Terms and Conditions'.

16. Is **Third Party** (Yes, or No).
17. If Third Party is (Yes), then enter:
 - a. **Third Party Name**.
 - b. **Third party contact Number**.
 - c. **Client Email Address**.
18. **Upload** related **Documents**.
19. Read and **Accept the Terms and Conditions**.
20. Click **Proceed**.

The screenshot shows the 'Outward LG Issuance' form in the KFH Corporate portal. The form is titled 'Outward LG Issuance' and is located under the 'Services' menu. The user is identified as 'Jassim Ahmad Jassim' (Test two). The form contains the following fields and sections:

- Beneficiary Name***: Text input field.
- Beneficiary Bank***: Text input field.
- Swift Code***: Text input field.
- Beneficiary Address***: Text input field.
- Beneficiary Contact Name***: Text input field.
- Beneficiary Contact Number***: Text input field.
- Third Party***: Radio buttons for 'Yes' and 'No'. The 'No' option is selected.
- Client Email Address***: Text input field.
- Documents Upload***: A 'Choose File' button and a 'No file chosen' status.
- Terms and Conditions**: A checkbox labeled 'I acknowledge that I have carefully read and accepted the applicable Terms and Conditions'.
- Navigation**: 'Clear', 'Previous', and 'Proceed' buttons. The 'Proceed' button is highlighted with a green box.

At the bottom left, there is a contact number: 'Call Allo Baitak 1803333'. At the bottom right, it says 'Kuwait Finance House © 2026'.

21. **Check** the details, then click **Confirm**.
22. The request is sent to the **KFH Backoffice** for validation and approval.

14.10 Outward LG Details

Features & Notes:

- This dashboard is your primary tool for monitoring trade obligations.

Step-by-Step Instructions:

- Navigate to **Trade Finance > Outward LG Details**.
- A table will display Outward LG Details in two tabs (**Active**, **Under Review**).
- Users can click on **Export** button to get an excel file of the details.

Outward LG Details

Active Deals Under Review Deals

Beneficiary	Applicant	LG Number	Type	Issue Date	Expiry Date	Currency	Original Amount	Current Balance	
[REDACTED]	[REDACTED]	OLG091-[REDACTED]	OLG Performance Guarantee	29 May, 2023	09 June, 2025	KWD	402.000	402.000	...
[REDACTED]	[REDACTED]	OLG091-[REDACTED]	OLG Performance Guarantee	30 November, 2023	01 February, 2025	KWD	1,640.000	1,640.000	...

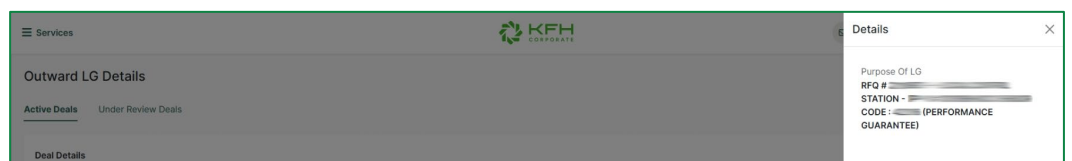
- Click the **Option Button** (three dots) at the end of a specific card row.

Outward LG Details

Active Deals Under Review Deals

Beneficiary	Applicant	LG Number	Type	Issue Date	Expiry Date	Currency	Original Amount	Current Balance	
[REDACTED]	[REDACTED]	OLG091-[REDACTED]	OLG Performance Guarantee	29 May, 2023	09 June, 2025	KWD	402.000	402.000	...
[REDACTED]	[REDACTED]	OLG091-[REDACTED]	OLG Performance Guarantee	30 November, 2023	01 February, 2025	KWD	1,640.000	1,640.000	...

- Amend ([Details](#)).
- Purpose of LG.



- Print.

Printing Date & Time
19/04/2028 20:31:07 PM

Transaction Details

Service Name	Trade Finance
Service Type	Outward LG Details - Active Deals
Beneficiary	[REDACTED]
Applicant	[REDACTED]
LG Number	OLG091-[REDACTED]
Type	OLG Performance Guarantee
Issue Date	29/05/2023
Expiry Date	09/06/2025
Currency	KWD
Original Amount	402.000
Current Balance	402.000
Purpose Of LG	RFQ # [REDACTED] CODE : [REDACTED] (PERFORMANCE GUARANTEE)

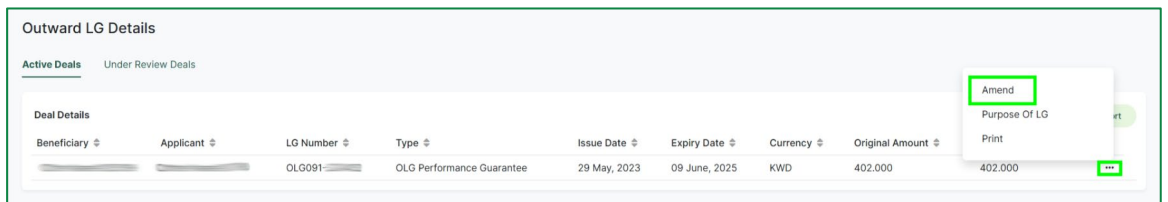
14.11 Outward LG (Amend)

Features & Notes:

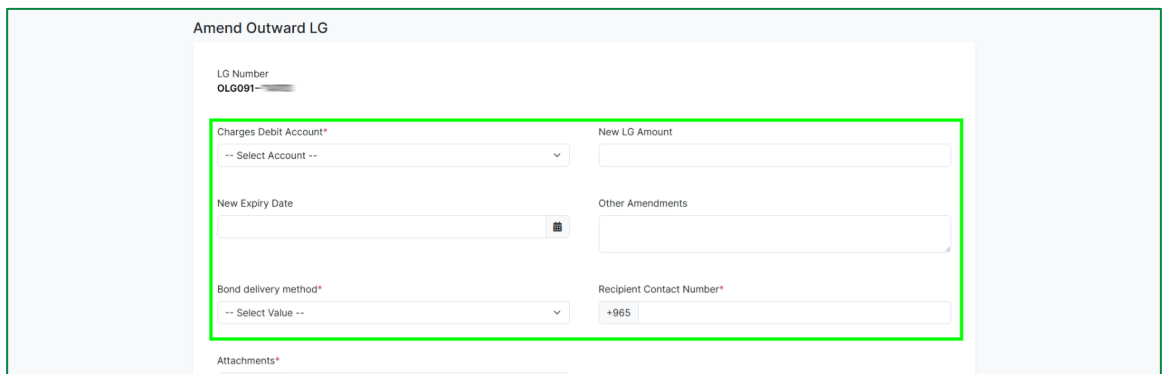
- To submit a request for Outward LG amendments.
- This service is available to Initiators or users with Single Full Access only.
- You can monitor the progress of your application by navigating to the [Requests History](#).

Step-by-Step Instructions:

1. Navigate to **Trade Finance > Outward LG Details**.
2. Click the **Option Button** (three dots) at the end of a specific card row.
3. Select **Amend**.

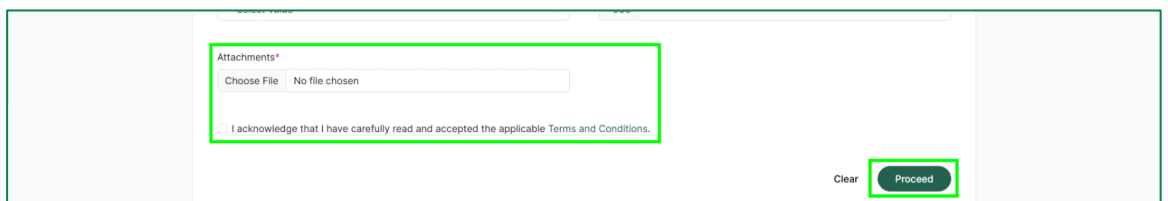


4. Select **Charges Debit Account**.
5. **Amend** the LC as per your needs.



The screenshot shows the 'Amend Outward LG' form. The 'LG Number' field is pre-filled with 'OLG091'. The 'Charges Debit Account*' field is highlighted with a green box and contains a dropdown menu with '-- Select Account --'. Other fields include 'New LG Amount', 'New Expiry Date', 'Other Amendments', 'Bond delivery method*', 'Recipient Contact Number*' (pre-filled with '+965'), and 'Attachments*'. There is also a checkbox for 'I acknowledge that I have carefully read and accepted the applicable Terms and Conditions.'.

6. **Upload the required attachments**.
7. Read and **Accept the Terms and Conditions**.
8. Click **Proceed**.



The screenshot shows the 'Attachments*' section of the form. It features a 'Choose File' button and a text box that says 'No file chosen'. Below this is a checkbox for 'I acknowledge that I have carefully read and accepted the applicable Terms and Conditions.'. At the bottom right, there is a 'Clear' button and a 'Proceed' button, which is highlighted with a green box.

9. **Check the details, then click Confirm**.
10. The request is sent to the **KFH Backoffice for validation and approval**.

14.12 Inward LG Details

Features & Notes:

- This dashboard is your primary tool for monitoring trade obligations.

Step-by-Step Instructions:

1. Navigate to **Trade Finance > Inward LG Details**.
2. A table will display Inward LG Details in two tabs (**Active, Under Review**).
3. Users can click on **Export** button to get an excel file of the details.

Inward LG Details

Active Deals Under Review Deals

Deal Details

Applicant	LG Number	Type	Issue Date	Expiry Date	Currency	Original Amount	Current Balance	
[Redacted]	OLG091	OLG Other Guarantees	11 March, 2026	18 June, 2026	KWD	100.000	250.000	...

Export

4. Click the **Option Button** (three dots) at the end of a specific card row.

Inward LG Details

Active Deals Under Review Deals

Deal Details

Applicant	LG Number	Type	Issue Date	Expiry Date	Currency	Original Amount	Curr	
[Redacted]	OLG091	OLG Other Guarantees	11 March, 2026	18 June, 2026	KWD	100.000	250.000	...

Purpose Of LG
Print

Export

a. Purpose of LG.

Services

KFH CORPORATE

Inward LG Details

Active Deals Under Review Deals

Deal Details

Applicant	LG Number	Type	Issue Date	Expiry Date	Currency	Original Amount
[Redacted]	OLG091	OLG Other Guarantees	11 March, 2026	18 June, 2026	KWD	100.000

Details

Purpose Of LG

[Redacted]

b. Print.

Company Name

[Redacted]

Printing Date & Time

23/04/2026 08:07:56 AM

Transaction Details

Service Name Trade Finance

Service Type Inward LG Details - Active Deals

Applicant [Redacted]

LG Number OLG091

Type OLG Other Guarantees

Issue Date 11/03/2026

Expiry Date 18/06/2026

Currency KWD

Original Amount 100.000

Current Balance 250.000

Purpose Of LG [Redacted]

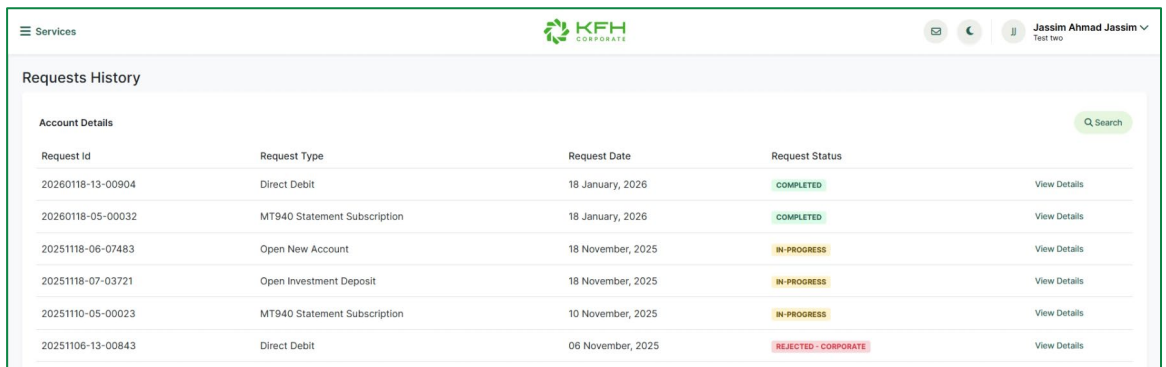
14.13 Requests History

Features & Notes:

- To track and manage the lifecycle of all service requests made under the Trade Finance module.

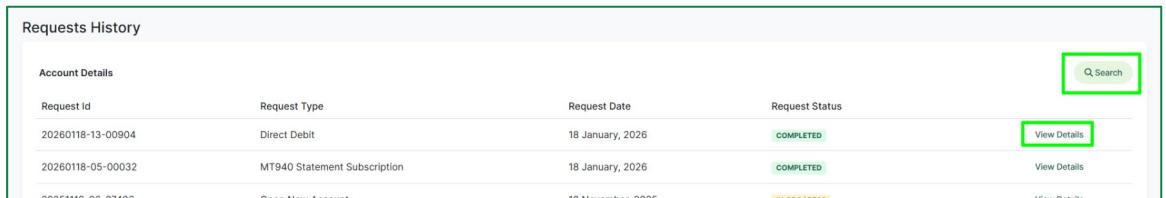
Step-by-Step Instructions:

- Navigate to **Trade Finance > Requests History**.
- The main screen displays a list of all submitted requests.
- Monitor the real-time progress of your application. Once the KFH Backoffice completes their validation, the status will update to Success or Completed.



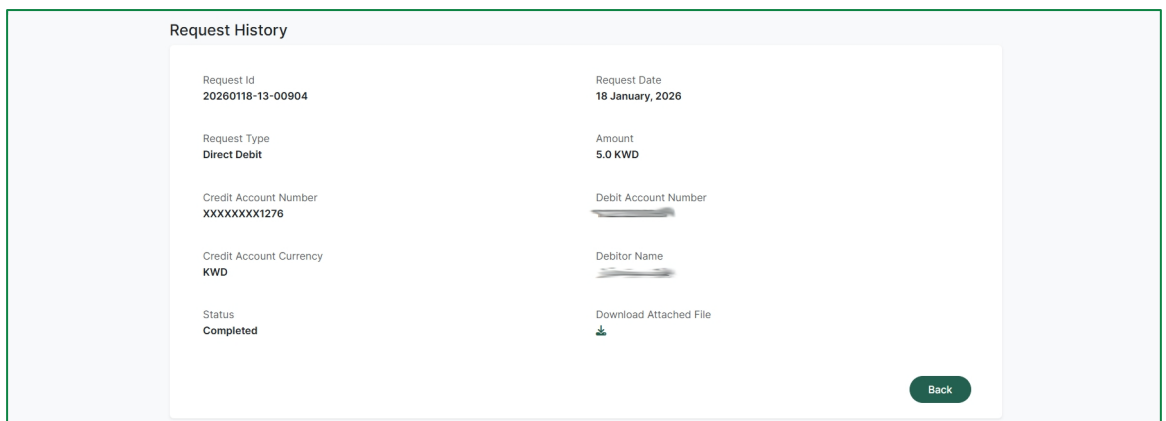
Request Id	Request Type	Request Date	Request Status	
20260118-13-00904	Direct Debit	18 January, 2026	COMPLETED	View Details
20260118-05-00032	MT940 Statement Subscription	18 January, 2026	COMPLETED	View Details
20251118-06-07483	Open New Account	18 November, 2025	IN-PROGRESS	View Details
20251118-07-03721	Open Investment Deposit	18 November, 2025	IN-PROGRESS	View Details
20251110-05-00023	MT940 Statement Subscription	10 November, 2025	IN-PROGRESS	View Details
20251106-13-00843	Direct Debit	06 November, 2025	REJECTED - CORPORATE	View Details

- You can **search** for specific requests using multiple criteria's.
- Click on **View Details** for any request to view the details and notes provided by the bank.



