Corporate Online Banking Services (eCorp)

User Guide

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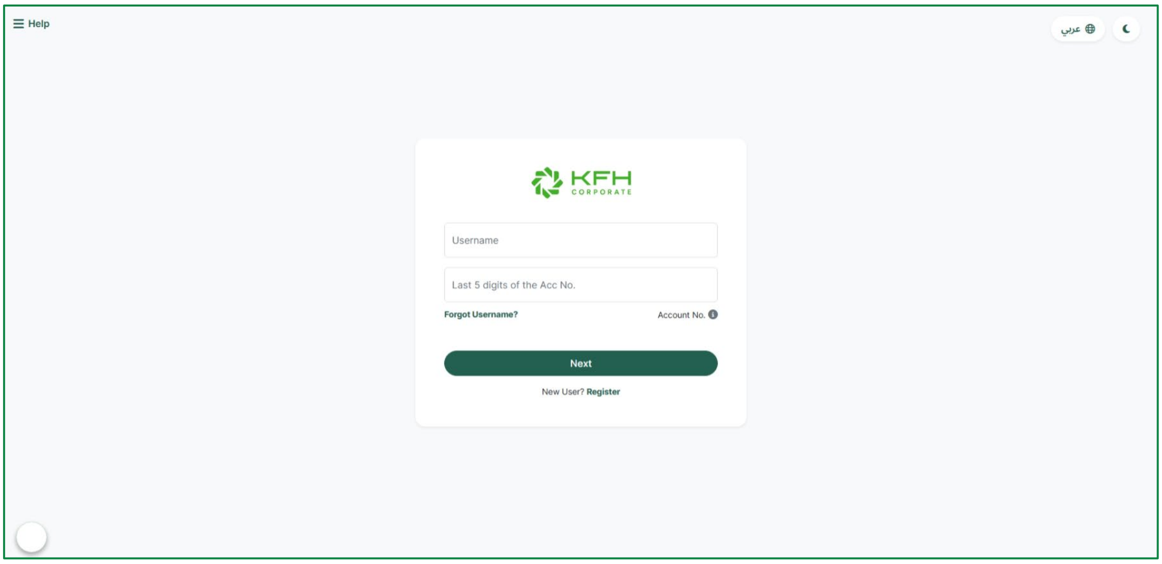
1. General Information

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:

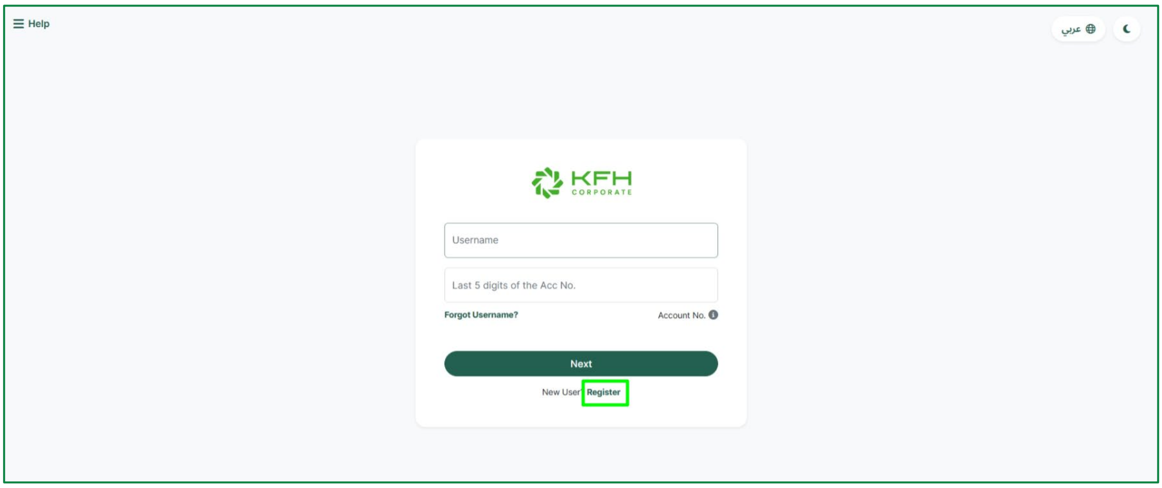
- To initialize and register your corporate entity and primary user for the eCorp digital platform.
- The Corporate Super Admin (CSA) must have formal Management Authority within the company. This position does not allow delegation of authority.

Prerequisites:

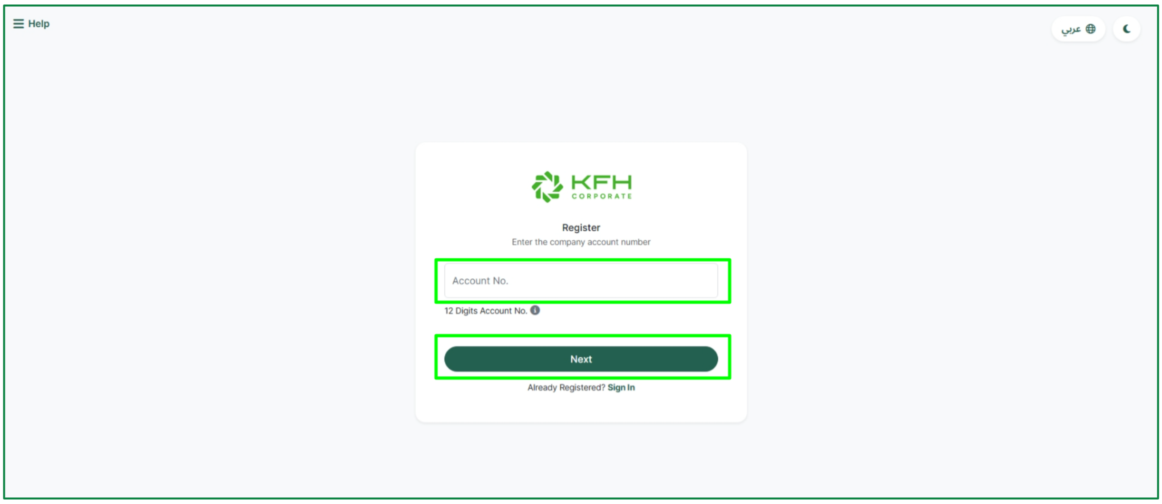
- 12-digit Corporate Account Number.
- Personal Civil ID.
- Registered mobile device for OTP reception.

Step-by-Step Instructions:

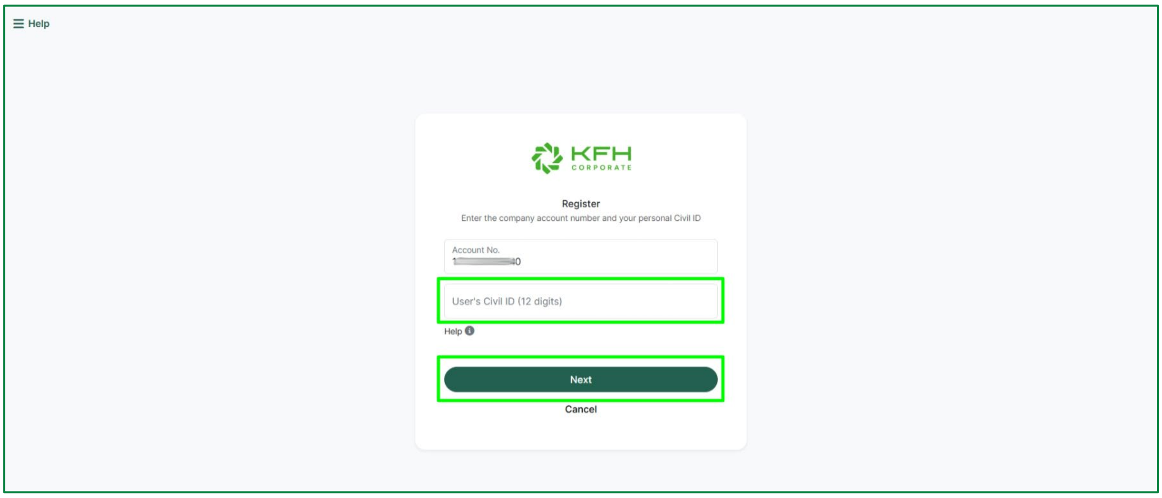
1. On the eCorp landing page, click the **Register** button.



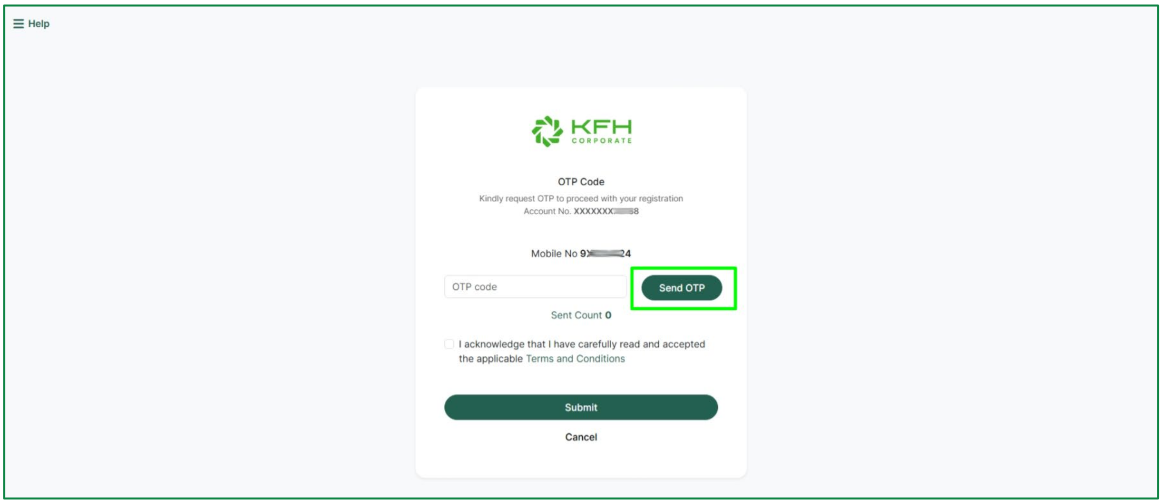
2. Enter your **12 Digits Corporate Account Number** and click **Next**.



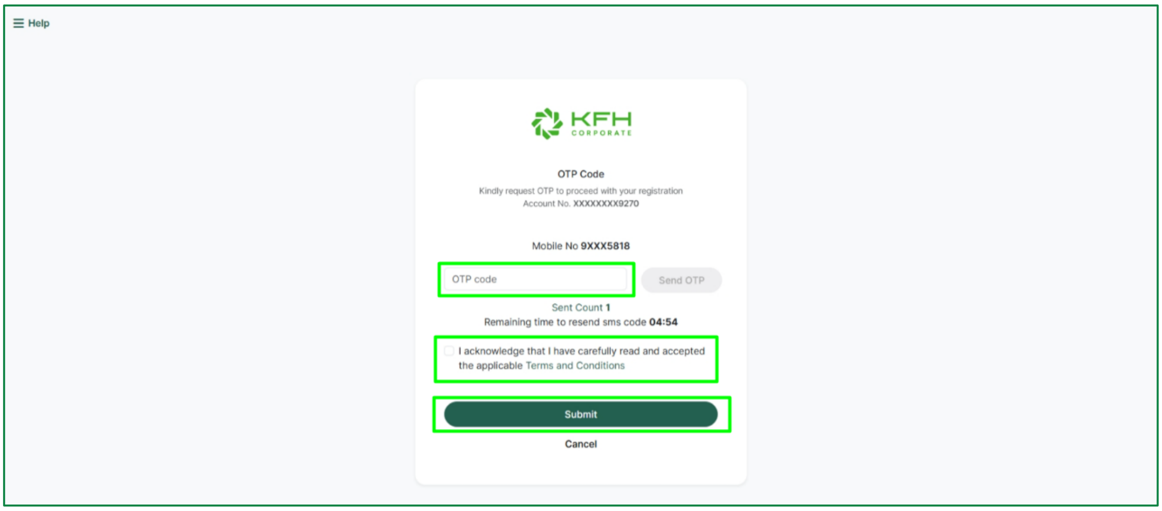
3. Enter your **Personal Civil ID** number and click **Next**.



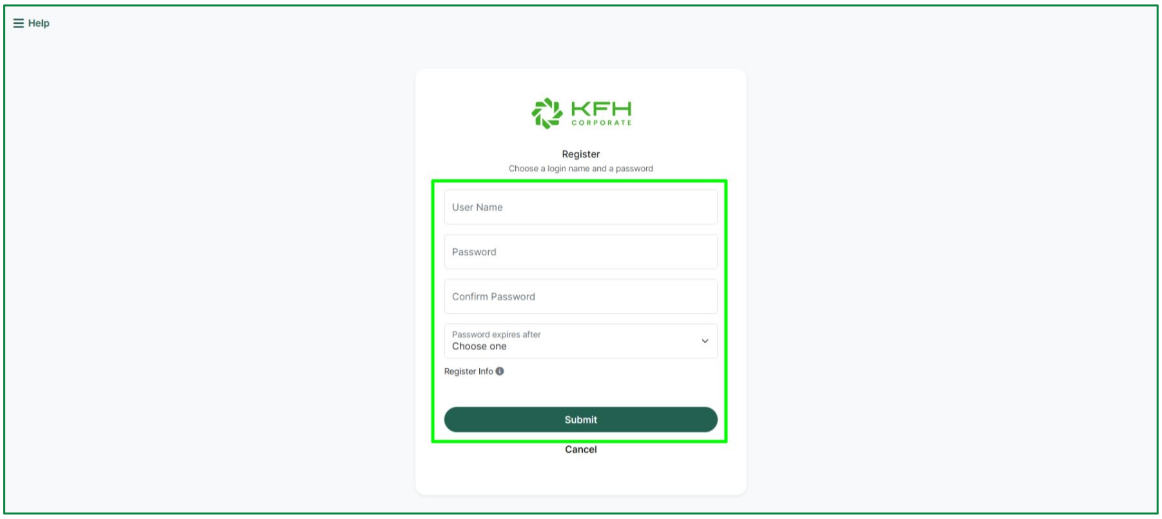
4. Check your mobile number, then Click **Send OTP**.



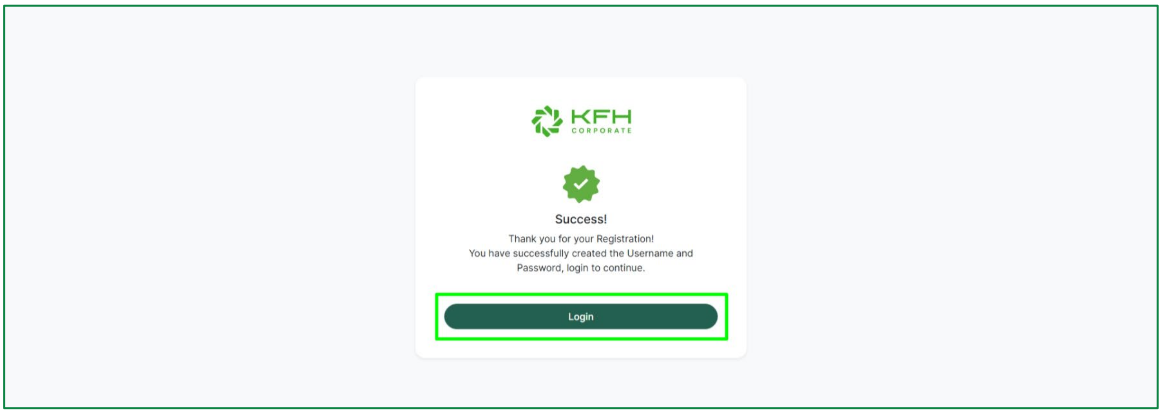
5. Enter the **OTP code** received on your registered mobile.
6. Read and **Accept the Terms and Conditions**.
7. Click **Submit**.



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



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



2.2 Request Access

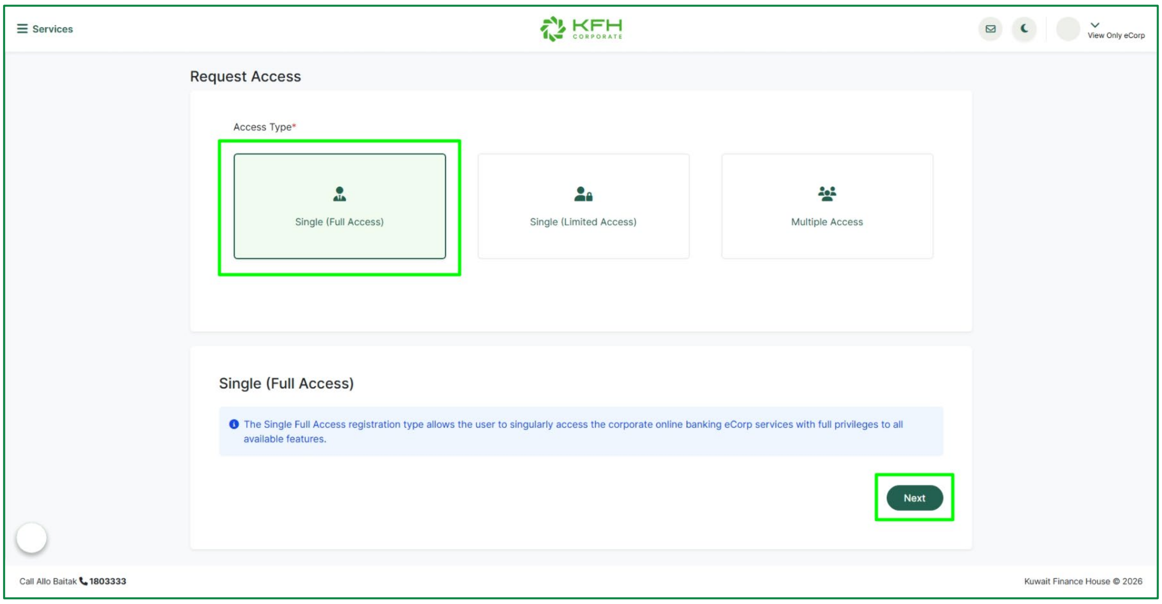
2.2.1. Single (Full Access)

Features & Notes:

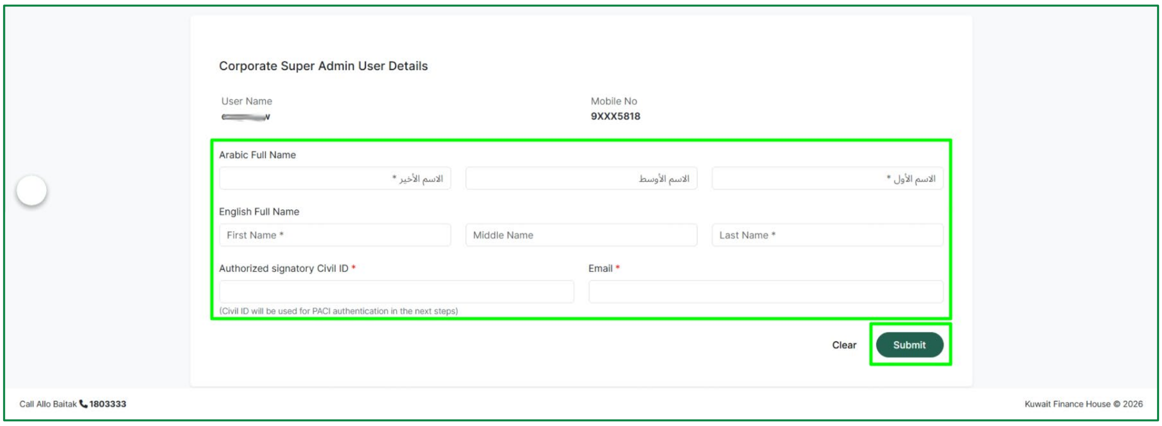
- To define and request the level of authority and access for the user.
- The user must have formal Management Authority within the company. This position does not allow delegation of authority.

Step-by-Step Instructions:

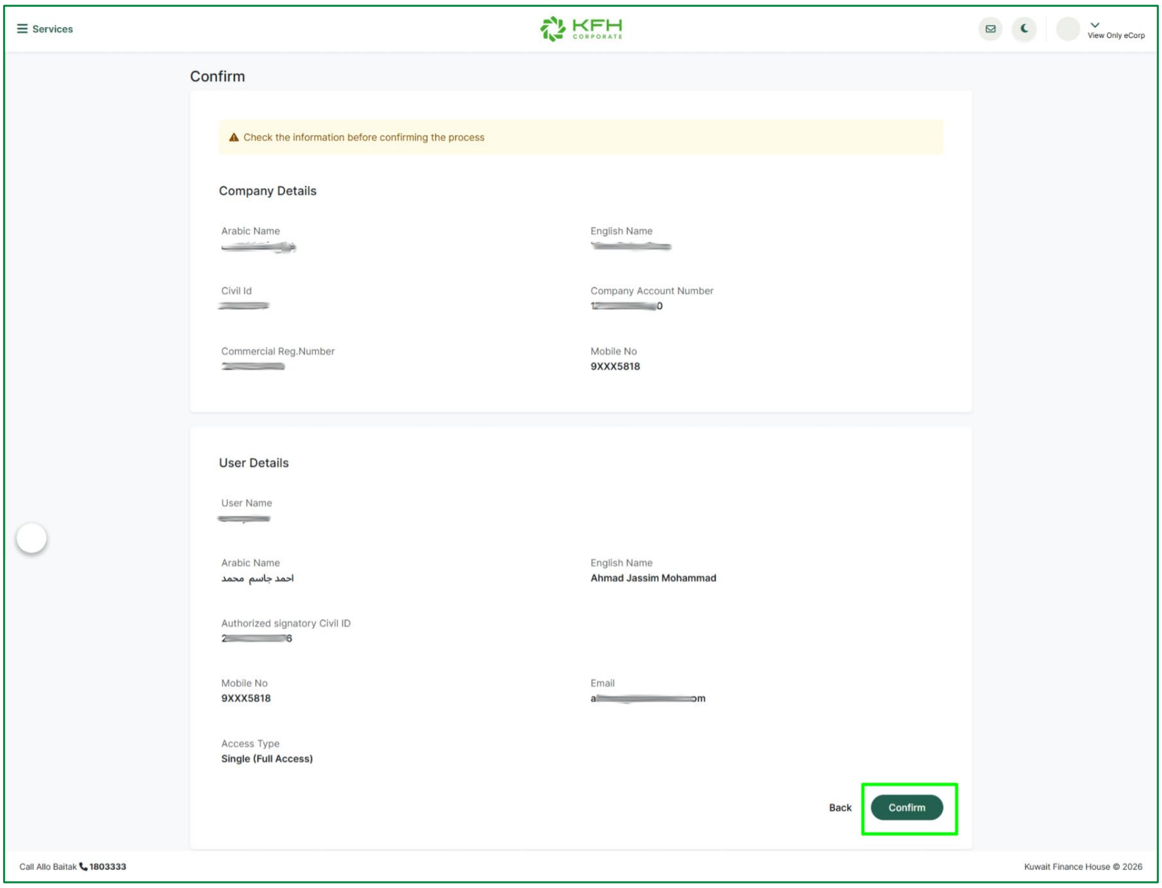
1. Navigate to **Company Access** > **Request Access**.
2. Choose **Single (Full Access)** from the available options, then Click **Next**.



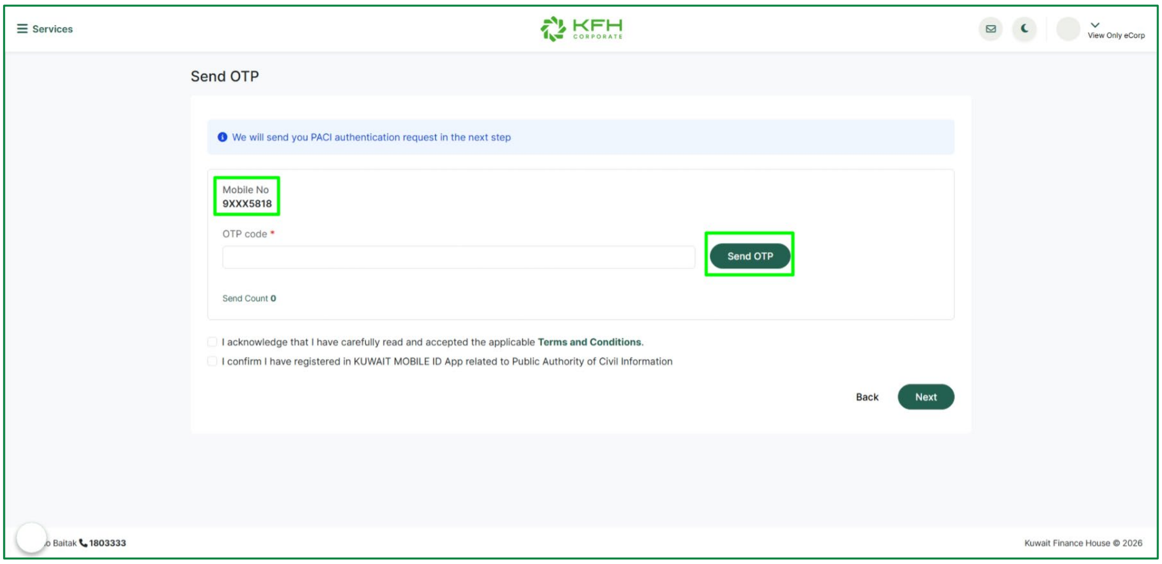
3. Enter the required **personal details** for the user.
4. Click **Submit**.



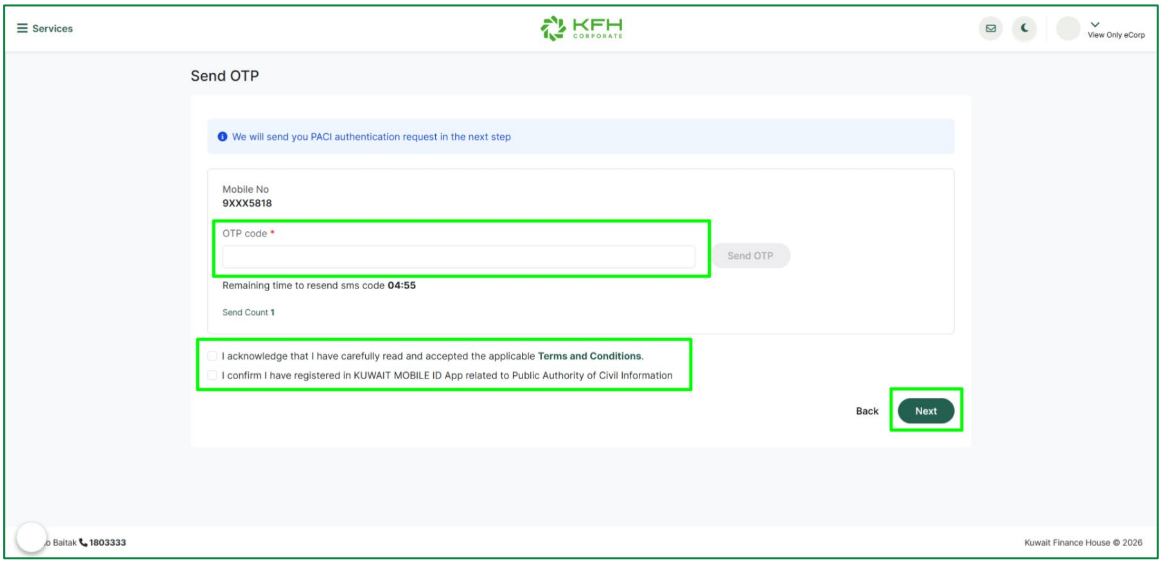
5. Carefully check all **entered details** for accuracy.
6. Click **Confirm**.