Request Id	Request Type	Request Date	Request Status	
20260118-13-00904	Direct Debit	18 January, 2026	COMPLETED	View Details
20260118-05-00032	MT940 Statement Subscription	18 January, 2026	COMPLETED	View Details
20251118-06-07483	Open New Account	18 November, 2025	IN-PROGRESS	View Details

6. Details View.



Request Id 20260118-13-00904	Request Date 18 January, 2026
Request Type Direct Debit	Amount 5.0 KWD
Credit Account Number XXXXXXXX1276	Debit Account Number [REDACTED]
Credit Account Currency KWD	Debitor Name [REDACTED]
Status Completed	Download Attached File Download

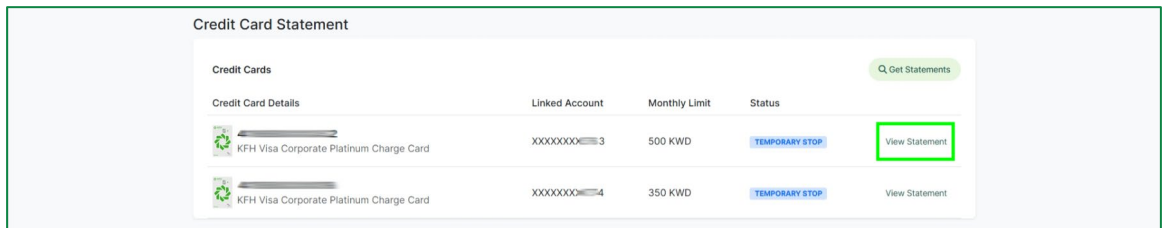
15.2 Credit Card Statement

Features & Notes:

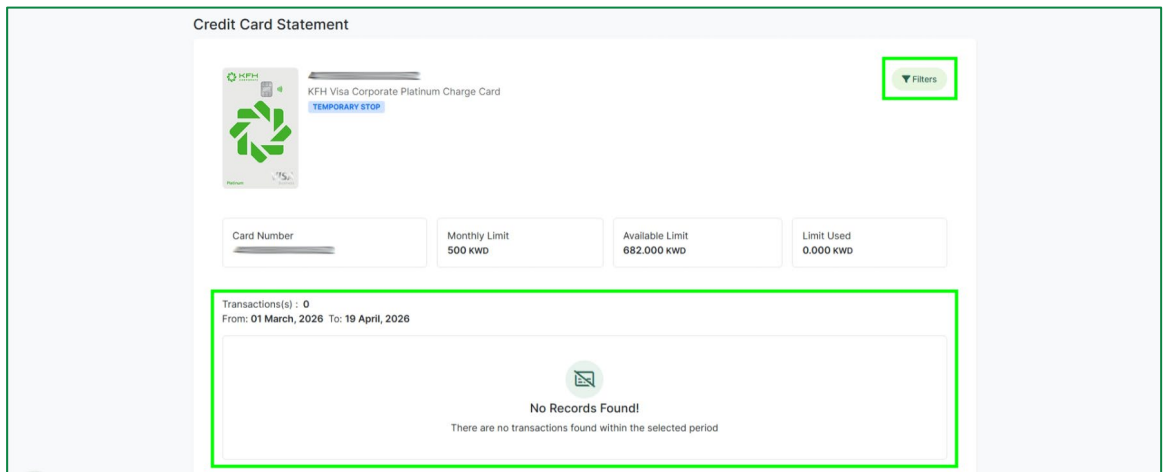
- To allow the corporation to access historical billing cycles and real-time transaction breakdowns for all corporate credit cards.

Step-by-Step Instructions:

- Navigate to **Credit Cards > Credit Card Statement**.
- Identify the specific card you wish to audit from the dashboard.
- Click the **View Statement** link at the end of the row for the selected card.



- Recent transactions** will be displayed on the screen.
- Click on the **Filter** button to search for specific date range.



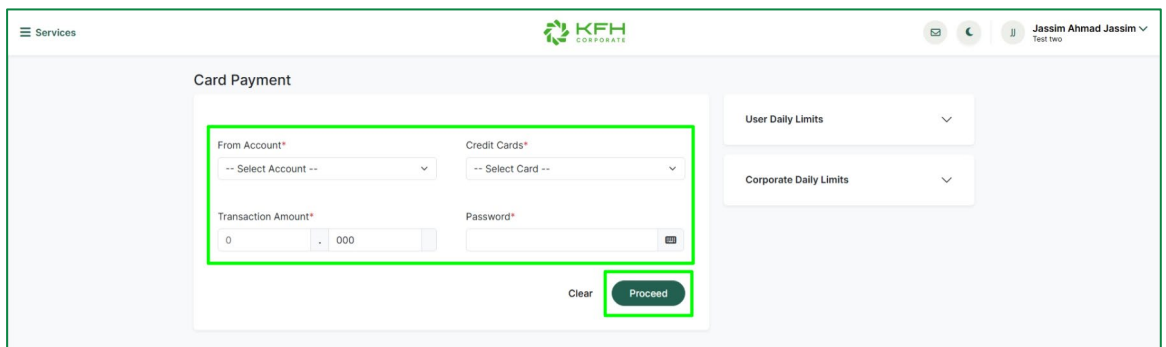
15.3 Card Payment

Features & Notes:

- To allow the corporation to settle outstanding balances on corporate credit cards or top up directly from their corporate bank accounts.

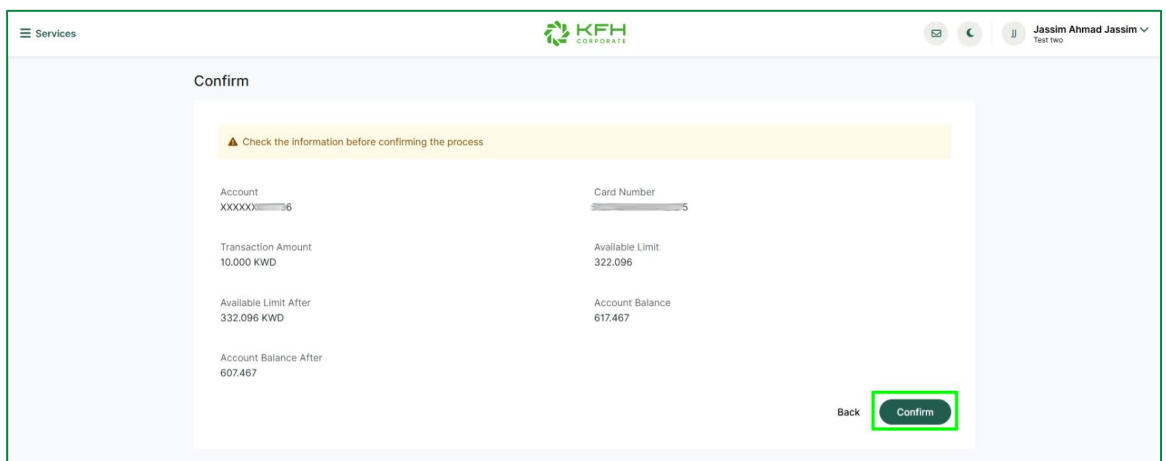
Step-by-Step Instructions:

1. Navigate to **Credit Cards > Card Payment**.
2. Select the **Debit Account** you wish to use for the payment.
3. Select the **Credit Card** you wish to pay/top up.
4. Enter the **Amount** you wish to pay in KWD.
5. Enter your **Login Password**.
6. Click **Proceed**.



The screenshot shows the 'Card Payment' form in the KFH Corporate system. The form is titled 'Card Payment' and is located under the 'Services' menu. The form fields are: 'From Account*' (dropdown menu with '-- Select Account --'), 'Credit Cards*' (dropdown menu with '-- Select Card --'), 'Transaction Amount*' (input field with '0' and a decimal separator), and 'Password*' (input field with a clear button). There are also 'User Daily Limits' and 'Corporate Daily Limits' dropdown menus on the right. A 'Proceed' button is highlighted with a green box.

7. Check the details, then click **Confirm**.



The screenshot shows the 'Confirm' form in the KFH Corporate system. The form is titled 'Confirm' and is located under the 'Services' menu. A yellow warning banner at the top says 'Check the information before confirming the process'. The form displays the following information:

Account XXXXXX0006	Card Number XXXXXXXXXX
Transaction Amount 10.000 KWD	Available Limit 322.096
Available Limit After 332.096 KWD	Account Balance 617.467
Account Balance After 607.467	

A 'Confirm' button is highlighted with a green box.

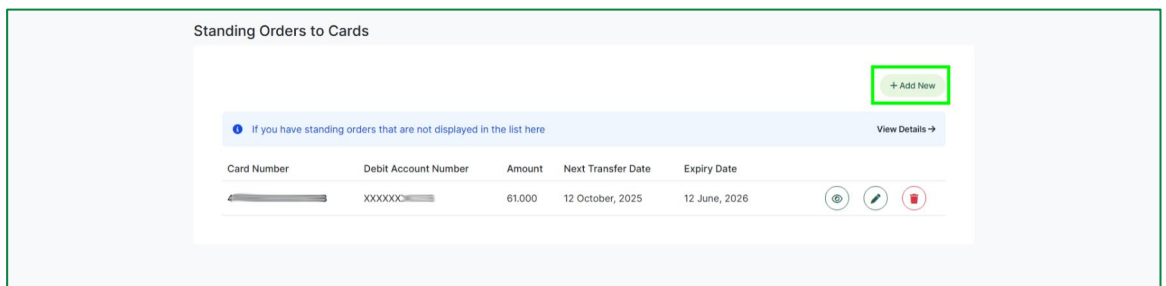
15.4.2. Add Standing Orders to Cards

Features & Notes:

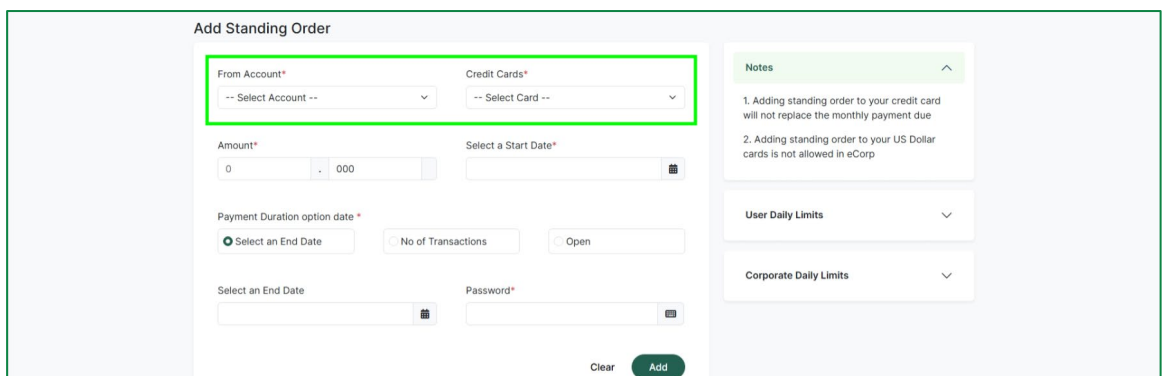
- To automate recurring payments or top-ups from a corporate account to specific corporate credit cards on a scheduled Monthly basis.
- This service is available to Initiators or users with Single Full Access only.

Step-by-Step Instructions:

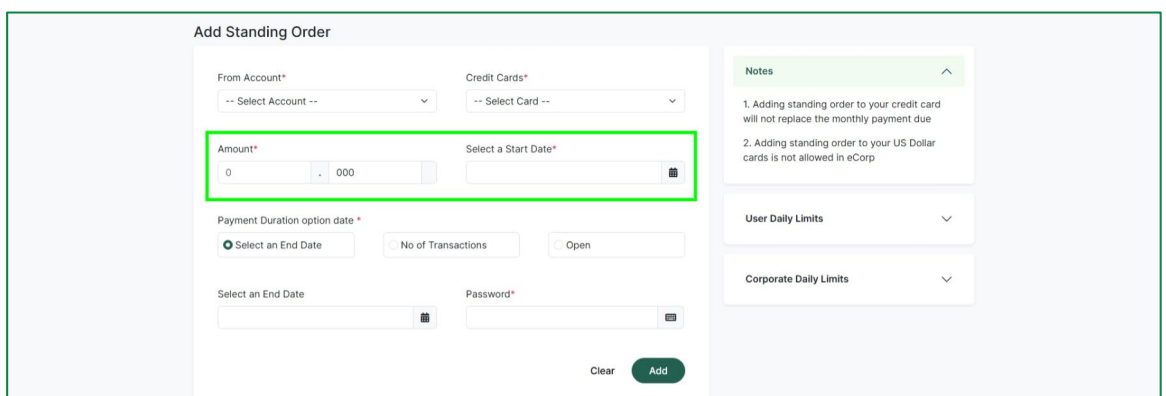
1. Navigate to **Credit Cards > Standing Orders to Cards**.
2. Click **Add** button.



3. Select the **Debit Account** to be debited.
4. Select **Credit Card**.



5. Enter the **Amount** to be transferred in each cycle.
6. Select **Start Date**.



7. Select **Payment Duration**:
 - a. **End Date**: Use the calendar to pick a final expiry date.
 - b. **Based on Transfers**: Enter a specific count.
 - c. **Open**: No end date.
8. If the selected **Payment Duration** is **End Date**. then, select **End Date**.
9. Enter your **Login Password**.
10. Click **Add**.

1. **Check the details, then click Confirm.**

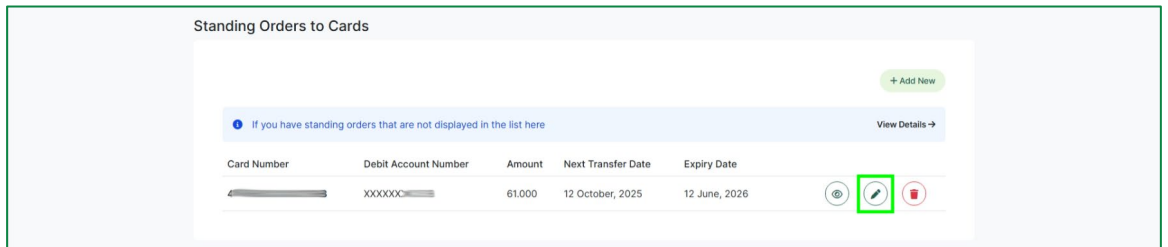
15.4.3. Edit Standing Orders to Cards

Features & Notes:

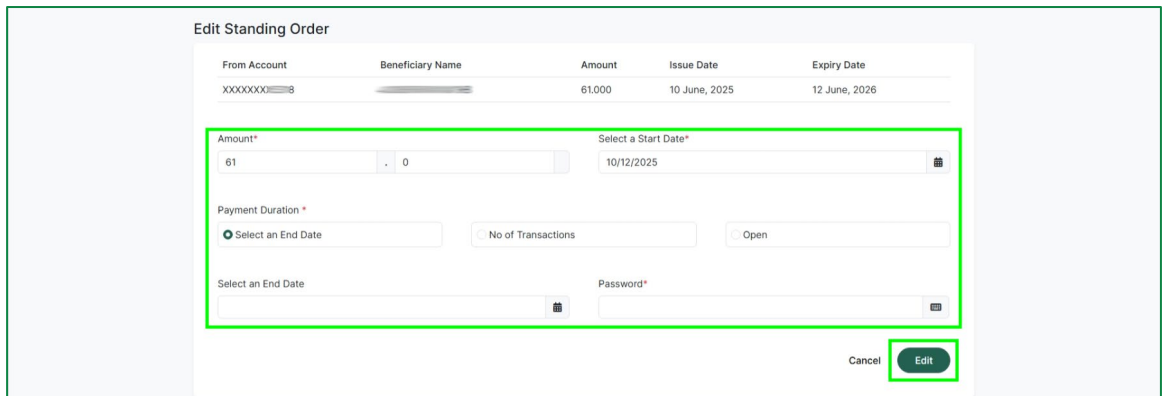
- To Edit an existing standing order instructions to cards.
- This service is available to Initiators or users with Single Full Access only.

Step-by-Step Instructions:

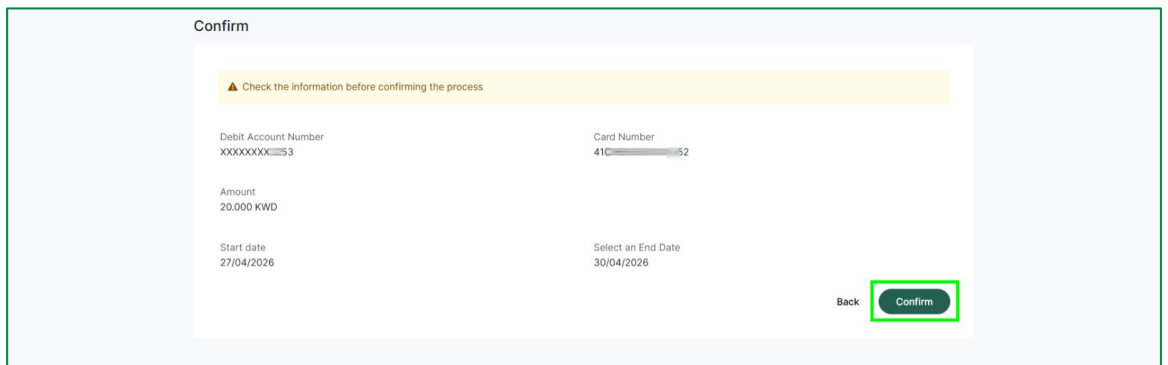
1. Navigate to **Credit Cards > Standing Orders to Cards**.
2. Click **Edit** button.



3. Edit the required instructions.
4. Enter your **Login Password**.
5. Click **Proceed**.



6. Check the details, then click **Confirm**.



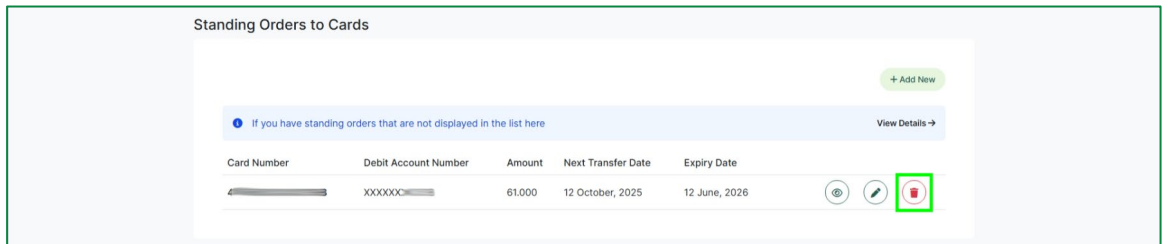
15.4.4.Delete Standing Orders to Cards

Features & Notes:

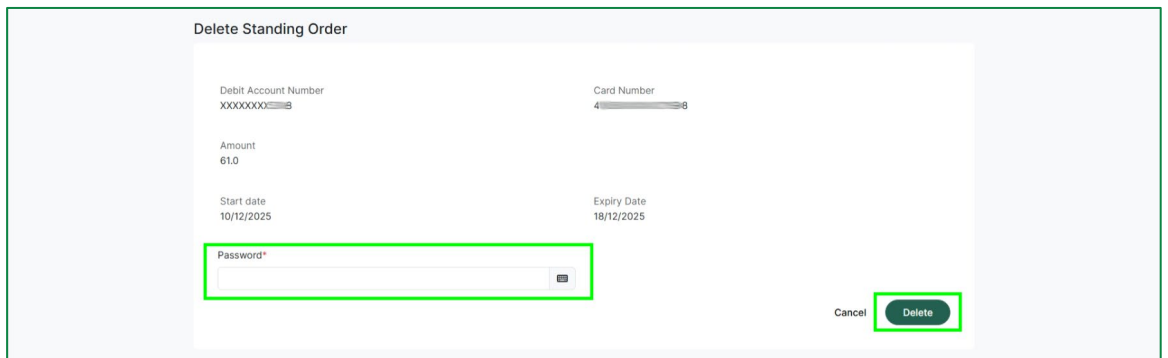
- To Delete an existing standing order instructions to cards.
- This service is available to Initiators or users with Single Full Access only.

Step-by-Step Instructions:

1. Navigate to **Credit Cards > Standing Orders to Cards**.
2. Click **Delete** button.



3. Enter your **Login Password**.
4. **Check** the details, then click **Confirm**.



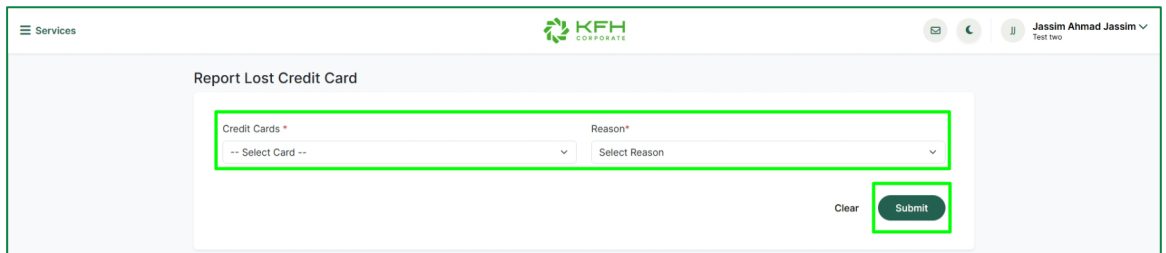
15.5 Report Lost Credit Card

Features & Notes:

- To immediately secure corporate credit lines by permanently blocking a credit card that has been lost, stolen, or compromised.

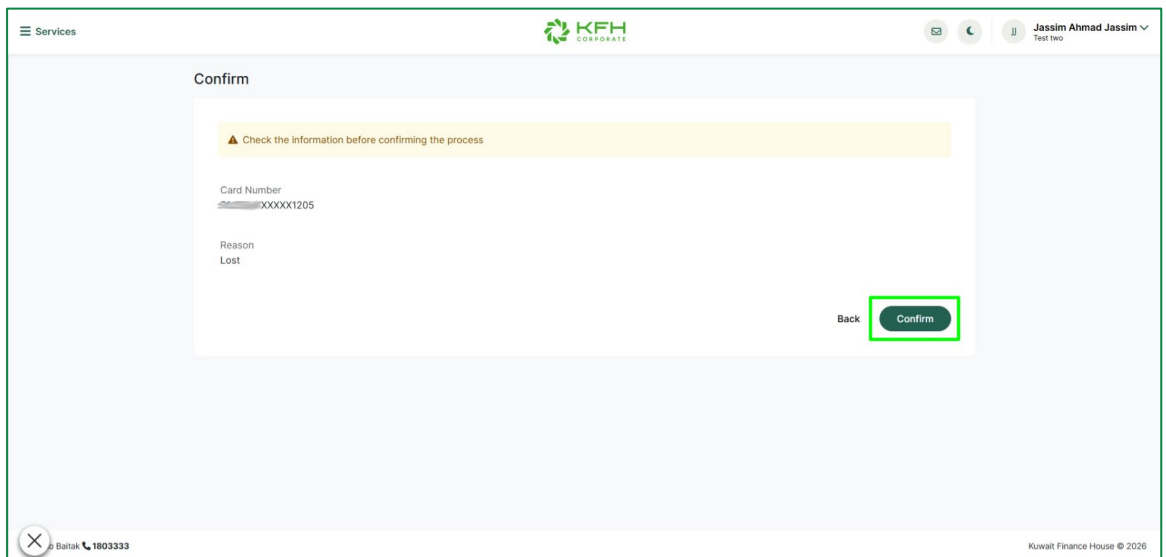
Step-by-Step Instructions:

5. Navigate to **Credit Cards > Report Lost Credit Card**.
6. Select the **Card** you wish to report.
7. Select the **Reason** (Lost or Stolen).
8. Click **Submit**.



The screenshot shows the 'Report Lost Credit Card' form in the KFH Corporate portal. The form has two dropdown menus: 'Credit Cards *' with the option '-- Select Card --' and 'Reason*' with the option 'Select Reason'. A 'Clear' link is located to the left of the 'Submit' button. The 'Submit' button is highlighted with a green border.

9. **Check** the details, then click **Confirm** to instantly block the card.



The screenshot shows the 'Confirm' step in the KFH Corporate portal. A yellow warning banner at the top reads 'Check the information before confirming the process'. Below this, the 'Card Number' is displayed as 'XXXXXXXX1205' and the 'Reason' is 'Lost'. A 'Back' link is located to the left of the 'Confirm' button. The 'Confirm' button is highlighted with a green border.

16. Debit Cards

16.1 Debit Card Transactions Report

Features & Notes:

- To enable the corporation to monitor and audit the spending activity of all corporate debit cards linked to their accounts.
- Transactions are updated in real-time. You can filter by a specific card number to track a particular staff member's corporate spendings.

Step-by-Step Instructions:

1. Navigate to **Debit Cards > Debit Card Transactions Report**.
2. Select **Account**.
3. Select the required **From Date** and **To Date** to define the reporting period.
4. Click **Submit**.

Services **KFH CORPORATE** Jassim Ahmad Jassim Test two

Debit Card Transactions Report

⚠ Transaction period cannot exceed 3 months

Account Number* -- Select Account -- Date from* Date to*

Clear Submit

5. System will display the available debit cards.
6. Select a **Card**.




Services **KFH CORPORATE** Jassim Ahmad Jassim Test two

Debit Card Transactions Report

⚠ Transaction period cannot exceed 3 months

Account Number* XXXXXXXX0149 - Current | Balance 0.000 Available Balance 0.000 KWD Date from* 01/01/2026 Date to* 01/04/2026

Clear Submit

Card Details	Card Type	Status
 4XXXXXXXX4576	Government Card	ACTIVE
 4XXXXXXXX3730	Premium Card	ACTIVE
 4XXXXXXXX1492	Plus Card	ACTIVE

7. **Transactions** will be listed directly in the portal.

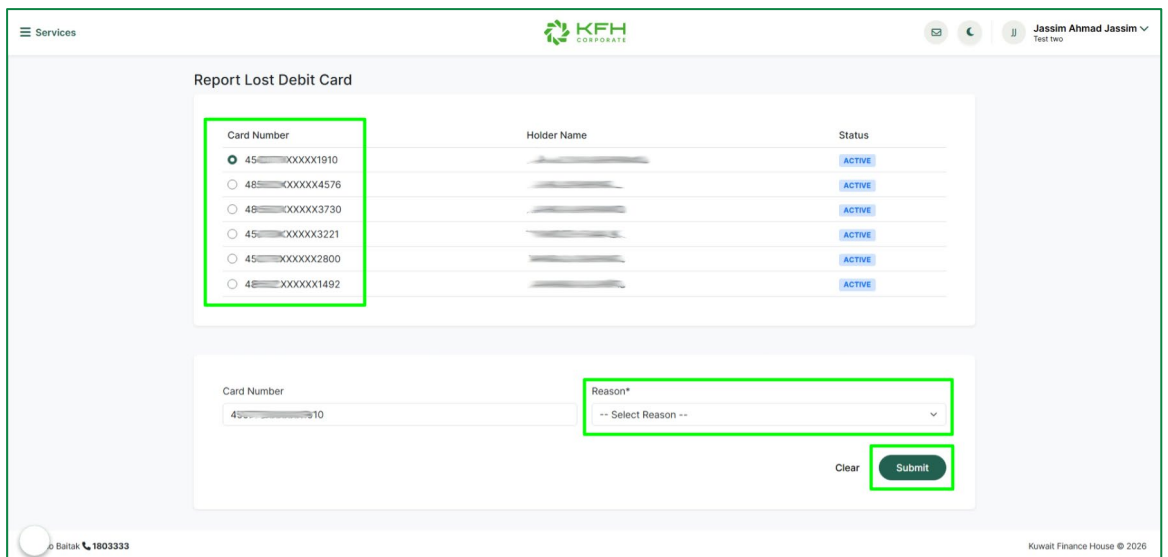
16.2 Report Lost Debit Card

Features & Notes:

- To immediately protect corporate funds by permanently deactivating a debit card that has been lost, stolen.
- **Reporting a card as lost is an irreversible action.** Once submitted, the card is permanently blocked and cannot be reactivated. A replacement card must be requested through your Relationship Manager or the nearest KFH Corporate branch.

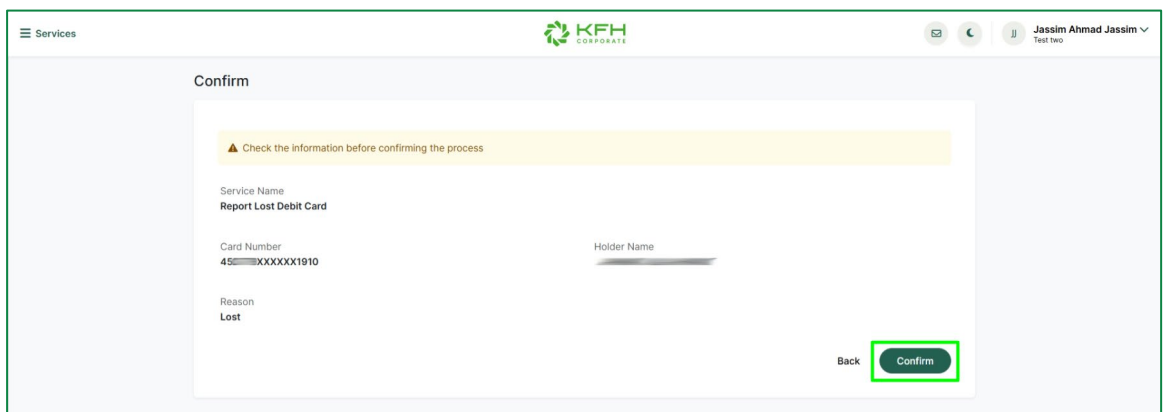
Step-by-Step Instructions:

1. Navigate to **Debit Cards > Report Lost Debit Card**.
2. Select the **card** from the list of active corporate cards.
3. Select the **reason** (Lost, Stolen).
4. Click **Submit**.



The screenshot shows the 'Report Lost Debit Card' interface. At the top, there's a navigation bar with 'Services', the KFH Corporate logo, and user information 'Jassim Ahmad Jassim'. The main content area is titled 'Report Lost Debit Card'. It features a table of active cards with columns for Card Number, Holder Name, and Status. The first card, with Card Number 45XXXXXXXX1910, is selected. Below the table, there's a form to enter the Card Number and select a Reason*. The Reason* dropdown is currently set to '-- Select Reason --'. A 'Submit' button is located at the bottom right of the form.

5. **Check** the details, then click **Confirm** to instantly block the card.



The screenshot shows the 'Confirm' interface. At the top, there's a navigation bar with 'Services', the KFH Corporate logo, and user information 'Jassim Ahmad Jassim'. The main content area is titled 'Confirm'. It features a warning message: 'Check the information before confirming the process'. Below the warning, the service name is 'Report Lost Debit Card'. The card number is 45XXXXXXXX1910 and the holder name is redacted. The reason is 'Lost'. A 'Confirm' button is located at the bottom right of the form.