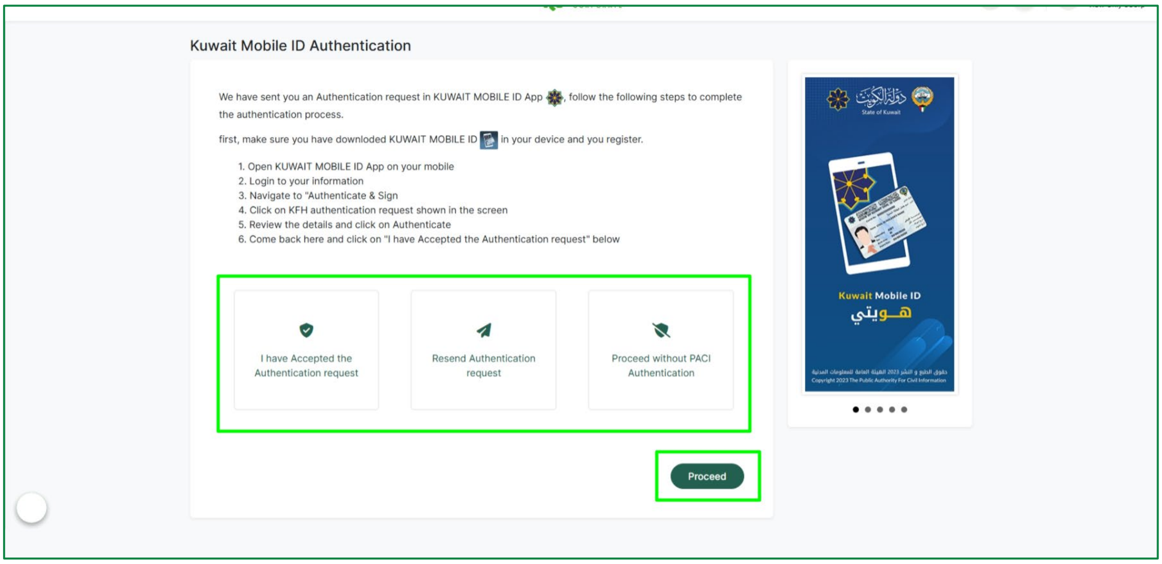
7. Check your **mobile number**, then Click **Send OTP**.



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.

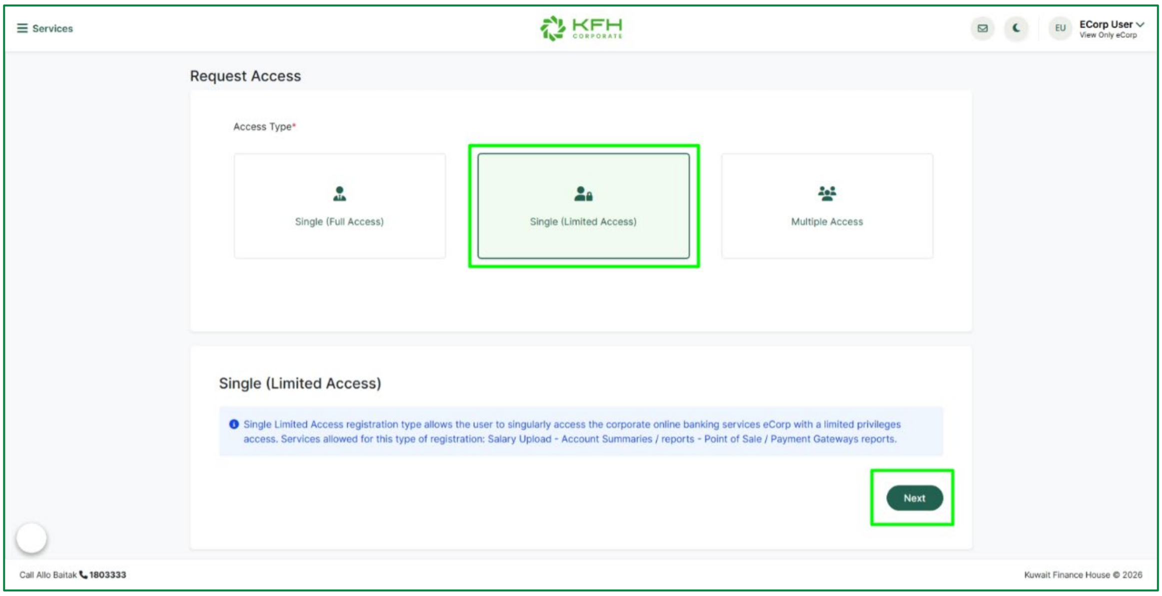
2.2.2. Single (Limited Access)

Features & Notes:

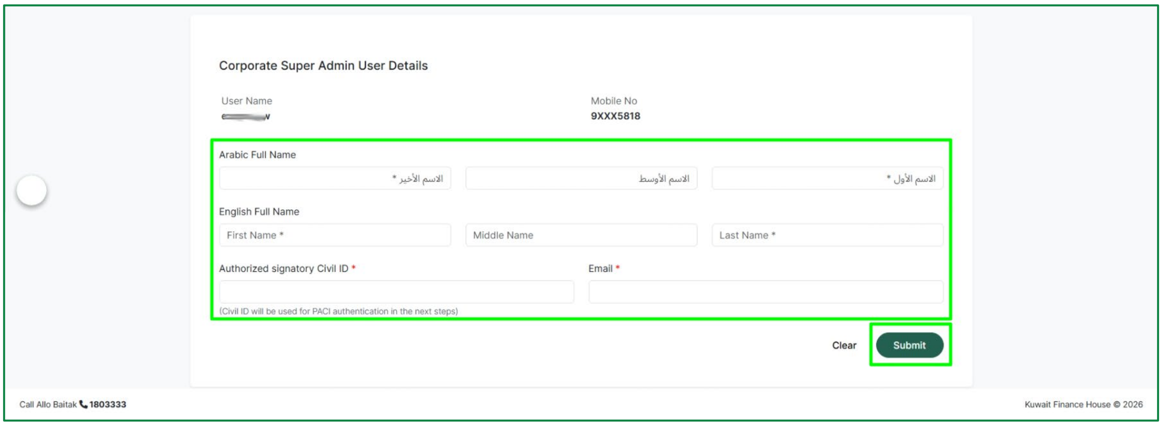
- To define and request the level of authority and access for the user.
- The user must have formal Management Authority within the company. This position does not allow delegation of authority.

Step-by-Step Instructions:

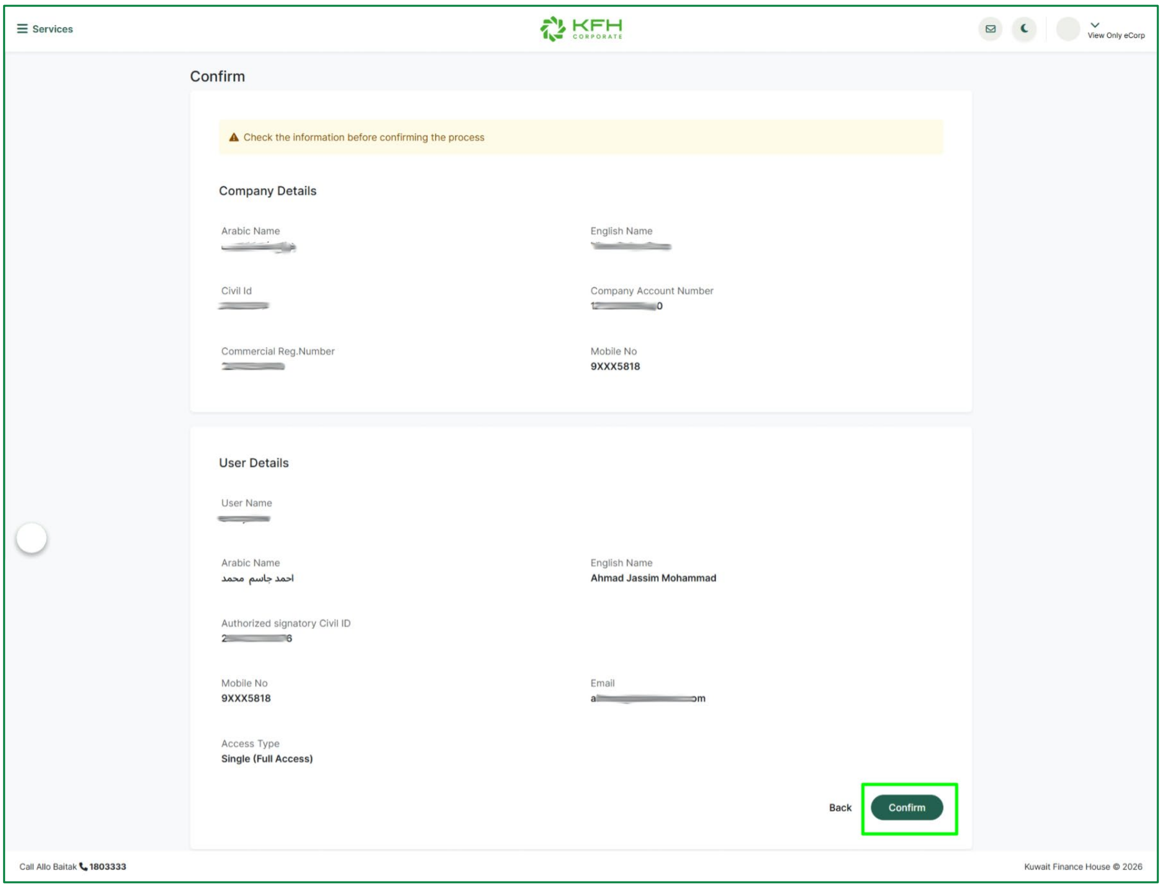
1. Navigate to **Company Access** > **Request Access**.
2. Choose **Single (Limited Access)** from the available options, then Click **Next**.



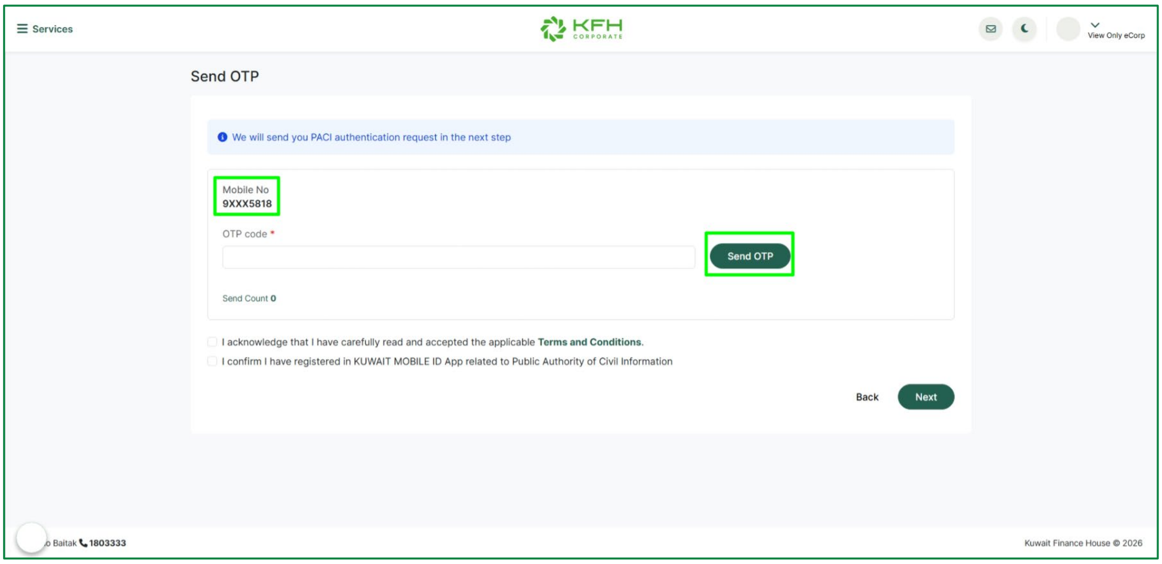
3. Enter the required **personal details** for the user.
4. Click **Submit**.



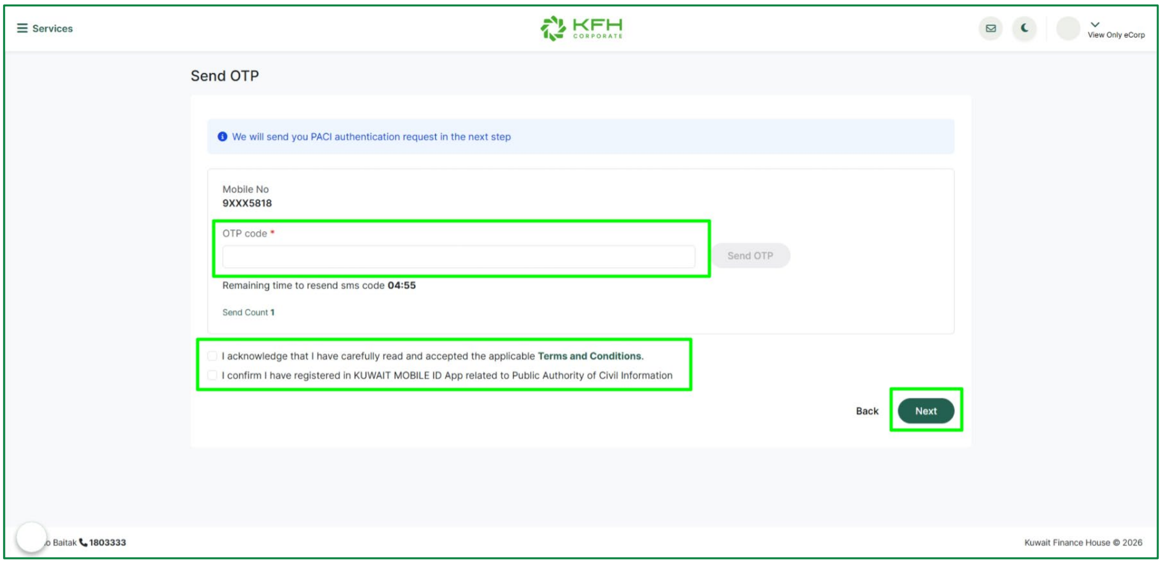
5. Carefully check all **entered details** for accuracy.
6. Click **Confirm**.



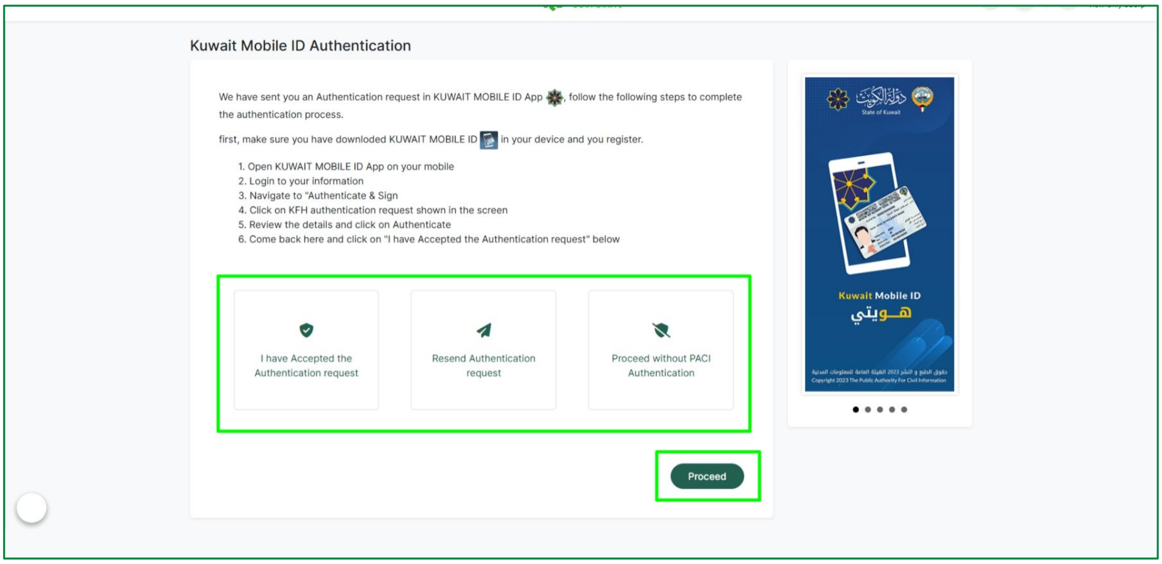
7. Check your **mobile number**, then Click **Send OTP**.