17. Letters & Certificates

17.1 Issue IBAN Letter

Features & Notes:

- To request an official bank document confirming your account's International Bank Account Number (IBAN) for formal business use.
- Note that the issued letter is valid for 1 Month from the date of issuance.
- A standard fee of 5.0 KWD will be applied for this service.
- This service is available to Initiators or users with Single Full Access only.
- The QR Coded IBAN letter will be available for download under the [Requests History](#).

Step-by-Step Instructions:

1. Navigate to **Letters & Certificates > Issue IBAN Letter**.
2. Select the **Account Number** for which you require the IBAN letter.
3. Read and **Accept the Terms and Conditions**.
4. Click **Proceed**.

The screenshot shows the 'Issue IBAN Letter' form. The 'Account Number*' dropdown is highlighted with a green box. The 'Validity' is '1 Month' and 'Fees' is '5.0 KWD'. A checkbox for 'I acknowledge that I have carefully read and accepted the applicable Terms and Conditions.' is also highlighted with a green box. A 'Proceed' button is highlighted with a green box.

5. **Check the details, then click Confirm.**

The screenshot shows the 'Confirm' page. A yellow warning banner at the top says 'Check the information before confirming the process'. The details are as follows: Service Name: Issue IBAN Letter; Company Name Arabic: [redacted]; Company Name English: [redacted]; Civil ID: [redacted]; Opening Account Date: 14/01/2028; Account Number: Investment Saving Account 1; Account Currency: KWD; IBAN: KW; Swift Code: KFHOKWKW; Fees: 5.0 KWD; Validity: 1 Month. A 'Confirm' button is highlighted with a green box.

17.2 Balance Confirmation Letter

Features & Notes:

- To request an official certificate confirming the balance of a specific corporate account for auditing, financial reporting, or legal purposes.
- This service is available to Initiators or users with Single Full Access only.
- You can monitor the progress of your application by navigating to the [Requests History](#).

Step-by-Step Instructions:

1. Navigate to **Letters & Certificates > Balance Confirmation Letter**.
2. Select the **Account Number** you wish to confirm.
3. Select the **Issue Date As Of** (for which the balance needs to be certified).
4. Enter the name of the **Auditing Firm**.
5. Provide the **Auditor Email Address** where the auditor can be reached.
6. **Upload** any supporting documentation required for this request.
7. Read and **Accept the Terms and Conditions**.
8. Click **Proceed**.

The screenshot shows the 'Balance Confirmation Letter' form in the KFH Corporate system. The form is titled 'Balance Confirmation Letter' and is located under the 'Services' menu. The form includes the following fields and options:

- Account Number***: A dropdown menu with the text '-- Select Account --'.
- Issue Date As Of ***: A date selection field with a calendar icon.
- Auditor Name**: A text input field.
- Auditor Email address**: A text input field.
- Documents Upload**: A file upload area with a 'Choose File' button and the text 'No file chosen'.
- Terms and Conditions**: A checkbox labeled 'I acknowledge that I have carefully read and accepted the applicable Terms and Conditions'.
- Buttons**: 'Clear' and 'Submit' buttons.

On the right side of the form, there is a 'Notes' section with the following text:

1. Balance confirmation letter will be addressed "To whom it may concern" if Auditor name is not filled
2. letter will be ready for collection in 2 working days
3. This certificate will be given to the client upon his request without the least responsibility on part of KFH. Failure to make any observations on the described balances within one week from the date of receipt of the certificate shall be construed as an implicit approval on the validity of balances therein.
4. Fees will be deducted based on Tariff List
5. This certificate does not contain international

9. **Check** the details, then click **Confirm**.
10. The request is sent to the **KFH Backoffice** for validation and approval.

17.3 Issue Liability Certificate

Features & Notes:

- To obtain a formal statement from the bank detailing outstanding liabilities and credit facilities (Deals) tied to the corporate entity.
- This service is available to Initiators or users with Single Full Access only.
- You can monitor the progress of your application by navigating to the [Requests History](#).

Step-by-Step Instructions:

11. Navigate to **Letters & Certificates > Issue Liability Certificate**.
12. Select the **Account Number** from which the service charge will be deducted.
13. Enter the **Authorized Person Details (Name & Civil ID)**.

The screenshot shows the 'Issue Liability Certificate' form. The 'Account Number' field is a dropdown menu with the text '-- Select Account --'. The 'Service Charge' field is a text input containing '5,000 KD'. The 'Authorized Person Name' and 'Authorized Person Civil Id' fields are empty text inputs. To the right, a 'Notes' section is expanded, showing two numbered notes: '1. Letter will be ready for collection in 5 working days.' and '2. Letter will be ready collection in Kuwait Finance House Corporate branches. (Click here to check the nearest branch)'. The KFH Corporate logo is visible at the top center, and the user's name 'Jassim Ahmad Jassim' is in the top right corner.

14. Review the **list of active deals** (including Deal No, Deal Type, and Deal Amount).
15. **Select Deals** you want included in the liability certificate.

The screenshot shows a table titled 'Deals'. The table has three columns: 'Deal No', 'Deal Type', and 'Deal Amount'. There is one row of data with 'SC' in the 'Deal No' column and '7,200,000 KWD' in the 'Deal Amount' column. To the right of the table, a 'Notes' section is expanded, showing three numbered notes: 'any observations on the described balances within one week from the date of receipt of the certificate shall be construed as an implicit approval on the validity of balances therein.', '4. Fees will be deducted from the selected account', and '5. This certificate does not contain international'. The KFH Corporate logo is visible at the top center.

16. Read and **Accept the Terms and Conditions**.
17. Click **Proceed**.

The screenshot shows a section for accepting terms and conditions. It features a checkbox with the text 'I acknowledge that I have carefully read and accepted the applicable Terms and Conditions'. Below the checkbox, there are two buttons: 'Clear' and 'Proceed'. To the right, a 'Notes' section is expanded, showing three numbered notes: '4. Fees will be deducted from the selected account', '5. This certificate does not contain international', and '6. The debt of Ijara and Istisna' a products is calculated till the end of the contract only. It doesn't include the outstanding usage amounts for the period from the contract'. The KFH Corporate logo is visible at the top center.

18. **Check** the details, then click **Confirm**.
19. The request is sent to the **KFH Backoffice** for validation and approval.

17.4 Requests History

Features & Notes:

- To track and manage the lifecycle of all service requests made under the Letters & Certificates Services module.

Step-by-Step Instructions:

- Navigate to **Letters & Certificates > Requests History**.
- The main screen displays a list of all submitted requests.
- Monitor the real-time progress of your application. Once the KFH Backoffice completes their validation, the status will update to Success or Completed.

Request Id	Request Type	Request Date	Request Status	
20260118-13-00904	Direct Debit	18 January, 2026	COMPLETED	View Details
20260118-05-00032	MT940 Statement Subscription	18 January, 2026	COMPLETED	View Details
20251118-06-07483	Open New Account	18 November, 2025	IN-PROGRESS	View Details
20251118-07-03721	Open Investment Deposit	18 November, 2025	IN-PROGRESS	View Details
20251110-05-00023	MT940 Statement Subscription	10 November, 2025	IN-PROGRESS	View Details
20251106-13-00843	Direct Debit	06 November, 2025	REJECTED - CORPORATE	View Details

- You can **search** for specific requests using multiple criteria's.
- Click on **View Details** for any request to view the details and notes provided by the bank.

Request Id	Request Type	Request Date	Request Status	
20260118-13-00904	Direct Debit	18 January, 2026	COMPLETED	View Details
20260118-05-00032	MT940 Statement Subscription	18 January, 2026	COMPLETED	View Details
20251118-06-07483	Open New Account	18 November, 2025	IN-PROGRESS	View Details

6. Details View.

Request Id	20260118-13-00904	Request Date	18 January, 2026
Request Type	Direct Debit	Amount	5.0 KWD
Credit Account Number	XXXXXXXX1276	Debit Account Number	XXXXXXXXXXXX
Credit Account Currency	KWD	Debitor Name	XXXXXXXXXXXX
Status	Completed	Download Attached File	Download

[Back](#)

18. Suppliers Services

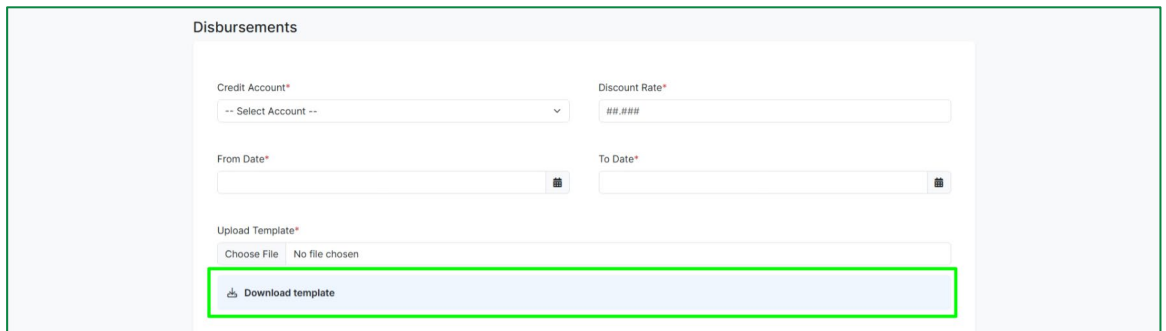
18.1 Disbursements

Features & Notes:

- To allow the corporation to request suppliers' disbursements by uploading a template.
- To ensure a successful processing cycle, always use the most recent official file format.
- If you are unsure of the data requirements, use the "Download template" link first to prepare your file before attempting an upload.
- This service is available to Initiators or users with Single Full Access only.
- You can monitor the progress of your application by navigating to the [Requests History](#).

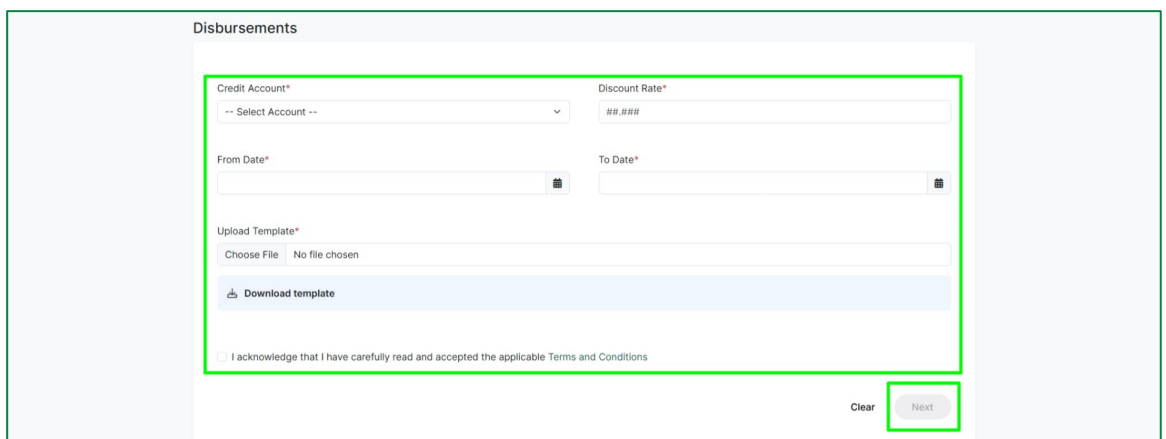
Step-by-Step Instructions:

1. Navigate to **Suppliers Services > Disbursements**.
2. **Download** the official Excel template.



The screenshot shows the 'Disbursements' form with the following fields: 'Credit Account*' (dropdown menu), 'Discount Rate*' (text input), 'From Date*' (calendar icon), 'To Date*' (calendar icon), and 'Upload Template*' (file upload area). The 'Download template' button is highlighted with a green box.

3. Select the **Credit Account** to be credited with the disbursement funds.
4. Enter the agreed-on **Discount Rate**.
5. Define the **Period** applicable to this disbursement batch.
6. Once your file is ready, **Upload** the official Excel template.
7. Read and **Accept the Terms and Conditions**.
8. Click **Next**.



The screenshot shows the 'Disbursements' form with the following fields: 'Credit Account*' (dropdown menu), 'Discount Rate*' (text input), 'From Date*' (calendar icon), 'To Date*' (calendar icon), and 'Upload Template*' (file upload area). The 'Download template' button is highlighted with a green box. Below the form, there is a checkbox for 'I acknowledge that I have carefully read and accepted the applicable Terms and Conditions' and a 'Next' button highlighted with a green box.

9. Check the uploaded data, then click **Proceed**.

The screenshot shows the 'Disbursements' screen in the KFH Corporate system. The page header includes 'Services', the KFH Corporate logo, and the user name 'Jassim Ahmad Jassim'. The main content area is titled 'Disbursements' and contains a summary of financial data. A green box highlights the following data:

Total Sales 100.000 KWD	Total Returns 50.000 KWD	Total Net Sales 50.000 KWD
Discount Rate 1.23 %	Discount Amount 0.615 KWD	Total Net Sales After Discount 48.385 KWD

Below the summary is a 'Template Details' table:

Code	Name	Sales	Returns	Net Sales
10001		100.000 KWD	50.000 KWD	50.000 KWD

At the bottom right, there are 'Back' and 'Proceed' buttons. The 'Proceed' button is highlighted with a green box.

10. Check the details, then click **Confirm**.

The screenshot shows the 'Confirm' screen in the KFH Corporate system. The page header includes 'Services', the KFH Corporate logo, and the user name 'Jassim Ahmad Jassim'. The main content area is titled 'Confirm' and contains a confirmation message and detailed financial information. A yellow warning box at the top says 'Check the information before confirming the process'. The details are as follows:

Service Name: Suppliers Disbursement

Credit Account: - Current - KWD

Discount Rate: 2.3 %

From Date: 01 April, 2026

To Date: 02 April, 2026

Total Sales: 100.000 KWD

Total Returns: 50.000 KWD

Discount Amount: 1.150 KWD

Total Net Sales: 50.000 KWD

Net Sales After Discount: 48.850 KWD

At the bottom right, there are 'Back' and 'Confirm' buttons. The 'Confirm' button is highlighted with a green box.

Below the details is a 'Template Details' table:

Code	Name	Sales	Returns	Net Sales
10001		100.000 KWD	50.000 KWD	50.000 KWD

At the bottom left, there is a contact number: 'Call Allo Ballak 1803333'. At the bottom right, there is a copyright notice: 'Kuwait Finance House © 2026'.

11. The request is sent to the **KFH Backoffice** for validation and approval.

18.2 Requests History

Features & Notes:

- To track and manage the lifecycle of all service requests made under the Suppliers Services module.

Step-by-Step Instructions:

- Navigate to **Suppliers Services > Requests History**.
- The main screen displays a list of all submitted requests.
- Monitor the real-time progress of your application. Once the KFH Backoffice completes their validation, the status will update to Success or Completed.

Request Id	Request Type	Request Date	Request Status
20260118-13-00904	Direct Debit	18 January, 2026	COMPLETED
20260118-05-00032	MT940 Statement Subscription	18 January, 2026	COMPLETED
20251118-06-07483	Open New Account	18 November, 2025	IN-PROGRESS
20251118-07-03721	Open Investment Deposit	18 November, 2025	IN-PROGRESS
20251110-05-00023	MT940 Statement Subscription	10 November, 2025	IN-PROGRESS
20251106-13-00843	Direct Debit	06 November, 2025	REJECTED - CORPORATE

- You can **search** for specific requests using multiple criteria's.
- Click on **View Details** for any request to view the details and notes provided by the bank.

Request Id	Request Type	Request Date	Request Status
20260118-13-00904	Direct Debit	18 January, 2026	COMPLETED
20260118-05-00032	MT940 Statement Subscription	18 January, 2026	COMPLETED
20251118-06-07483	Open New Account	18 November, 2025	IN-PROGRESS

6. Details View.

Request Id 20260118-13-00904	Request Date 18 January, 2026
Request Type Direct Debit	Amount 5.0 KWD
Credit Account Number XXXXXXXX1276	Debit Account Number [REDACTED]
Credit Account Currency KWD	Debitor Name [REDACTED]
Status Completed	Download Attached File [Icon]

19. Standing Orders

19.1 Standing Orders to Accounts

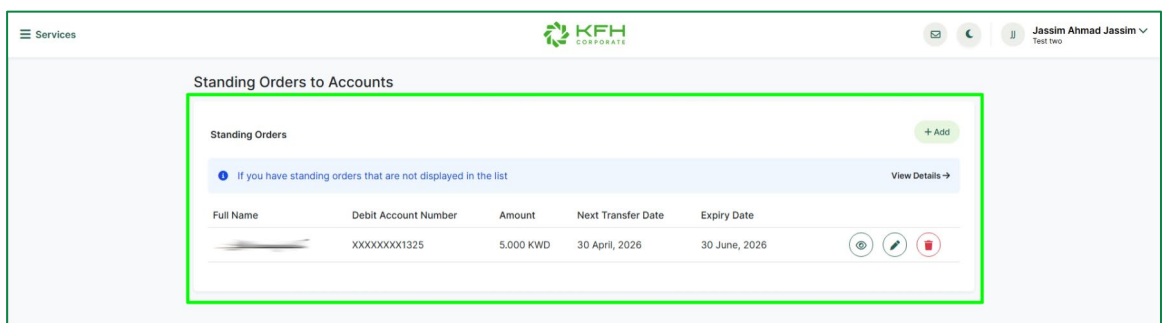
19.1.1.View Standing Orders to Accounts

Features & Notes:

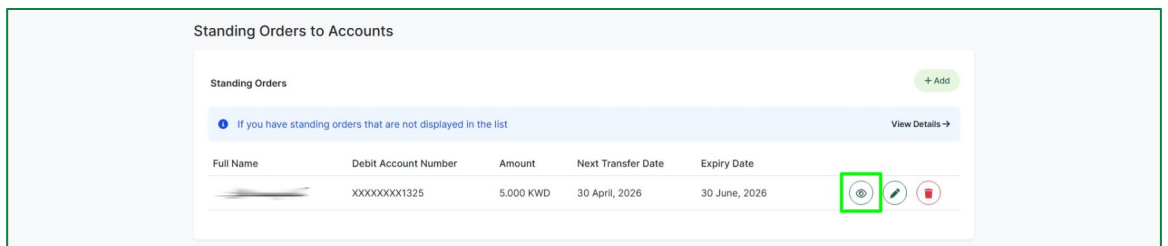
- To automate recurring payments or top-ups from a corporate account to Own accounts or KFH beneficiary on a scheduled Monthly basis.

Step-by-Step Instructions:

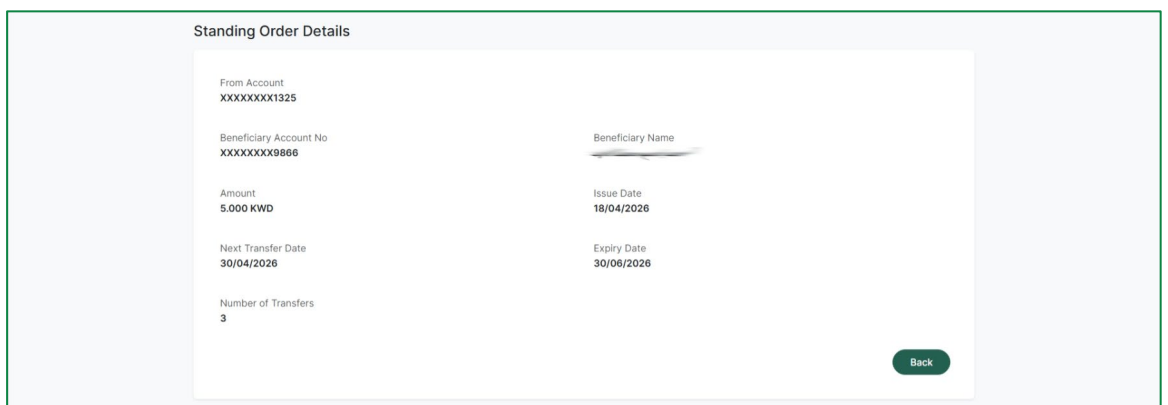
7. Navigate to **Standing Orders > Standing Orders to Accounts**
8. A table will be displayed with a list of active standing orders to accounts.



9. To view more details, click **View** button.



10. **Details View.**



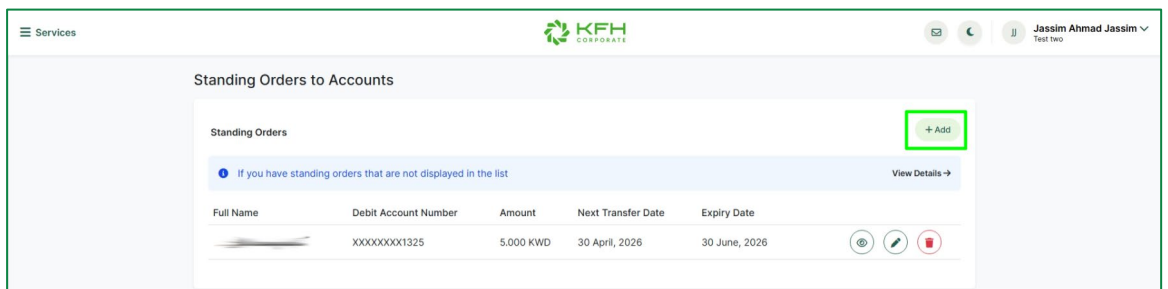
19.1.2.Add Standing Orders to Accounts

Features & Notes:

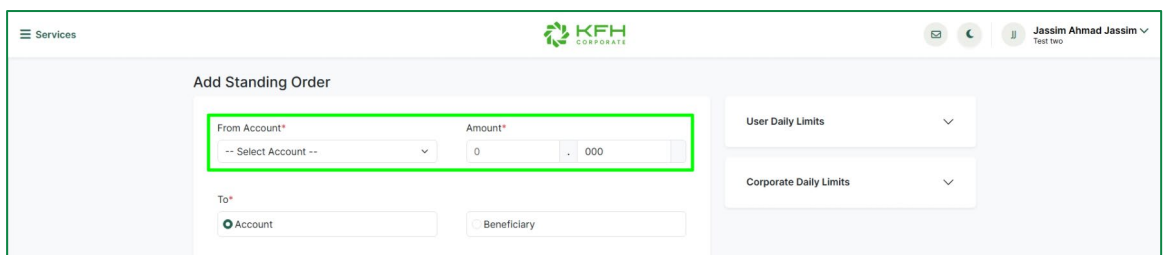
- To automate recurring payments or top-ups from a corporate account to Own accounts or KFH beneficiary on a scheduled Monthly basis.
- This service is available to Initiators or users with Single Full Access only.

Step-by-Step Instructions:

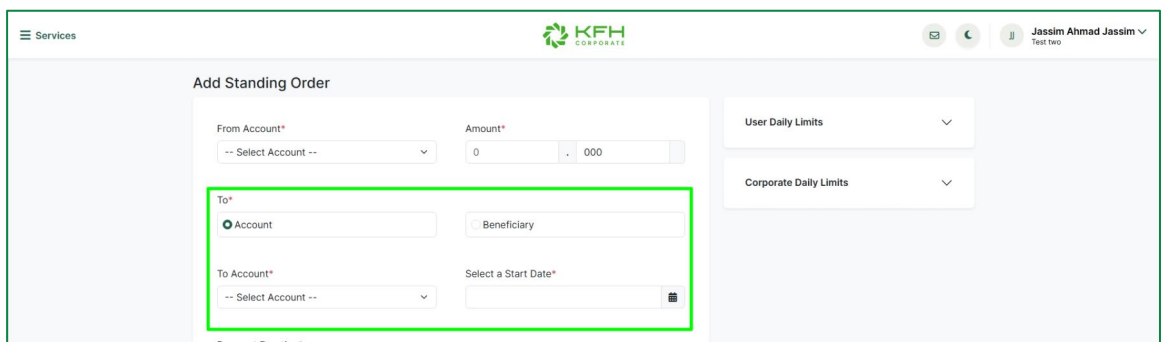
1. Navigate to **Standing Orders > Standing Orders to Accounts**.
2. Click **Add** button.



3. Select the **Debit Account** to be debited.
4. Enter the **Amount** to be transferred in each cycle.



5. Select **Type (To)**:
 - a. **Account**: if the destination is own account.
 - b. **Beneficiary**: if the destination is KFH beneficiary.
6. If the selected type is **Account**. then, select **To Account**.
7. Select **Start Date**.



8. Select **Payment Duration**:
 - a. **End Date**: Use the calendar to pick a final expiry date.
 - b. **Based on Transfers**: Enter a specific count.
9. If the selected **Payment Duration** is **End Date**. then, select **End Date**.
10. Enter your **Login Password**.
11. Click **Proceed**.

TO Account: -- Select Account --

Select a Start Date

Payment Duration*

End Date Based on Transfers

Select an End Date

Password*

Clear **Proceed**

12. **Check** the details, then click **Confirm**.

Services Jassim Ahmad Jassim Test two

Confirm

⚠ Check the information before confirming the process

Debit Account Number
XXXXXXXX1325 - Current - KWD

To Account XXXXXXXX9866 - Investment Saving Account - KWD	Amount 5.000 KWD
Start date 30/04/2026	Expiry Date 30/06/2026

Back **Confirm**

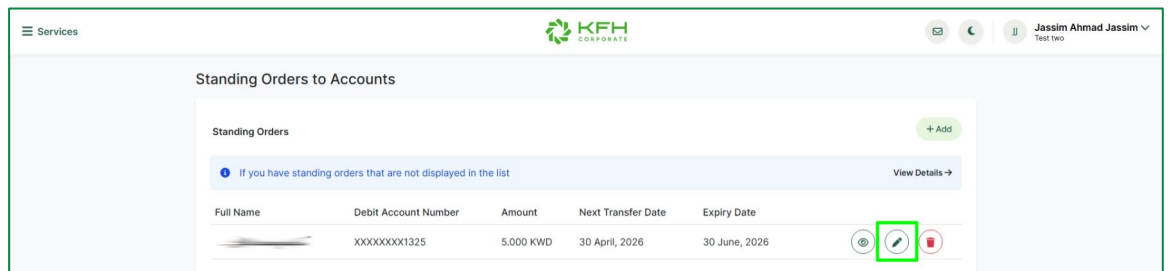
19.1.3. Edit Standing Orders to Accounts

Features & Notes:

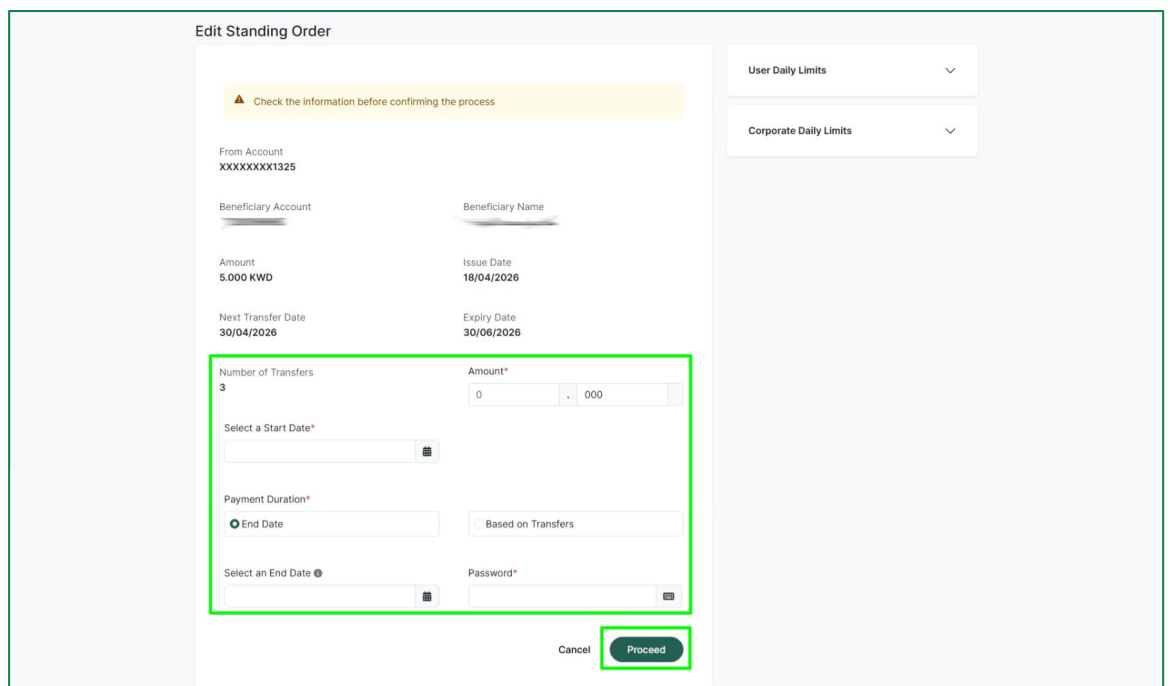
- To Edit an existing standing order instructions to account or KFH Beneficiary.
- This service is available to Initiators or users with Single Full Access only.

Step-by-Step Instructions:

1. Navigate to **Standing Orders > Standing Orders to Accounts**.
2. Click **Edit** button.



3. Edit the required instructions.
4. Enter your **Login Password**.
5. Click **Proceed**.



6. Check the details, then click **Confirm**.

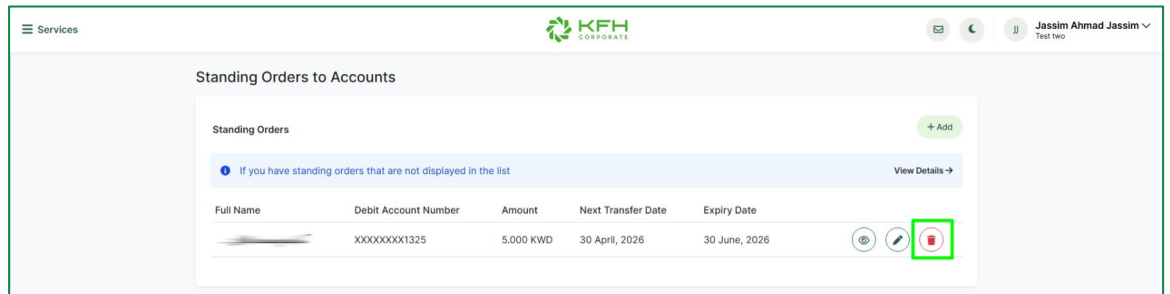
19.1.4.Delete Standing Orders to Accounts

Features & Notes:

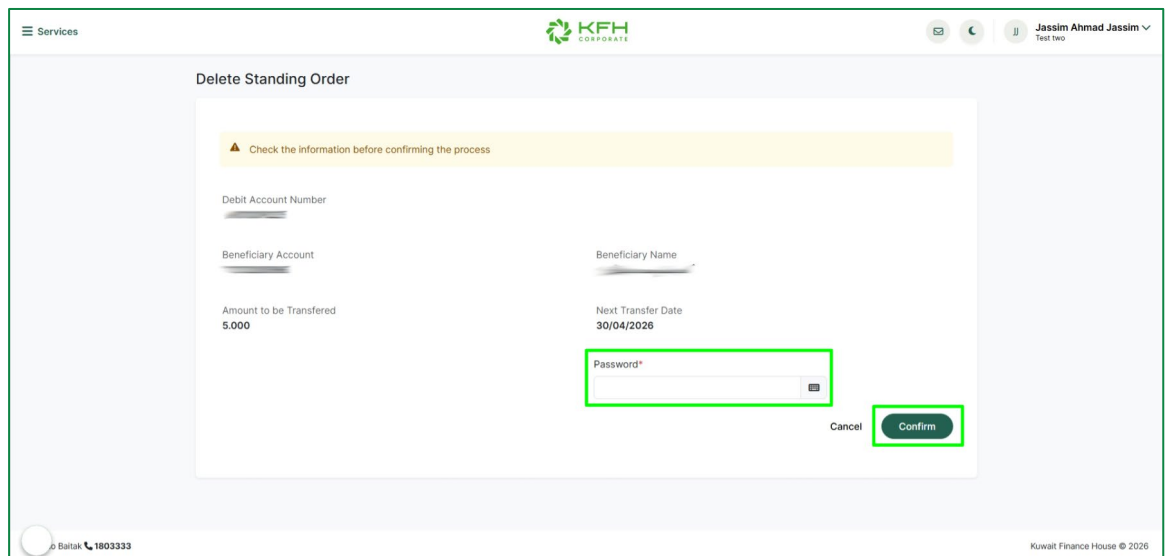
- To Delete an existing standing order instructions to account or KFH Beneficiary.
- This service is available to Initiators or users with Single Full Access only.