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.

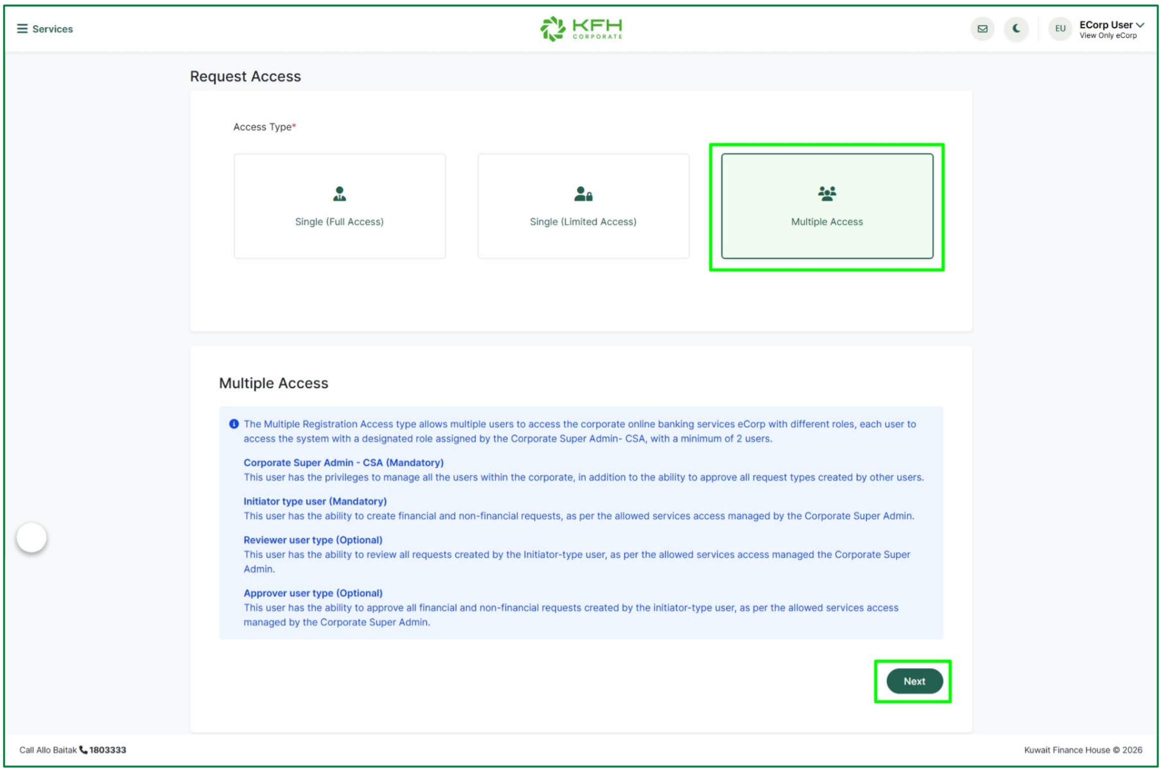
2.2.3. Multiple Access

Features & Notes:

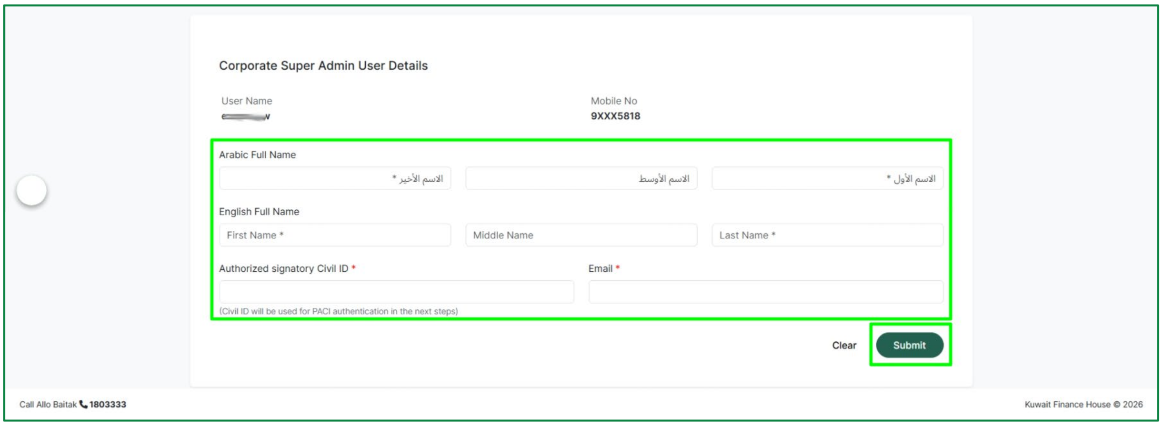
- To define and request the level of authority and access for the Corporate Super Admin (CSA) and additional users.
- The Corporate Super Admin (CSA) must have formal Management Authority within the company. This position does not allow delegation of authority.

Step-by-Step Instructions:

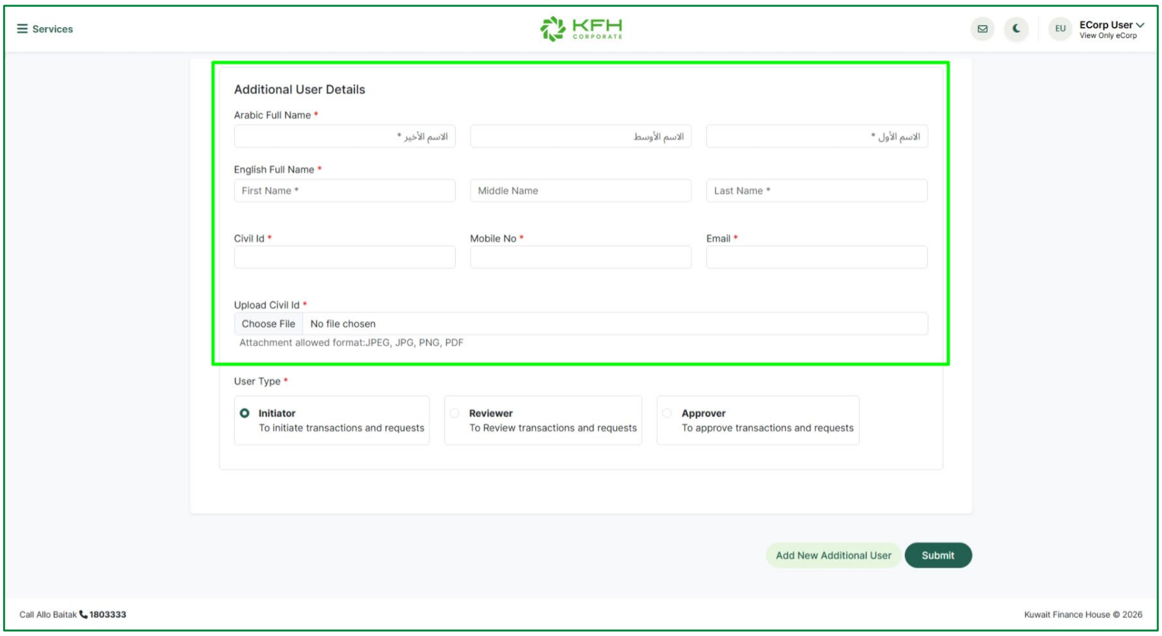
1. Navigate to **Company Access** > **Request Access**.
2. Choose **Multiple Access** from the available options, then Click **Next**.



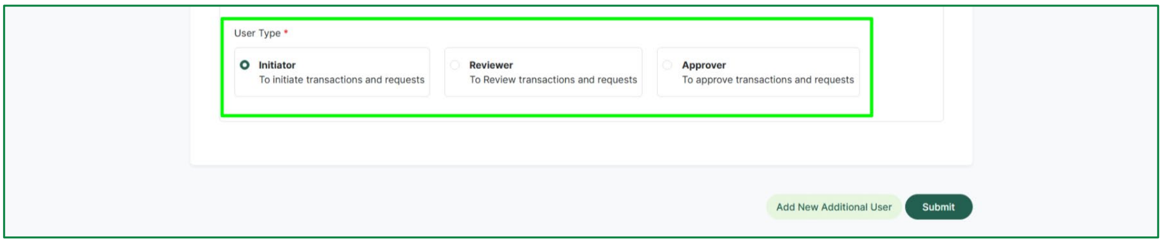
3. Enter the required **personal details** for the **Corporate Super Admin (CSA).**



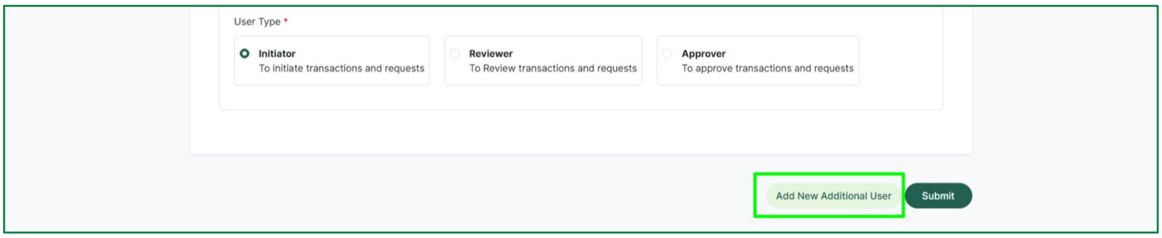
4. Enter the required **personal details** for the **Additional User.**
5. **Upload Civil ID** copy for the additional user.



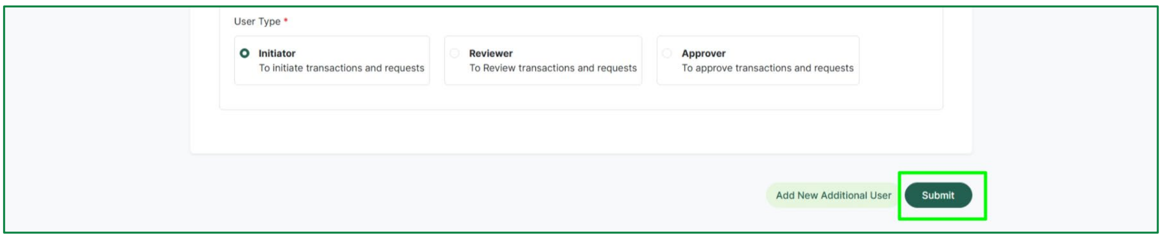
6. Select the **additional user** type (**Details**):
   a. Initiator (**at least one initiator is required to proceed**).



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

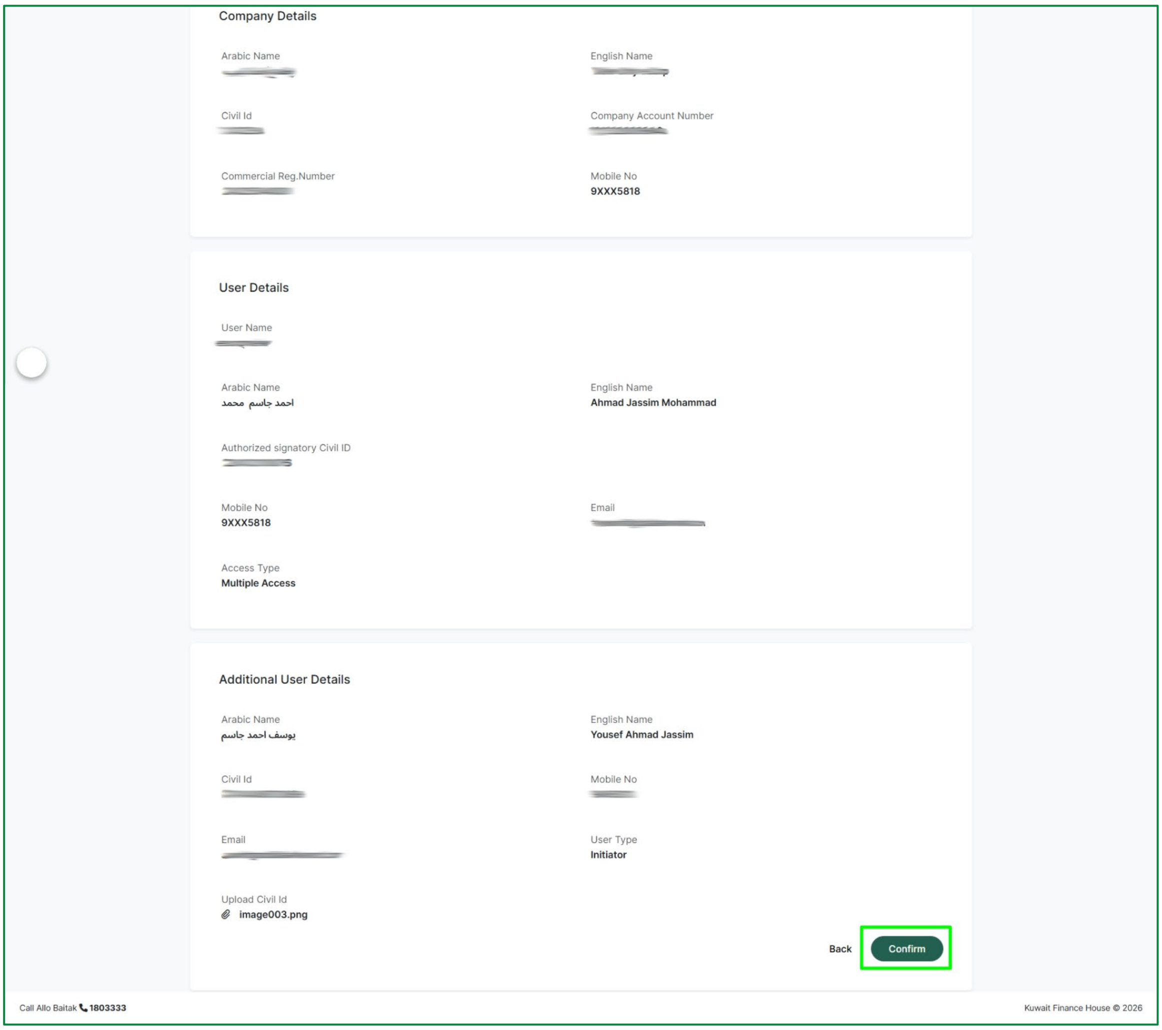


8. Click **Submit**.

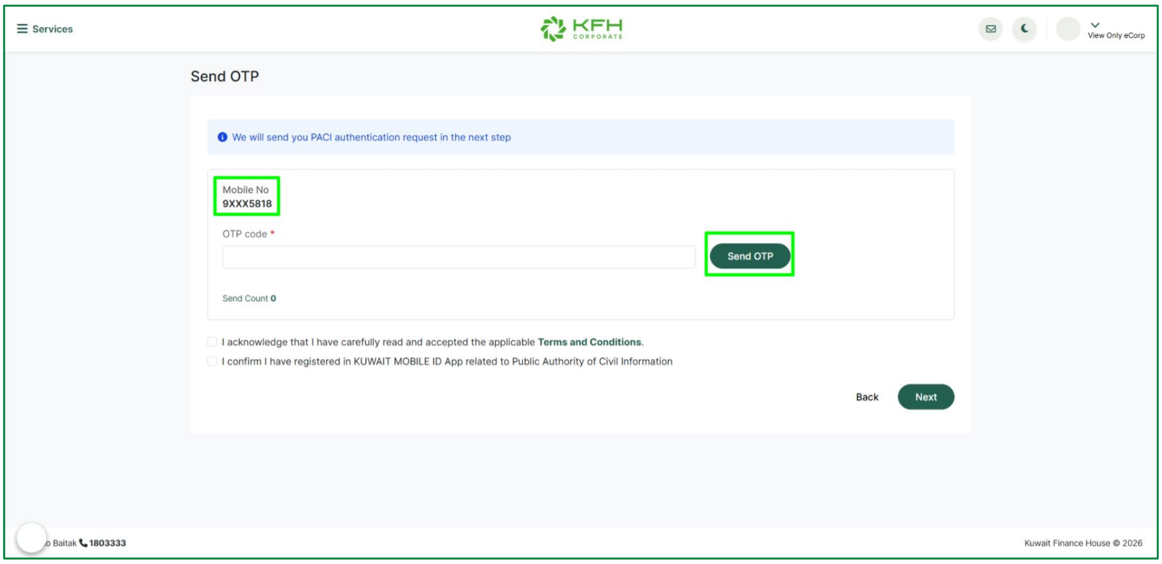


9. Carefully check all **entered details** for accuracy.

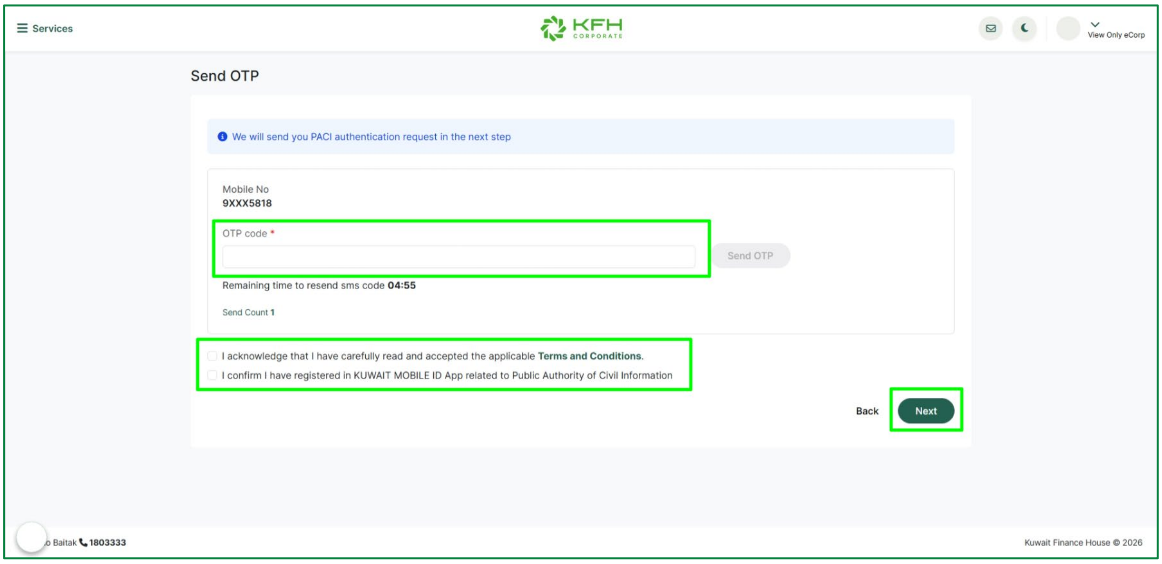
10. Click **Confirm**.



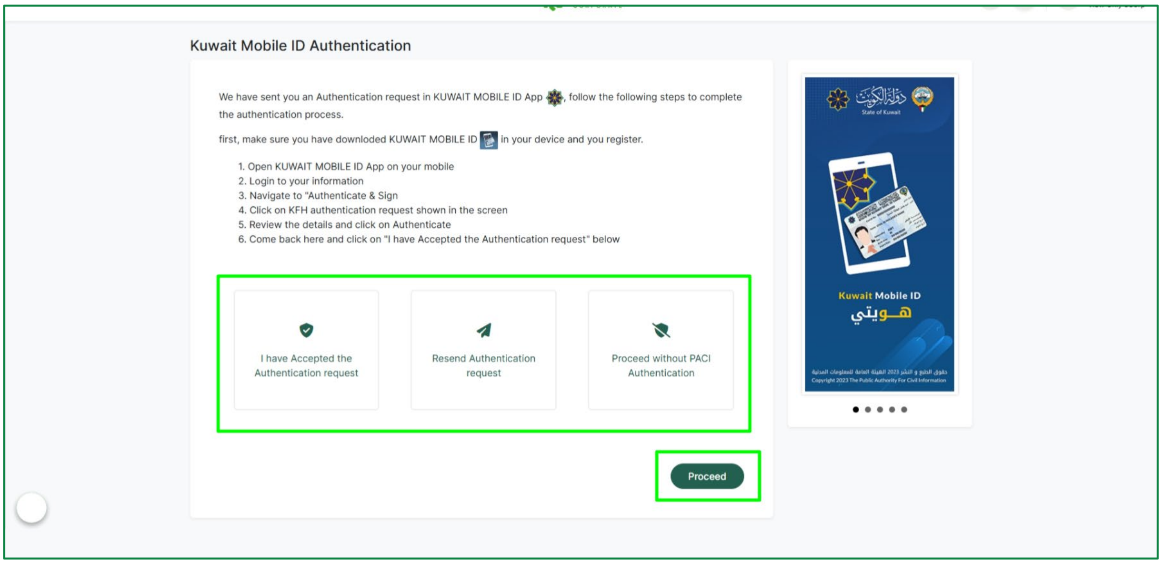
11. Check your **mobile number**, then Click **Send OTP**.



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:

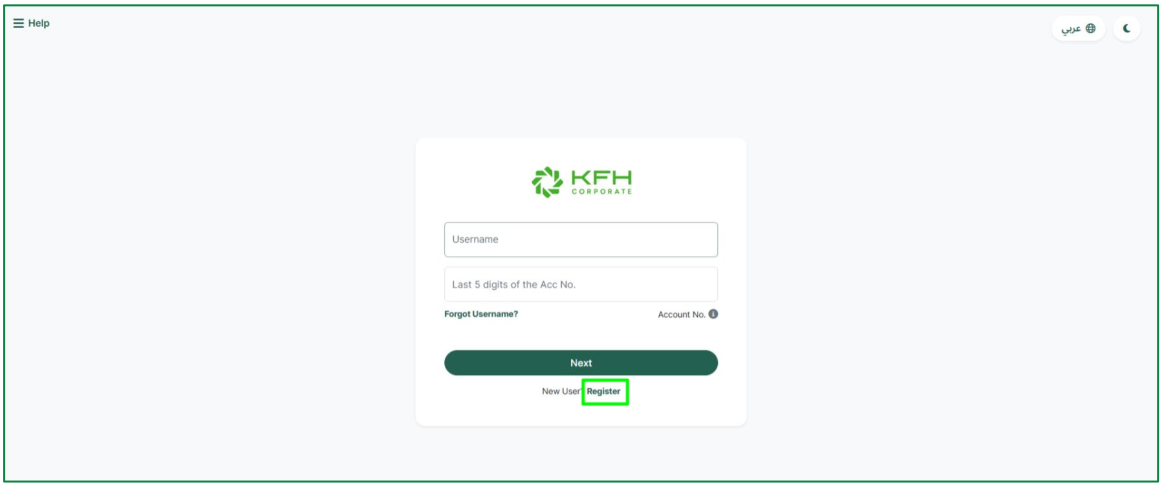
- To allow staff members to activate their profile on the eCorp platform after they have been pre-registered.
- This step can only be performed once the additional user's details have been added by the Corporate Super Admin (CSA) and **approved by the Bank**. If the bank has not yet processed the request,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

Prerequisites:

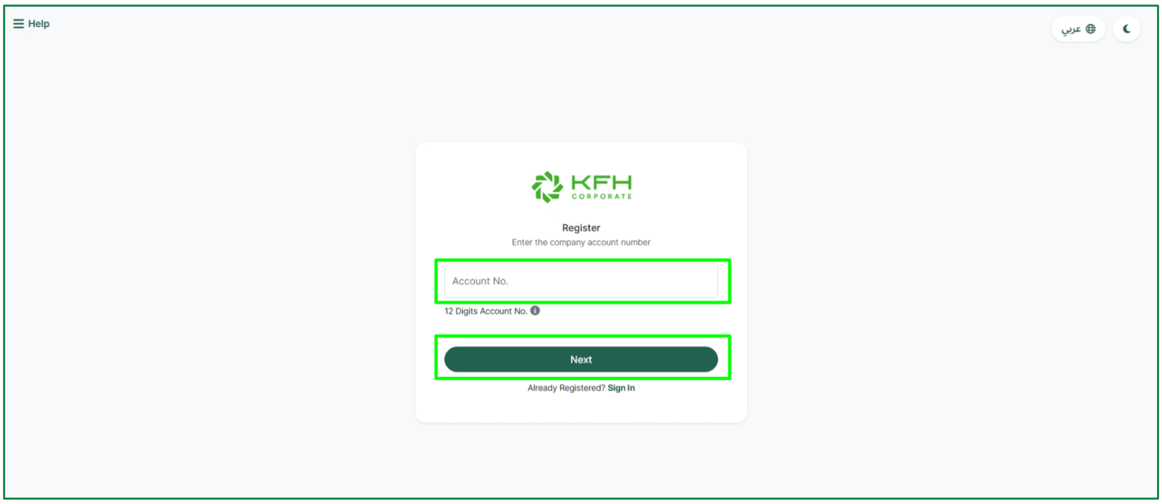
- 12-digit Corporate Account Number.
- Personal Civil ID.
- Registered mobile device for OTP reception.

Step-by-Step Instructions:

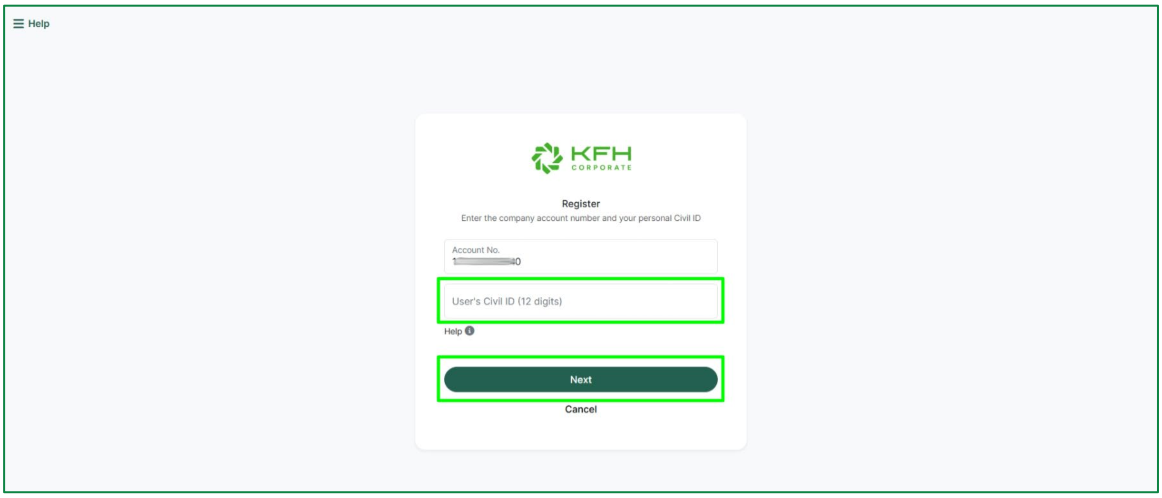
1. On the eCorp landing page, click the **Register** button.