Step-by-Step Instructions:

1. Navigate to **Standing Orders > Standing Orders to Accounts**.
2. Click **Delete** button.



3. Enter your **Login Password**.
4. **Check** the details, then click **Confirm**.



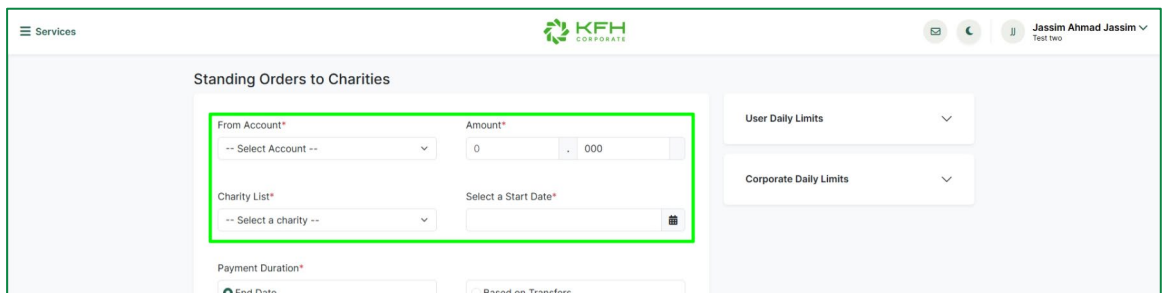
19.2 Standing Orders to Charities (Add)

Features & Notes:

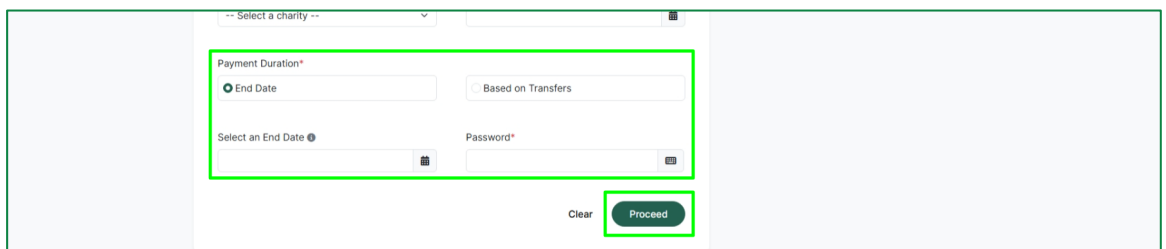
- To automate recurring payments or top-ups from a corporate account to Charities on a scheduled Monthly basis.
- This service is available to Initiators or users with Single Full Access only.
- To edit/delete an existing instruction, navigate to [Standing Orders to Accounts](#).

Step-by-Step Instructions:

1. Navigate to **Standing Orders > Standing Orders to Charities**.
2. Select the **Debit Account** to be debited.
3. Enter the **Amount** to be transferred in each cycle.
4. Select **Charity Organization**.
5. Select **Start Date**.



6. Select **Payment Duration**:
 - a. **End Date**: Use the calendar to pick a final expiry date.
 - b. **Based on Transfers**: Enter a specific count.
7. If the selected **Payment Duration** is **End Date**, then, select **End Date**.
8. Enter your **Login Password**.
9. Click **Proceed**.



10. **Check the details**, then click **Confirm**.



20. ERP

20.1 ERP Payments

Features & Notes:

- The ERP Payments module allows corporations to manage bulk payment batches through automated file processing.
- Before proceeding with these steps, Batch should be added to the shared folder configured with the bank.
- This service is available to Initiators or users with Single Full Access only.
- You can monitor the progress of your application by navigating to the [Requests History](#).

Step-by-Step Instructions:

1. Navigate to **ERP > ERP Payments**.
2. This screen provides a comprehensive dashboard for tracking and payment batches.

The screenshot shows the 'ERP Payments' dashboard. At the top, there are search filters for 'Batch ID', 'Amount' (set to 0), 'Select a Start Date', and 'Select An End Date'. A 'Search' button is located at the bottom right. Below the filters is a table with the following columns: Batch ID, File Name, Template Name, Entity, Total Beneficiaries, Total Amount, File Uploaded Date & Time, and Status. The table contains three rows of data, all with a 'VALIDATED' status. Each row has 'Details', 'Transfer', and a delete icon button.

Batch ID	File Name	Template Name	Entity	Total Beneficiaries	Total Amount	File Uploaded Date & Time	Status
383505	XXXXXXXXXX.xml	XXXXXXXXXX	XXXXXXXXXX	5	75553.0 EUR	29 October, 2024 12:02 PM	VALIDATED
383505	XXXXXXXXXX.xml	XXXXXXXXXX	XXXXXXXXXX	5	75553.0 EUR	29 October, 2024 11:35 AM	VALIDATED
383505	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	5	75553.92 EUR	08 October, 2024 10:10 AM	VALIDATED

3. Click on Batch **Details**, to view the records.

This is a close-up of the table from the previous screenshot. The 'Details' button for the first row is highlighted with a green box.

4. Details will be displayed in a **pop-up view**, click **Close** to go back.

The screenshot shows a 'Details' pop-up window. It has a table with the following columns: Beneficiary Name, IBAN /Beneficiary Account Number, Beneficiary Bank, Beneficiary Type, Transfer Method, Amount, Transfer Currency, Payment Purpose, and Payment Reference. The table contains five rows of data. A 'Close' button is located at the bottom right of the pop-up.

Beneficiary Name	IBAN /Beneficiary Account Number	Beneficiary Bank	Beneficiary Type	Transfer Method	Amount	Transfer Currency	Payment Purpose	Payment Reference
XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	KFH Beneficiary	TRF	47,520.000	EUR	Payment Transfer	22600008
XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	KFH Beneficiary	TRF	3,000.000	EUR	Payment Transfer	22600009
XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	KFH Beneficiary	TRF	16,692.570	EUR	Payment Transfer	22600010
XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	KFH Beneficiary	TRF	6,841.000	EUR	Payment Transfer	22600006
XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	KFH Beneficiary	TRF	1,500.000	EUR	Payment Transfer	22600007

5. To Delete a batch, click the **Delete** button.

Batch ID	File Name	Template Name	Entity	Total Beneficiaries	Total Amount	File Uploaded Date & Time	Status		
383505				5	75553.0 EUR	29 October, 2024 12:02 PM	VALIDATED	Details	Transfer 
383505				5	75553.0 EUR	29 October, 2024 11:35 AM	VALIDATED	Details	Transfer 

6. Once batch status is **Validated**, Click **Transfer** button to proceed with the payment.

Batch ID	File Name	Template Name	Entity	Total Beneficiaries	Total Amount	File Uploaded Date & Time	Status		
383505				5	75553.0 EUR	29 October, 2024 12:02 PM	VALIDATED	Details	Transfer 
383505				5	75553.0 EUR	29 October, 2024 11:35 AM	VALIDATED	Details	Transfer 

7. Select **Debit Account**.

8. Select **Telex Cost**:

- The beneficiary accepts correspondent bank charges.
- I would like KFH to pay the charges on my behalf.

9. **Upload** supporting documents (Optional).

10. Click **Confirm**.

ERP Payments

Batch ID: 383505 Template Name: [redacted]

Debit Account Number: *
-- Select Account --

Remarks: [text area]

Balance: [text area]

Total Amount: 75,553.00 Currency: EUR

Telex Cost: *
I would like KFH to pay the charges on my behalf

Documents Upload: Choose File | No file chosen

Clear **Confirm**

User Daily Limits

Corporate Daily Limits

11. **Check** the details, then click **Confirm**.

Confirm

⚠ Check the information before confirming the process

Batch ID: 383507 Template Name: [redacted]

Debit Account Number: XXXXXXXX7843 Balance: 4,667,115.59 EUR

Remarks: [text area] Total Amount: 75,553.00

Currency: EUR Telex Cost: I would like KFH to pay the charges on my behalf

Beneficiary Name	IBAN /Beneficiary Account Number	Beneficiary Bank	Beneficiary Type	Transfer Method	Amount	Transfer Currency	Payment Purpose	Payment Reference
[redacted]	[redacted]	[redacted]	Other Bank Beneficiary	SWF	47,520.00	EUR	Payment Transfer	[redacted]
[redacted]	[redacted]	[redacted]	Other Bank Beneficiary	SWF	1,500.00	EUR	Payment Transfer	[redacted]

Back **Confirm**

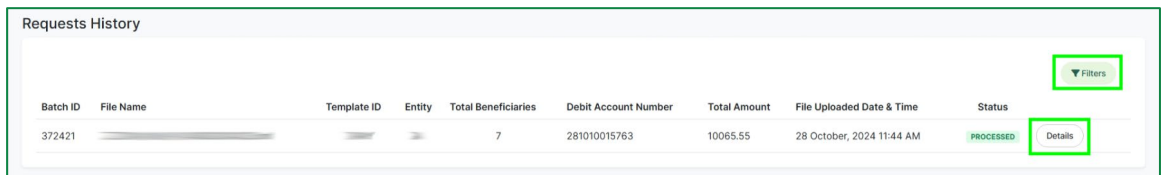
20.2 ERP History

Features & Notes:

- To track and manage the lifecycle of batches made under the ERP Services module.

Step-by-Step Instructions:

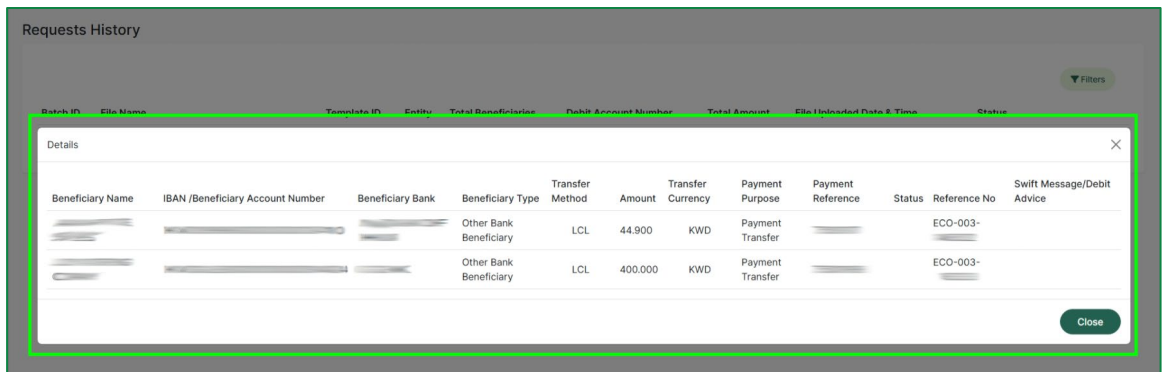
1. Navigate to **ERP > Requests History**.
2. The main screen displays a list of all processed batches.
3. You can search for specific requests using **Filter** options.
4. Click on Batch **Details**, to view the records.



The screenshot shows a table titled "Requests History" with the following columns: Batch ID, File Name, Template ID, Entity, Total Beneficiaries, Debit Account Number, Total Amount, File Uploaded Date & Time, and Status. A row is visible with Batch ID 372421 and Status PROCESSED. A "Filters" button is in the top right, and a "Details" button is highlighted in the Status column of the first row.

Batch ID	File Name	Template ID	Entity	Total Beneficiaries	Debit Account Number	Total Amount	File Uploaded Date & Time	Status
372421				7	281010015763	10065.55	28 October, 2024 11:44 AM	PROCESSED

5. Details will be displayed in a **pop-up view**, click **Close** to go back.



The screenshot shows a "Details" pop-up window with the following columns: Beneficiary Name, IBAN / Beneficiary Account Number, Beneficiary Bank, Beneficiary Type, Transfer Method, Amount, Transfer Currency, Payment Purpose, Payment Reference, Status, Reference No, and Swift Message/Debit Advice. Two rows of beneficiary data are visible.

Beneficiary Name	IBAN / Beneficiary Account Number	Beneficiary Bank	Beneficiary Type	Transfer Method	Amount	Transfer Currency	Payment Purpose	Payment Reference	Status	Reference No	Swift Message/Debit Advice
			Other Bank Beneficiary	LCL	44.900	KWD	Payment Transfer			ECO-003-	
			Other Bank Beneficiary	LCL	400.000	KWD	Payment Transfer			ECO-003-	

21. Sales Reports

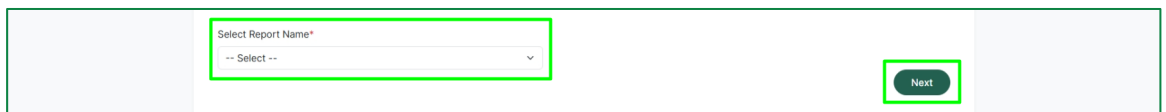
21.1 Point of Sale

Features & Notes:

- To enable the corporation to monitor and analyze transaction data from their POS terminals, providing insights into sales performance through summaries, granular details, or visual charts.

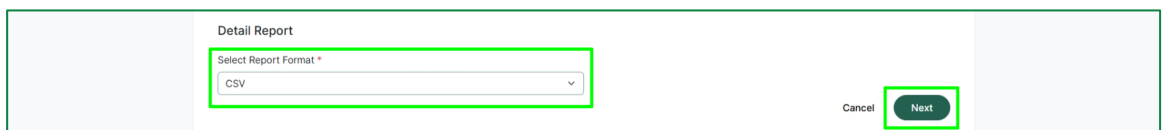
Step-by-Step Instructions:

1. Navigate to **Sales Reports > Point of Sale**.
2. Select **Report Type**:
 - a. **Summary Report**: For totals grouped by terminal or date.
 - b. **Detail Report**: For a line-by-line breakdown of every transaction.
 - c. **Chart/Graph**: For a visual representation of sales trends.
3. Click **Next**.



A screenshot of a web form. On the left, there is a dropdown menu labeled 'Select Report Name*' with the text '-- Select --' and a downward arrow. To the right of the dropdown is a green 'Next' button.

4. Select **Report Format**:
 - a. **CSV**: Ideal for further analysis in Excel.
 - b. **Text**: For a simple, formatted data readout.
5. Click **Next**.



A screenshot of a web form titled 'Detail Report'. It features a dropdown menu labeled 'Select Report Format*' with 'CSV' selected. To the right of the dropdown is a 'Cancel' label and a green 'Next' button.

6. Fill in the required **filters** to narrow down the data.
7. Click **View Report**. The results will be displayed directly on the webpage.
8. Click **Export** to generate and download the file.


21.2 Payment Gateway (Debit Cards)

Features & Notes:

- To enable the corporation to monitor and analyze transaction data from their Payment Gateway (Debit Cards), providing insights into sales performance through summaries, granular details, or visual charts.

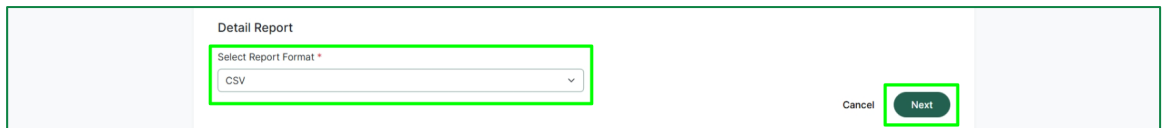
Step-by-Step Instructions:

1. Navigate to **Sales Reports > Payment Gateway (Debit Cards)**.
2. Select **Report Type**:
 - a. **Summary Report**: For totals grouped by terminal or date.
 - b. **Detail Report**: For a line-by-line breakdown of every transaction.
 - c. **Chart/Graph**: For a visual representation of sales trends.
3. Click **Next**.



A screenshot of a web interface showing a dropdown menu labeled "Select Report Name*" with the option "-- Select --" selected. To the right of the dropdown is a green "Next" button.

4. Select **Report Format**:
 - a. **CSV**: Ideal for further analysis in Excel.
 - b. **Text**: For a simple, formatted data readout.
5. Click **Next**.



A screenshot of a web interface showing a dropdown menu labeled "Select Report Format*" with "CSV" selected. To the right of the dropdown are "Cancel" and "Next" buttons.

6. Fill in the required **filters** to narrow down the data.
7. Click **View Report**. The results will be displayed directly on the webpage.
8. Click **Export** to generate and download the file.


21.3 Payment Gateway (Credit Cards)

Features & Notes:

- To enable the corporation to monitor and analyze transaction data from their Payment Gateway (Credit Cards), providing insights into sales performance through summaries, granular details, or visual charts.

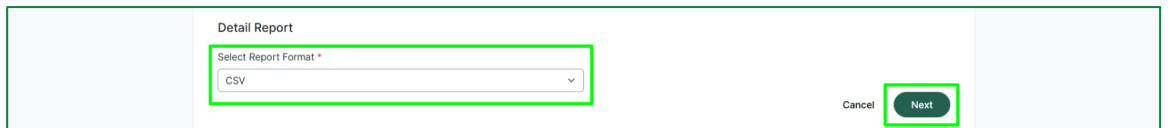
Step-by-Step Instructions:

1. Navigate to **Sales Reports > Payment Gateway (Credit Cards)**.
2. Select **Report Type**:
 - a. **Summary Report**: For totals grouped by terminal or date.
 - b. **Detail Report**: For a line-by-line breakdown of every transaction.
 - c. **Chart/Graph**: For a visual representation of sales trends.
3. Click **Next**.



A screenshot of a web interface showing a dropdown menu labeled "Select Report Name*" with the option "-- Select --" selected. To the right of the dropdown is a green "Next" button.

4. Select **Report Format**:
 - a. **CSV**: Ideal for further analysis in Excel.
 - b. **Text**: For a simple, formatted data readout.
5. Click **Next**.



A screenshot of a web interface showing a dropdown menu labeled "Select Report Format*" with "CSV" selected. To the right of the dropdown are "Cancel" and "Next" buttons.

6. Fill in the required **filters** to narrow down the data.
7. Click **View Report**. The results will be displayed directly on the webpage.
8. Click **Export** to generate and download the file.

22. Other Services

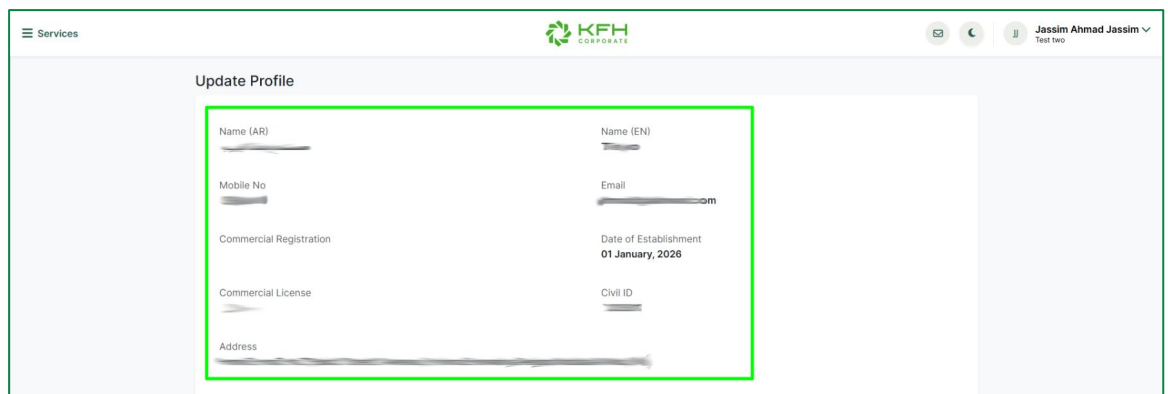
22.1 Update Profile

Features & Notes:

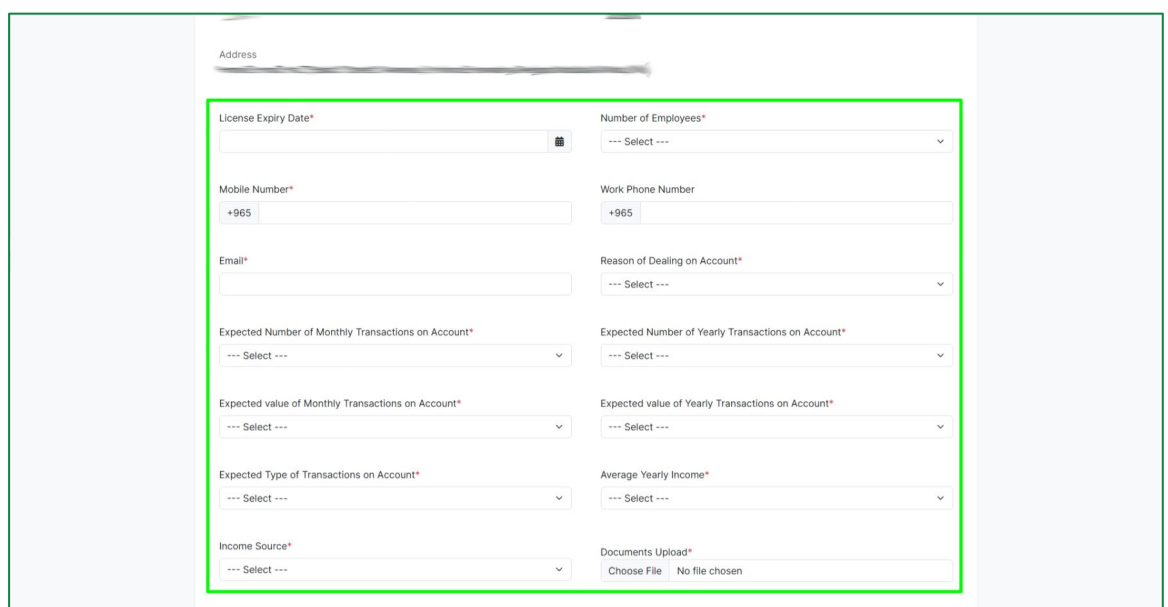
- To comply with Central Bank regulations by digitally updating your "Know Your Customer" (KYC) details. This ensures your corporate profile remains active and prevents administrative blocks on your accounts.
- This service is available to Initiators or users with Single Full Access only.
- You can monitor the progress of your application by navigating to the [Requests History](#).

Step-by-Step Instructions:

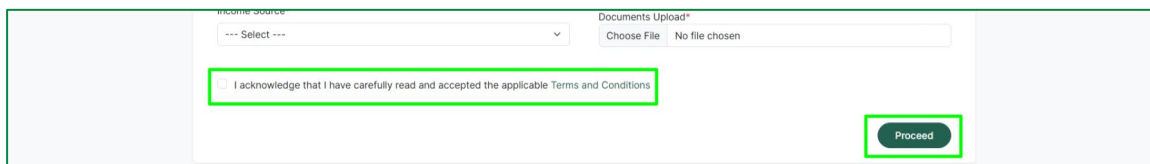
1. Navigate to **Other Services > Update Profile**.
2. The system displays your currently **registered corporate information**, including Commercial Registration (CR) numbers and expiry dates.



3. **Fill in the required information.**
4. **Attach** digital copies of required legal documents, such as updated Civil IDs of partners, Chamber of Commerce certificates, or updated Articles of Association.

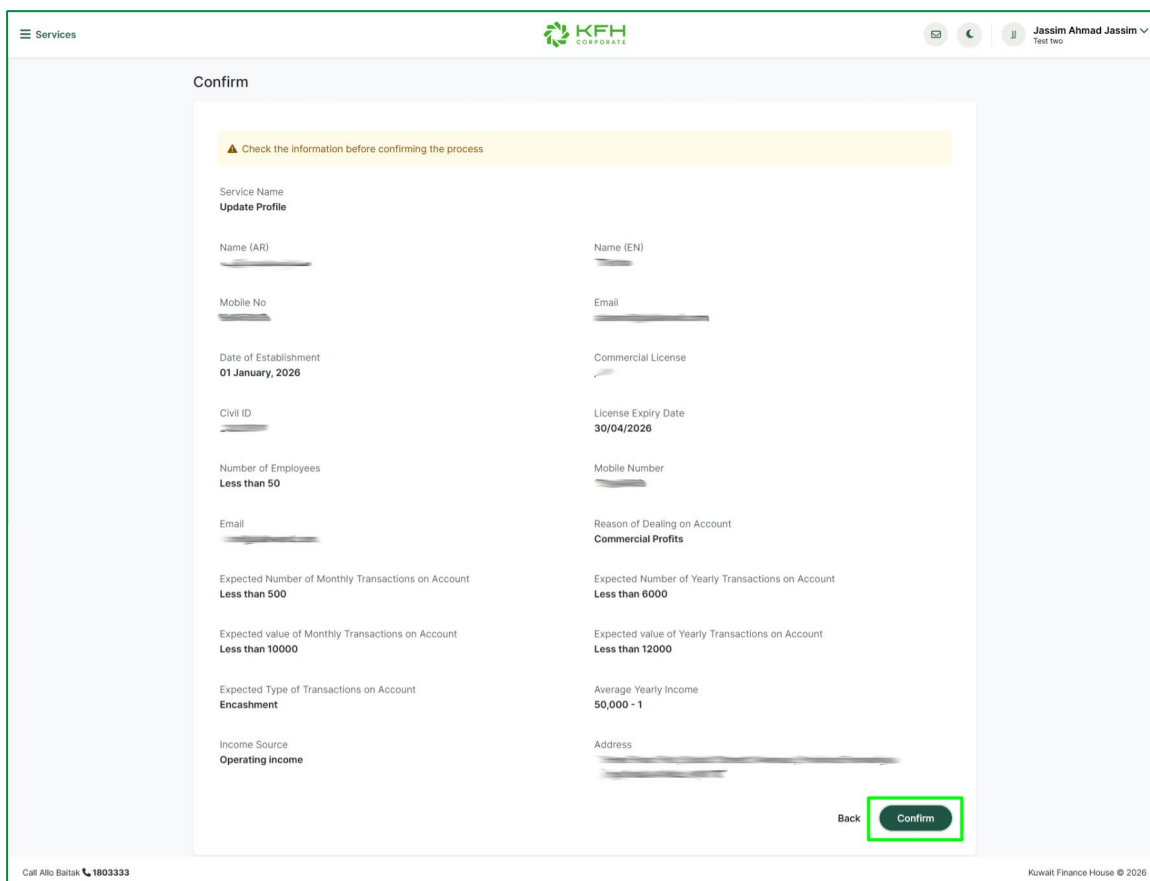


5. Read and **Accept the Terms and Conditions.**
6. Click **Proceed.**



The screenshot shows a form with an "Income Source" dropdown menu set to "--- Select ---" and a "Documents Upload*" section with a "Choose File" button and "No file chosen" text. Below this is a checkbox labeled "I acknowledge that I have carefully read and accepted the applicable Terms and Conditions", which is highlighted with a green border. To the right of the checkbox is a green "Proceed" button, also highlighted with a green border.

7. **Check the details, then click Confirm.**



The screenshot shows a "Confirm" page in the KFH Corporate system. The page header includes "Services", the KFH Corporate logo, and the user name "Jassim Ahmad Jassim" with a dropdown arrow. A yellow warning banner at the top says "Check the information before confirming the process". The main content area displays a list of account details in two columns:

Service Name Update Profile	
Name (AR)	Name (EN)
Mobile No	Email
Date of Establishment 01 January, 2026	Commercial License
Civil ID	License Expiry Date 30/04/2026
Number of Employees Less than 50	Mobile Number
Email	Reason of Dealing on Account Commercial Profits
Expected Number of Monthly Transactions on Account Less than 500	Expected Number of Yearly Transactions on Account Less than 6000
Expected value of Monthly Transactions on Account Less than 10000	Expected value of Yearly Transactions on Account Less than 12000
Expected Type of Transactions on Account Encashment	Average Yearly Income 50,000 - 1
Income Source Operating income	Address

At the bottom right of the form, there is a "Back" link and a green "Confirm" button, which is highlighted with a green border. The footer contains the contact number "Call Allo Baitak 1803333" and the copyright notice "Kuwait Finance House © 2026".

8. The request is sent to the **KFH Backoffice** for validation and approval.

22.2 Currency Rates

Features & Notes:

- To provide real-time visibility into global exchange rates for corporate planning and international trade valuation.

Step-by-Step Instructions:

- Navigate to **Other Services > Currency Rates**.
- View a live list of major global currencies compared against the Kuwaiti Dinar (KWD).
- The table displays both Bank Buying (for inflows) and Bank Selling (for outflows) rates.
- Click **Export**, to download an excel file for the displayed list.
- Use the **timestamp** to get **historical rates** published by the KFH Treasury.

The screenshot displays the 'Currency Rates' section of the KFH Corporate portal. At the top, there is a search bar labeled 'Exchange Rates as on Day' with a 'Submit' button. Below the search bar is a table listing various currencies and their exchange rates against the Kuwaiti Dinar (KWD). The table has six columns: Currency Name, Code, Buy Cash, Sell Cash, Transfer Buy Rate, and Transfer Sell Rate. An 'Export' button is located in the top right corner of the table area.