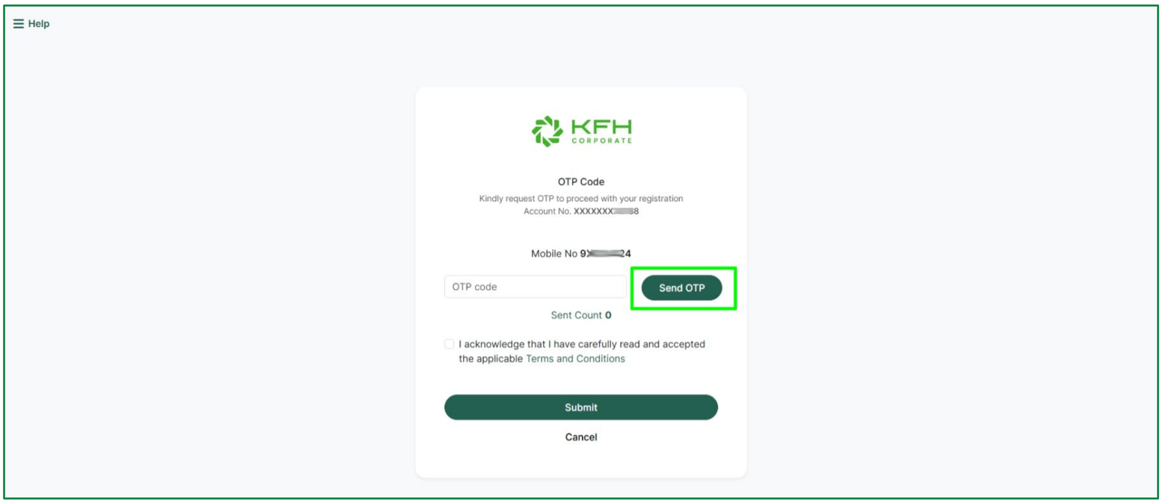
2. Enter your **12 Digits Corporate Account Number** and click **Next**.



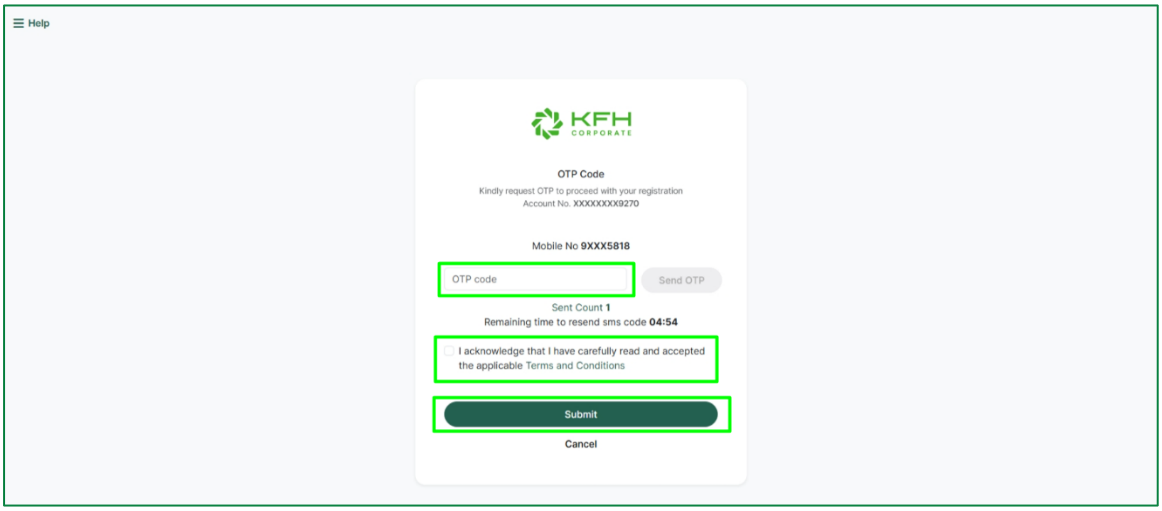
3. Enter your **Personal Civil ID** number for the additional user and click **Next**.



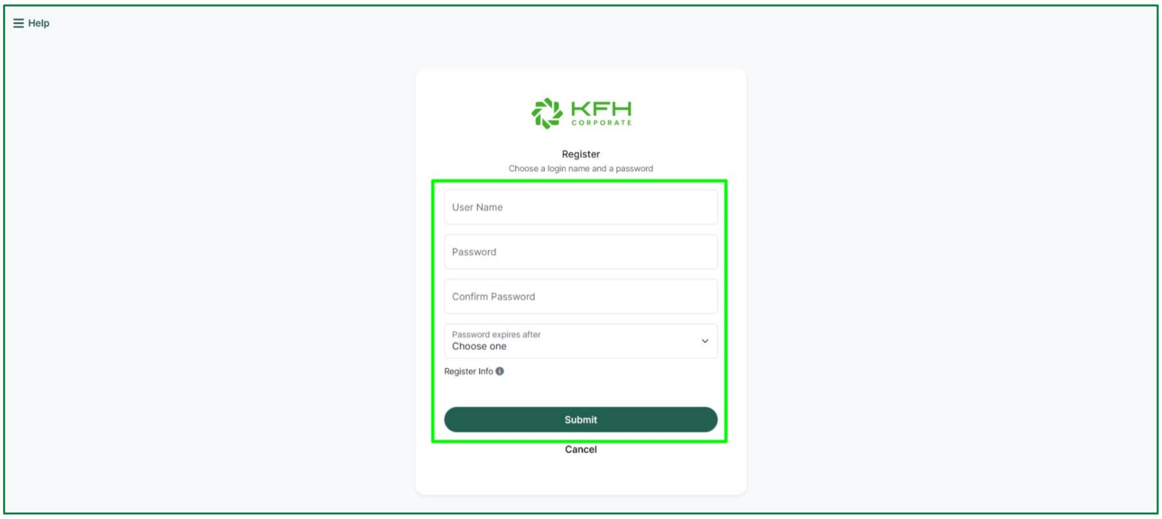
4. Check your mobile number, then Click **Send OTP**.



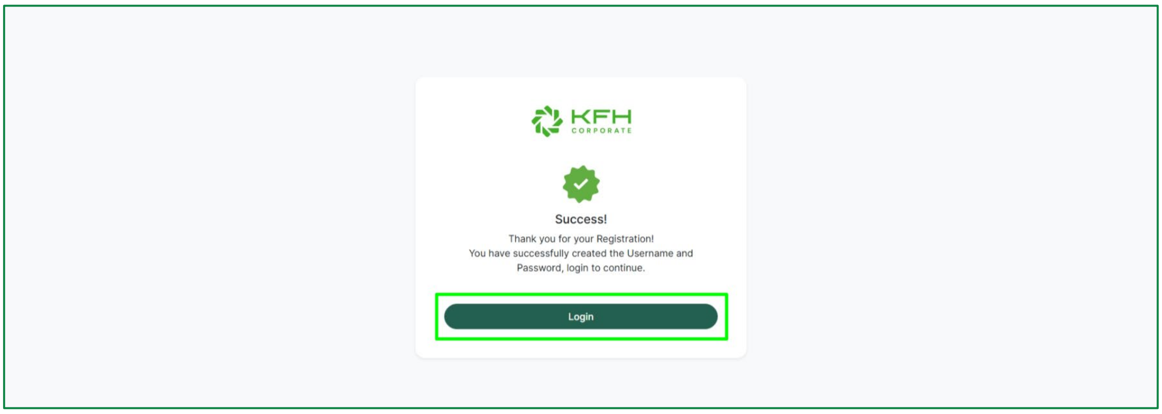
5. Enter the **OTP code** received on your registered mobile.
6. Read and **Accept the Terms and Conditions**.
7. Click **Submit**.



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



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



3. Login

3.1 Login

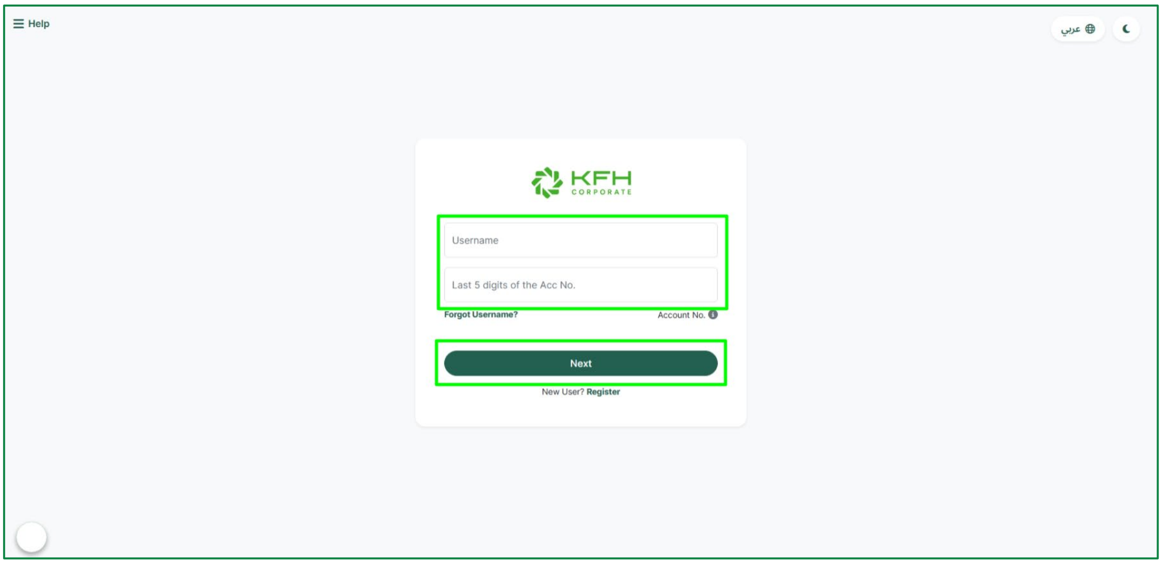
3.1.1. First-Time Login (Setup)

Features & Notes:

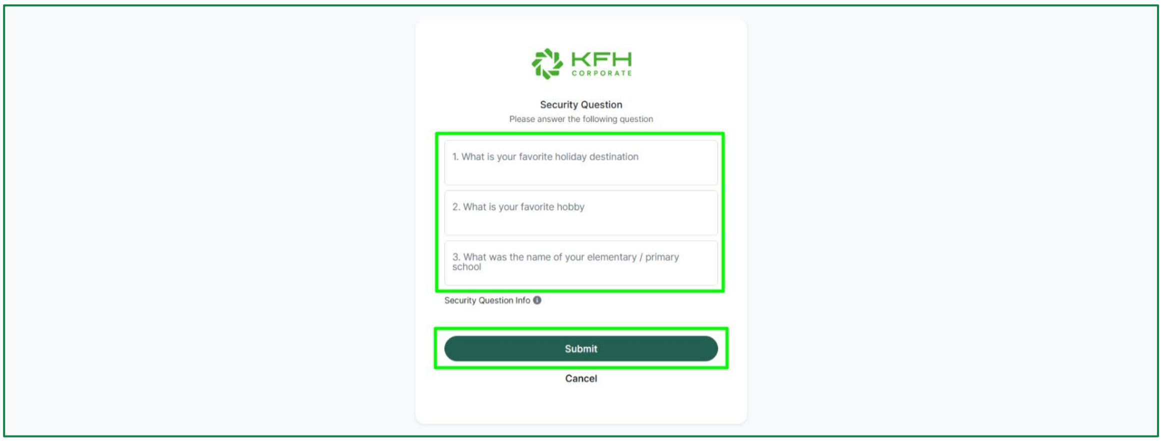
- To securely authenticate and access the eCorp platform. This portal uses Site Key technology to ensure you are logging into the genuine bank website.

Step-by-Step Instructions:

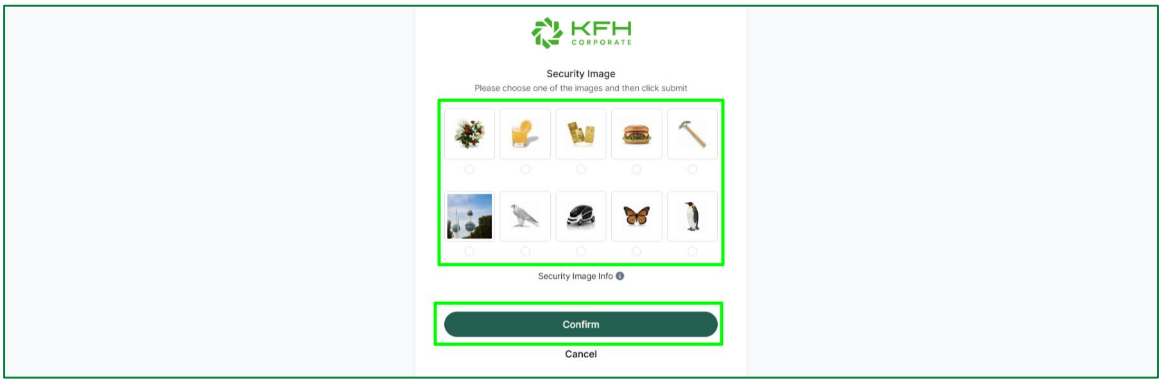
1. Go to the eCorp portal home page.
2. Enter your **Username**.
3. Enter the **last 5 digits** of your **company account number,** then Click **Next**.



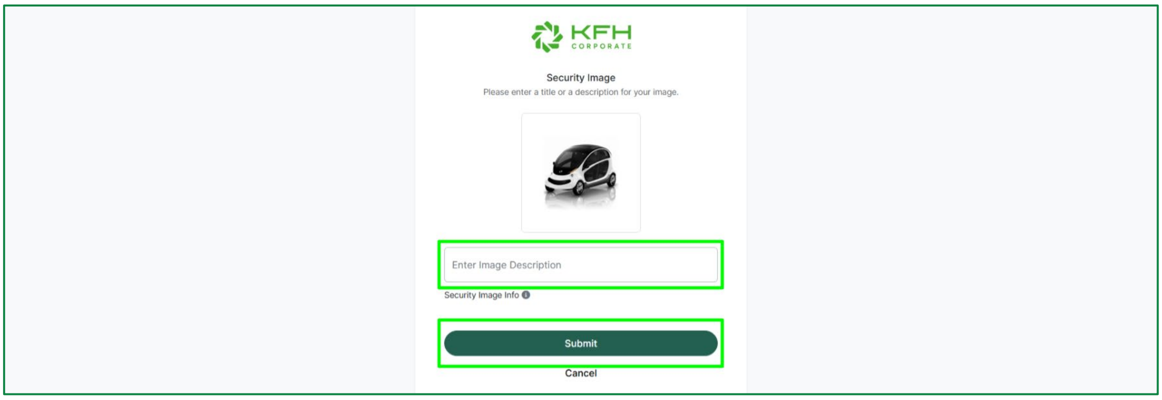
4. Answer 3 **security questions,** then Click **Submit**.



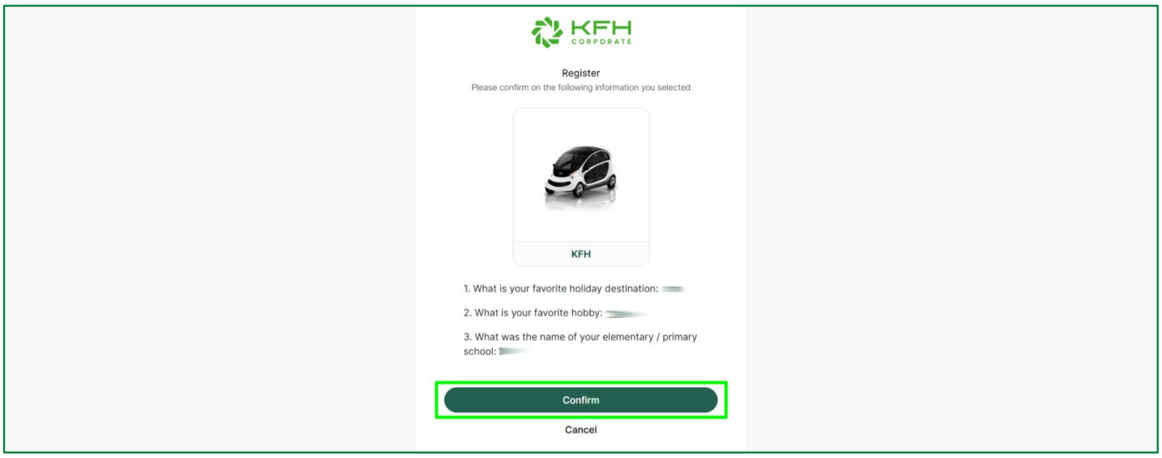
5. Select a **Site Key Image** from the provided library, then Click **Confirm**.



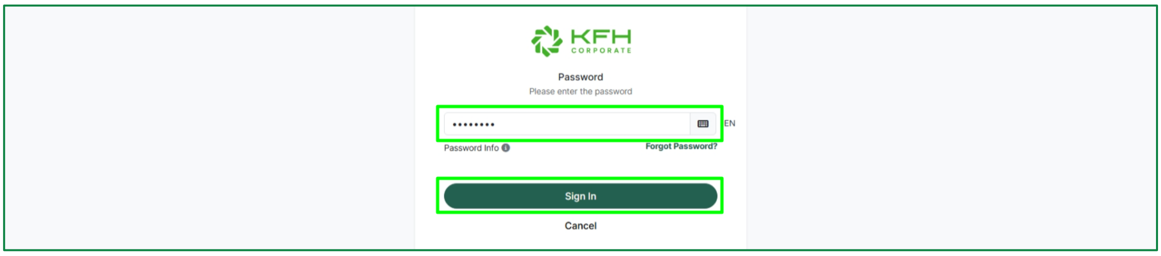
6. Type a unique **Description** for your chosen image, then Click **Submit**.



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



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



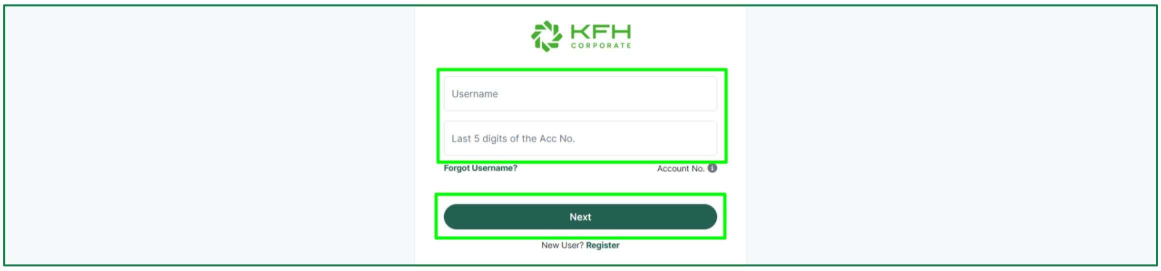
3.1.2. Subsequent Logins (Standard Procedure)

Features & Notes:

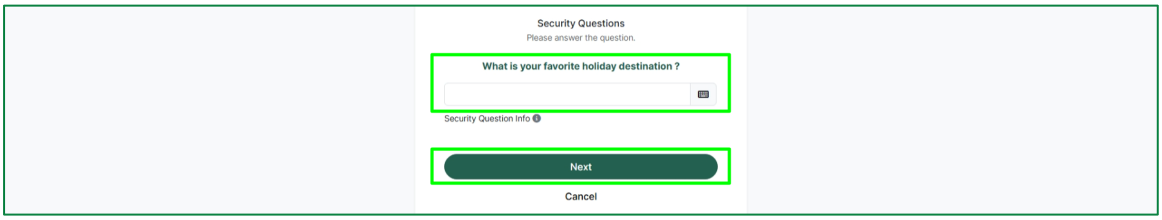
- To securely authenticate and access the eCorp platform. This portal uses Site Key technology to ensure you are logging into the genuine bank website.

Step-by-Step Instructions:

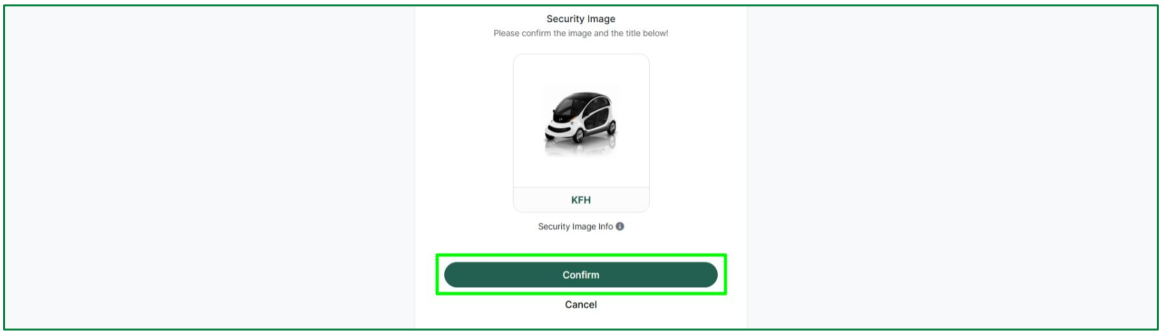
1. Go to the eCorp portal home page.
2. Enter your **Username**.
3. Enter the **last 5 digits** of your **company account number,** then click **Next**.



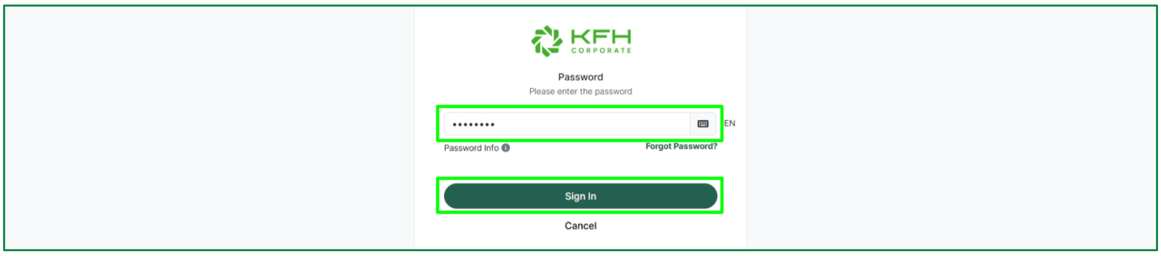
4. Answer the **Security Question** displayed on the screen, then click **Next**.



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



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



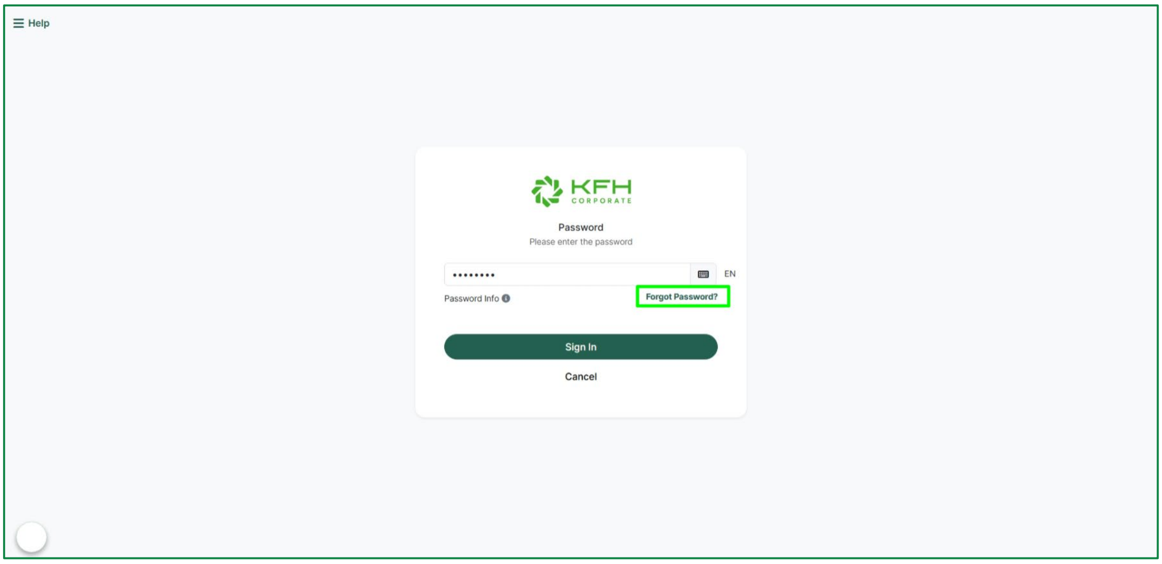
3.2 Forgot Your Password

Features & Notes:

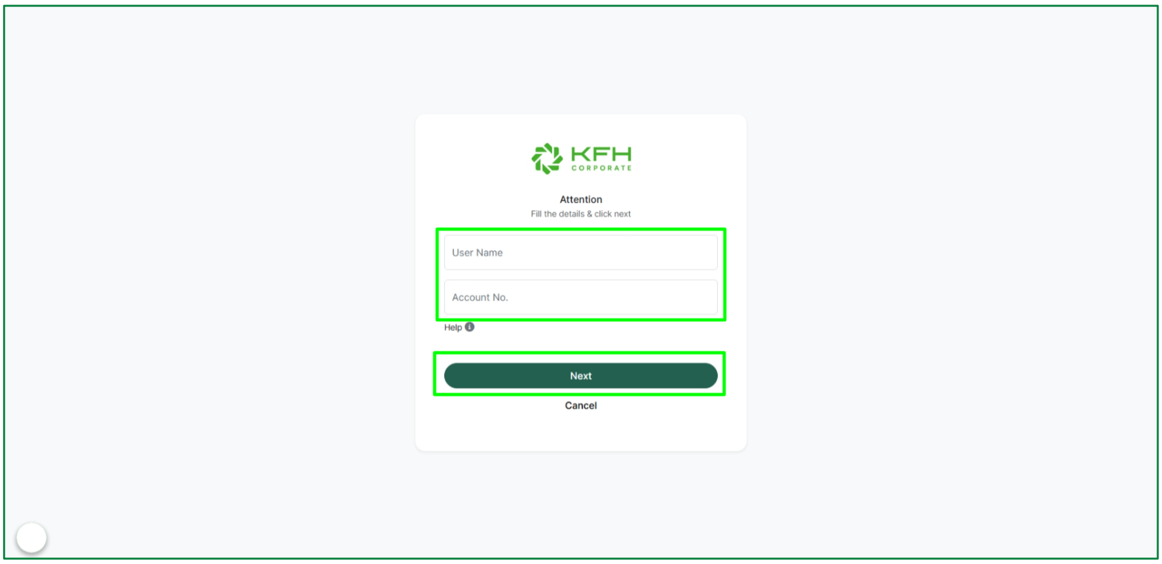
- To allow the Corporate Super Admin (CSA) to securely reset their login password.
- This self-service recovery is applicable for Corporate Super Admin (CSA) users only.
- The CSA must use the Administration > Users Management module to reset passwords for Additional Users.

Step-by-Step Instructions:

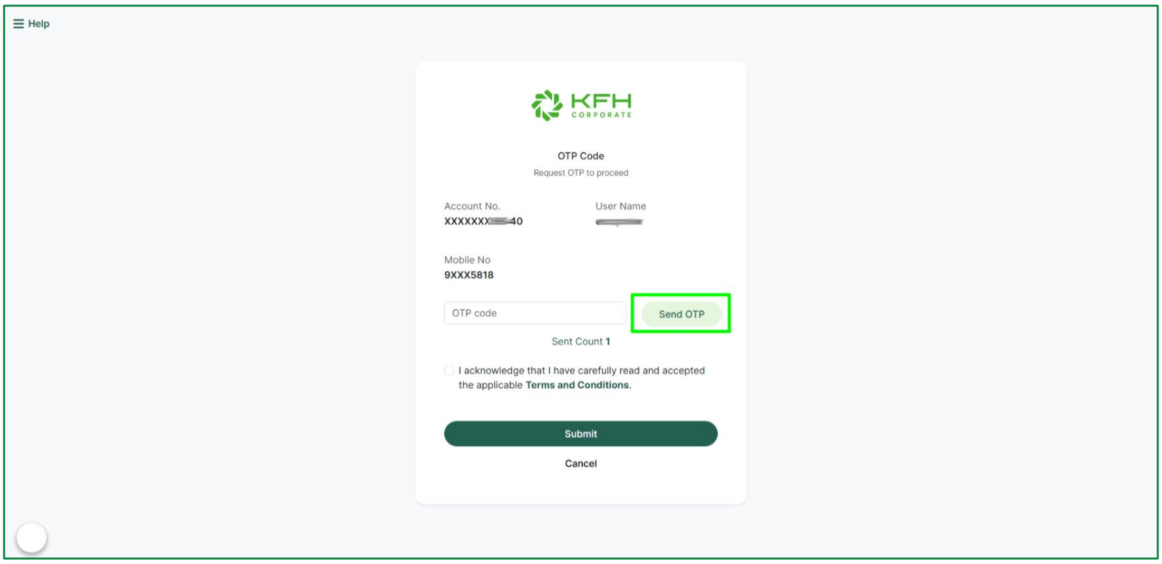
1. Navigate to the eCorp portal and proceed through the login steps until you reach the Password entry screen.
2. Click on the **Forgot Password**.