Currency Name	Code	Buy Cash	Sell Cash	Transfer Buy Rate	Transfer Sell Rate
UAE Dirhem	AED	0.082770	0.083959	0.082770	0.083959
Australian Dollar	AUD	0.000000	0.000000	0.212432	0.226966
Bangladeshi Taka	BDT	0.000000	0.000000	0.002453	0.002529
Bahraini Dinar	BHD	0.806272	0.817832	0.806272	0.817832
Canadian Dollar	CAD	0.000000	0.000000	0.219441	0.228267
Swiss Franc	CHF	0.000000	0.000000	0.379484	0.403712
China Renminbi	CNY	0.000000	0.000000	0.044454	0.045310
Danish Krone	DKK	0.000000	0.000000	0.047768	0.048871
Egyptian Pound	EGP	0.000000	0.000000	0.005840	0.005997
Euro	EUR	0.356400	0.367374	0.354643	0.367546
British Pound Sterling	GBP	0.405061	0.425012	0.401437	0.427157
Indian Rupee	INR	0.000000	0.000000	0.003256	0.003344
Jordanian Dinar	JOD	0.000000	0.000000	0.428602	0.435167
Japanese Yen	JPY	0.000000	0.000000	0.001885	0.001965
Republic of Korea	KRW	0.000001	0.000001	0.000001	0.000001
Sri Lanka Rupee	LKR	0.000000	0.000000	0.000961	0.000977
Malaysian Ringgit	MYR	0.000000	0.000000	0.076258	0.078708
Norway - Kroner	NOK	0.000000	0.000000	0.032325	0.033083
Omani Rial	OMR	0.790826	0.799704	0.790826	0.799704
Philippine Peso	PHP	0.000000	0.000000	0.005006	0.005188
Pakistani Rupee	PKR	0.000000	0.000000	0.001089	0.001107
Qatar Riyal	QAR	0.083363	0.084605	0.083363	0.084605
Saudi Arabian Riyal	SAR	0.081048	0.082209	0.081048	0.082209
Swedish Krona	SEK	0.000000	0.000000	0.033089	0.033725
Singapore Dollar	SGD	0.000000	0.000000	0.237599	0.243840
Thailand Baht	THB	0.000000	0.000000	0.009351	0.009754
Turkish Lira	TRY	0.006627	0.007059	0.006643	0.007018
US Dollars	USD	0.303940	0.309550	0.304650	0.307750
Suisse Gold	XAS	46.646861	48.091377	46.646861	48.091377
Turkish Gold	XAU	46.647546	47.999745	46.647546	47.999745

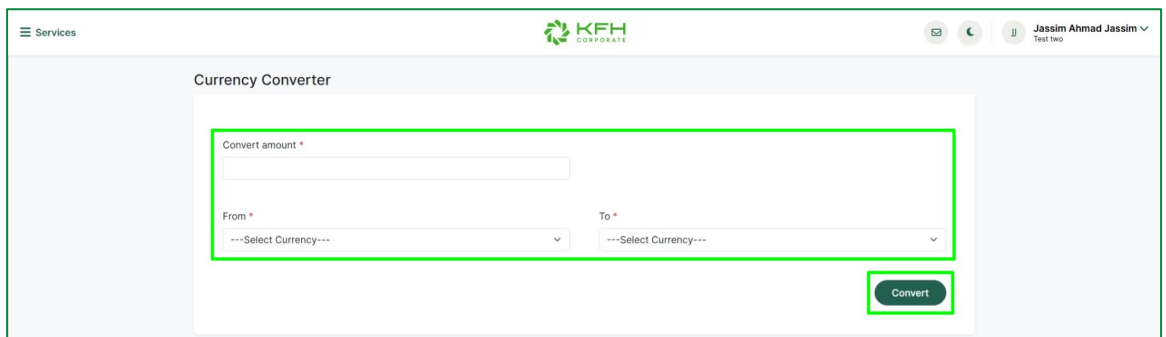
22.3 Currency Converter

Features & Notes:

- A built-in financial calculator for instant conversion between currencies using bank exchange rates.

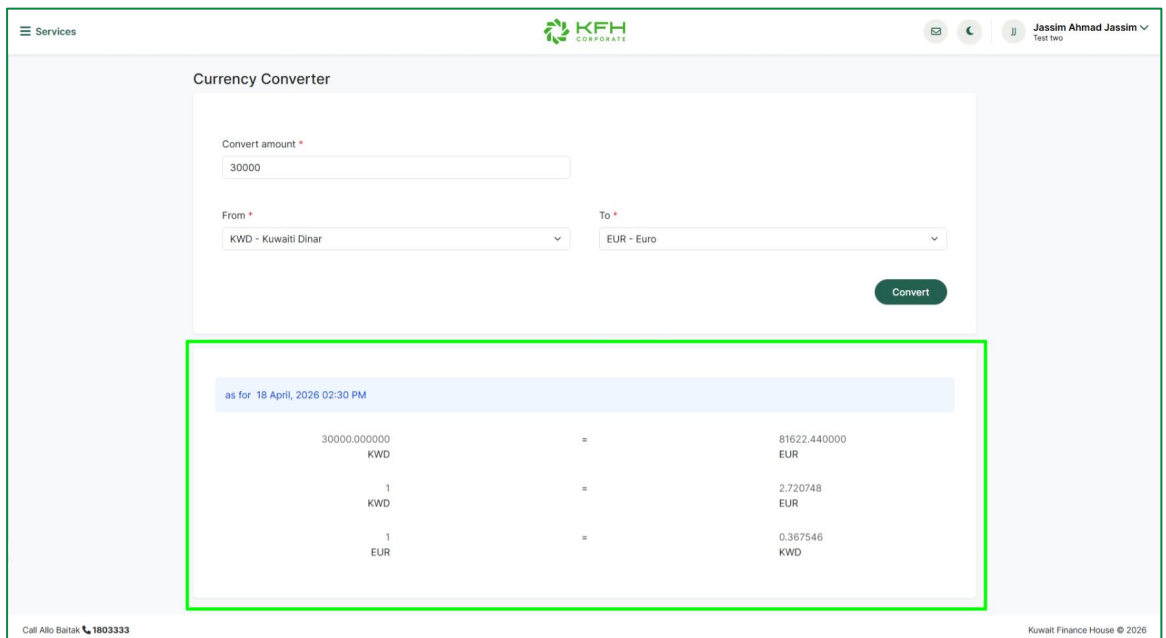
Step-by-Step Instructions:

1. Navigate to **Other Services > Currency Converter**.
2. Enter the **specific Amount** you wish to calculate.
3. Select the **Source Currency (From)** and the **Target Currency (To)**.
4. Click **Convert**.



The screenshot shows the 'Currency Converter' interface. The 'Convert amount' field is empty. The 'From' dropdown is set to '---Select Currency---' and the 'To' dropdown is also set to '---Select Currency---'. A green box highlights the input fields and the 'Convert' button.

5. The system displays the converted value and the specific exchange rate.



The screenshot shows the 'Currency Converter' interface after conversion. The 'Convert amount' field contains '30000'. The 'From' dropdown is set to 'KWD - Kuwaiti Dinar' and the 'To' dropdown is set to 'EUR - Euro'. A green box highlights the conversion results table.

as for 18 April, 2026 02:30 PM				
30000.000000	KWD	=	81622.440000	EUR
1	KWD	=	2.720748	EUR
1	EUR	=	0.367546	KWD

Call Allo Baitak 1803333 Kuwait Finance House © 2026

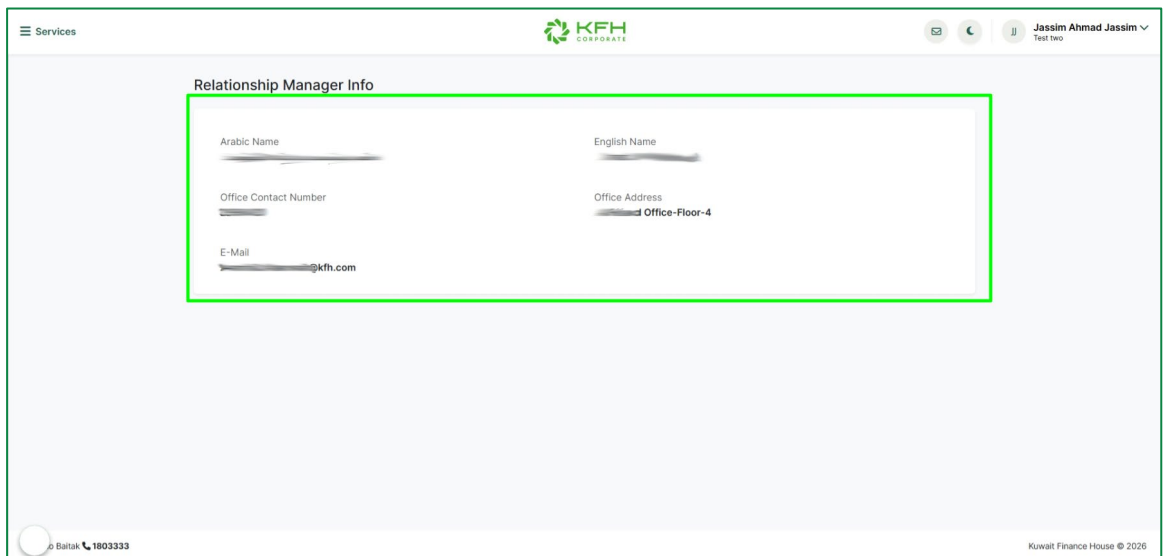
22.4 Relationship Manager Info

Features & Notes:

- To connect you directly with your dedicated KFH point of contact for personalized assistance and strategic banking advice.

Step-by-Step Instructions:

1. Navigate to **Other Services > Relationship Manager Info**.
2. The system displays the following details:
 - a. Arabic Name
 - b. English Name
 - c. Office Contact Number
 - d. Office Address
 - e. E-Mail



The screenshot displays the 'Relationship Manager Info' page within the KFH Corporate system. The page features a header with the KFH Corporate logo and user information 'Jassim Ahmad Jassim'. The main content area is titled 'Relationship Manager Info' and contains a form with the following fields:

Field	Value
Arabic Name	[Redacted]
English Name	[Redacted]
Office Contact Number	[Redacted]
Office Address	Office-Floor-4
E-Mail	[Redacted]@kfh.com

The page also includes a footer with the text 'Baitak 1803333' and 'Kuwait Finance House © 2026'.

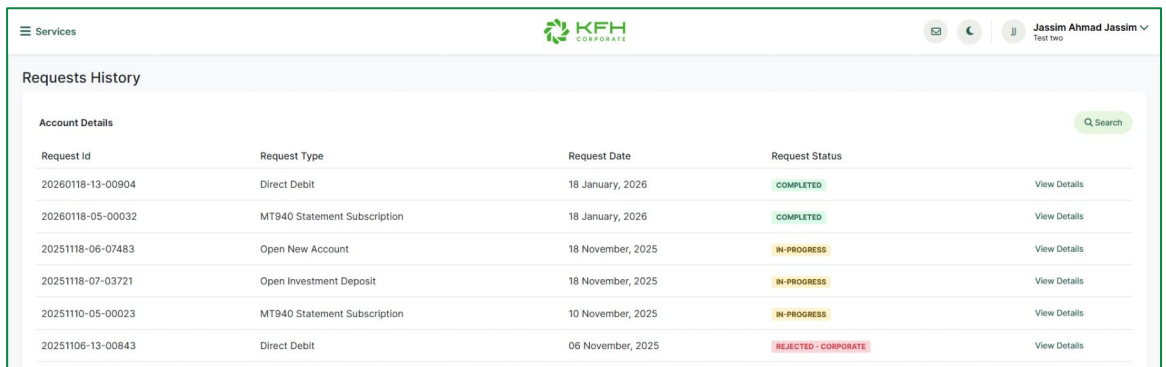
22.5 Requests History

Features & Notes:

- To track and manage the lifecycle of all service requests made under the Others Services module.

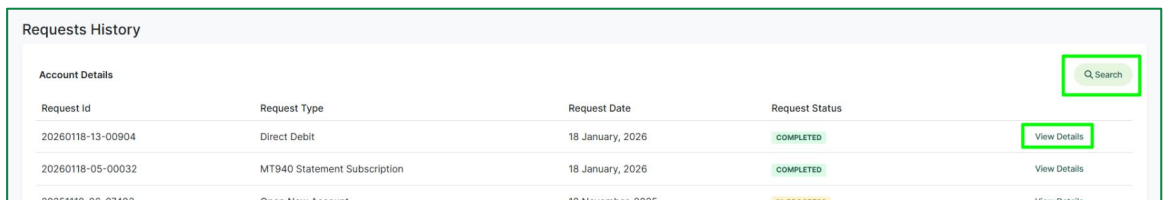
Step-by-Step Instructions:

1. Navigate to **Other Services > Requests History**.
2. The main screen displays a list of all submitted requests.
3. Monitor the real-time progress of your application. Once the KFH Backoffice completes their validation, the status will update to Success or Completed.



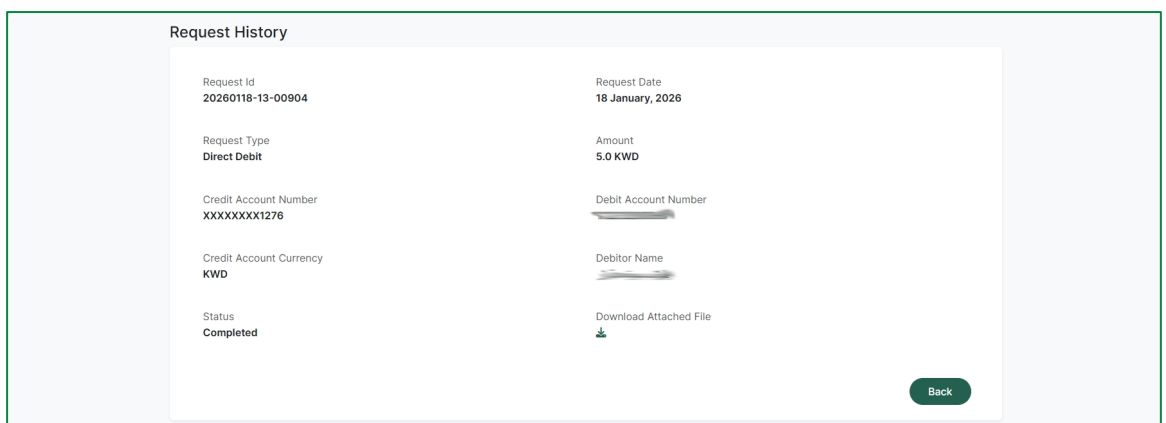
Request Id	Request Type	Request Date	Request Status	
20260118-13-00904	Direct Debit	18 January, 2026	COMPLETED	View Details
20260118-05-00032	MT940 Statement Subscription	18 January, 2026	COMPLETED	View Details
20251118-06-07483	Open New Account	18 November, 2025	IN-PROGRESS	View Details
20251118-07-03721	Open Investment Deposit	18 November, 2025	IN-PROGRESS	View Details
20251110-05-00023	MT940 Statement Subscription	10 November, 2025	IN-PROGRESS	View Details
20251106-13-00843	Direct Debit	06 November, 2025	REJECTED - CORPORATE	View Details

4. You can **search** for specific requests using multiple criteria's.
5. Click on **View Details** for any request to view the details and notes provided by the bank.



Request Id	Request Type	Request Date	Request Status	
20260118-13-00904	Direct Debit	18 January, 2026	COMPLETED	View Details
20260118-05-00032	MT940 Statement Subscription	18 January, 2026	COMPLETED	View Details
20251118-06-07483	Open New Account	18 November, 2025	IN-PROGRESS	View Details

6. Details View.



Request Id 20260118-13-00904	Request Date 18 January, 2026
Request Type Direct Debit	Amount 5.0 KWD
Credit Account Number XXXXXXXX1276	Debit Account Number [REDACTED]
Credit Account Currency KWD	Debitor Name [REDACTED]
Status Completed	Download Attached File [Download Icon]

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