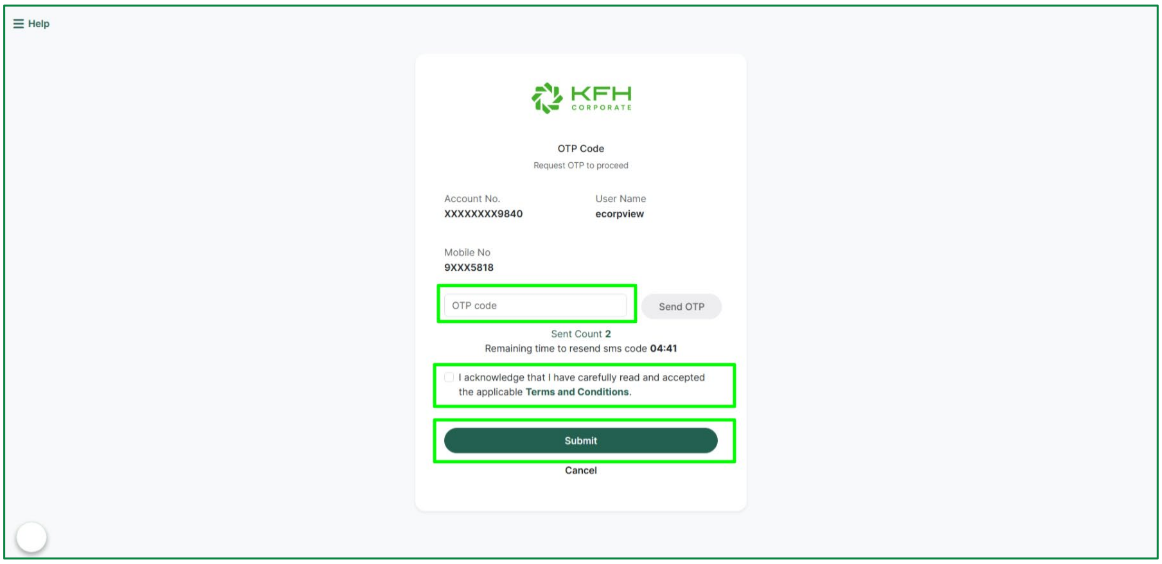
3. Enter your **Username**.
4. Enter your **12 Digits Corporate Account Number** and click **Next**.



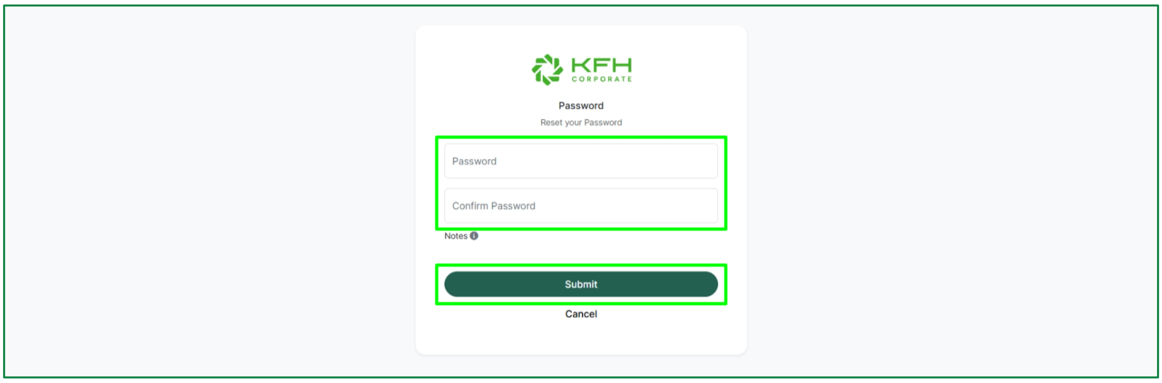
5. Check your mobile number, then Click **Send OTP**.



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



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



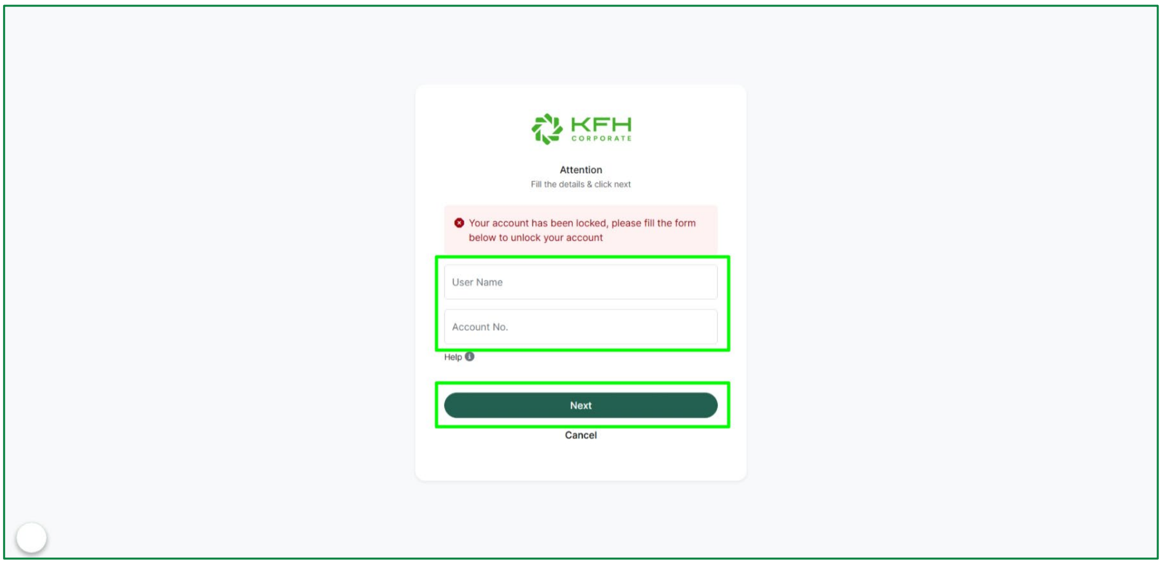
3.3 Unlock User

Features & Notes:

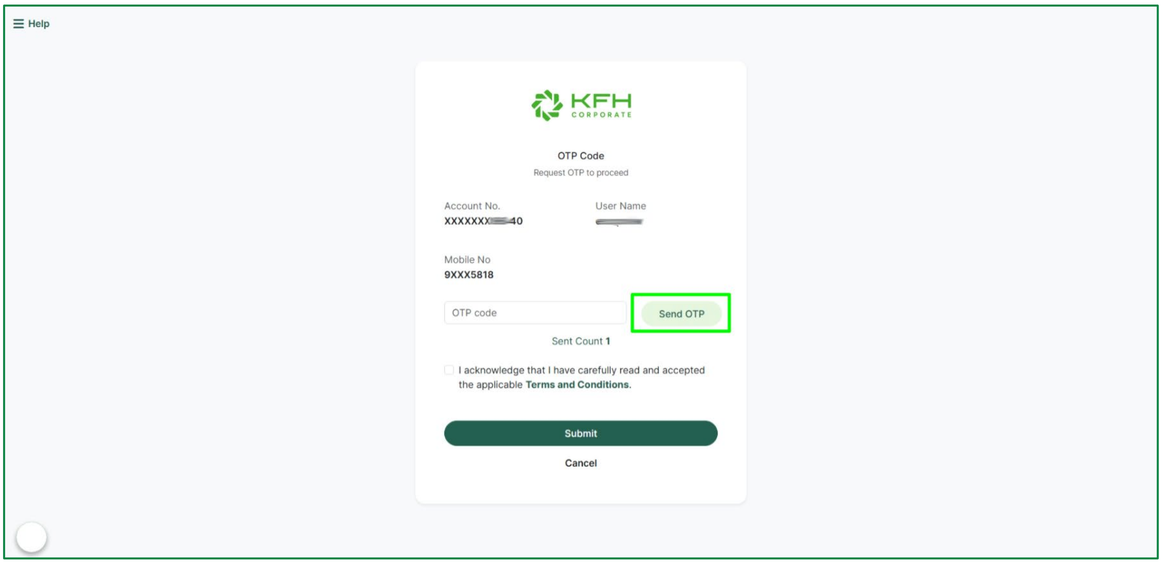
- To restore access to a user account that has been locked due to multiple incorrect login attempts.

Step-by-Step Instructions:

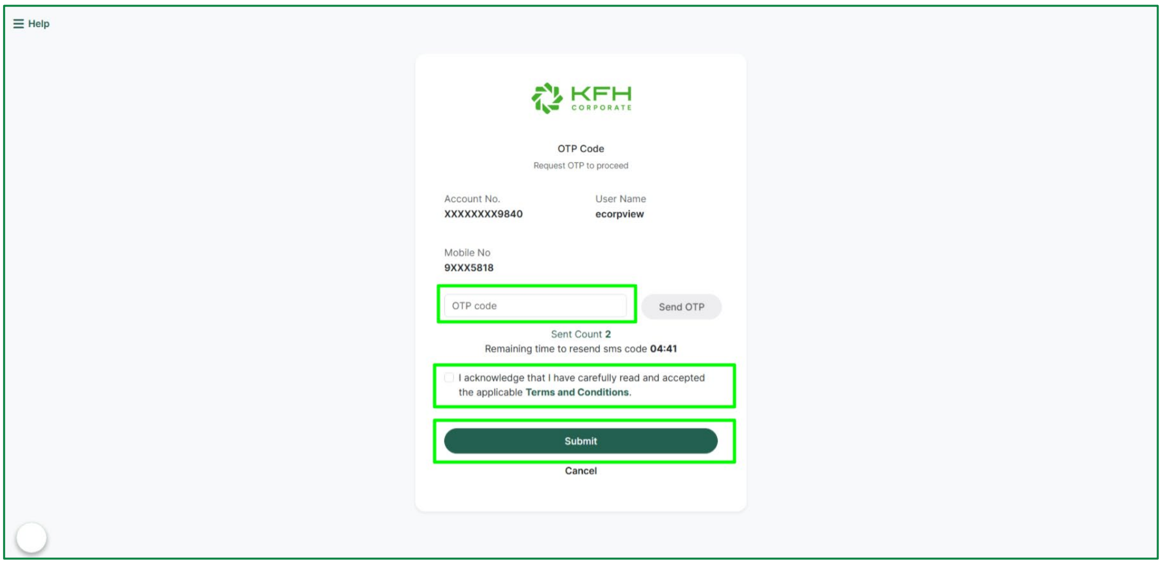
1. Navigate to the eCorp portal and proceed through the login steps until you reach the Password entry screen.
2. If your account is locked, the system will automatically redirect you to the Unlock User screen.
3. Enter your **Username**.
4. Enter your **12 Digits Corporate Account Number** and click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



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.

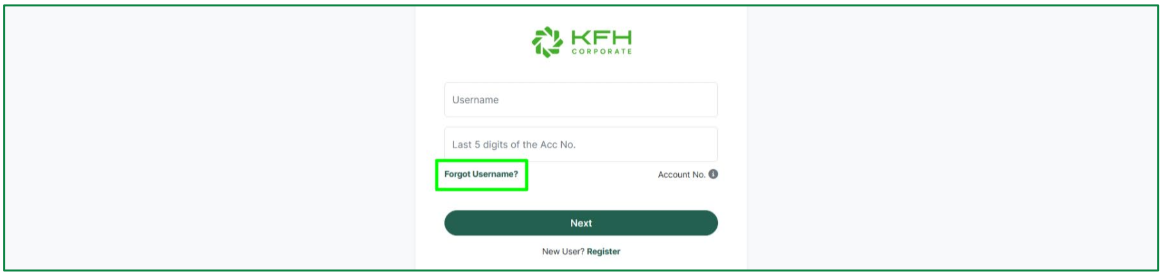
3.4 Forgot Username

Features & Notes:

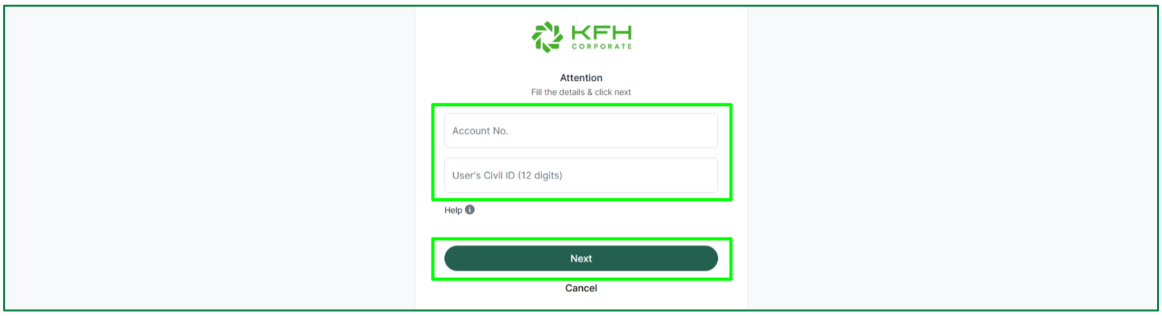
- To recover a forgotten username via secure identity verification and SMS delivery.

Step-by-Step Instructions:

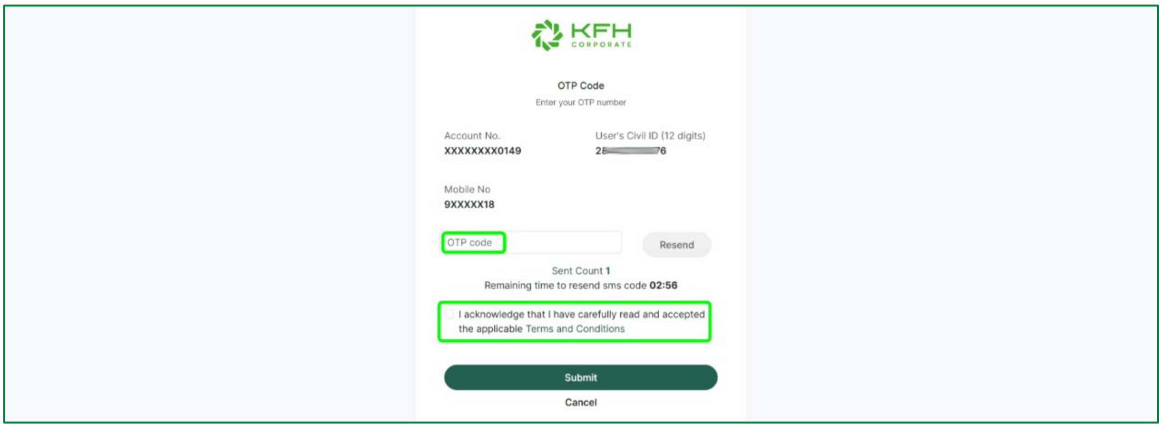
1. Navigate to the eCorp portal home page.
2. Click on the (**Forgot Username?**).



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



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



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

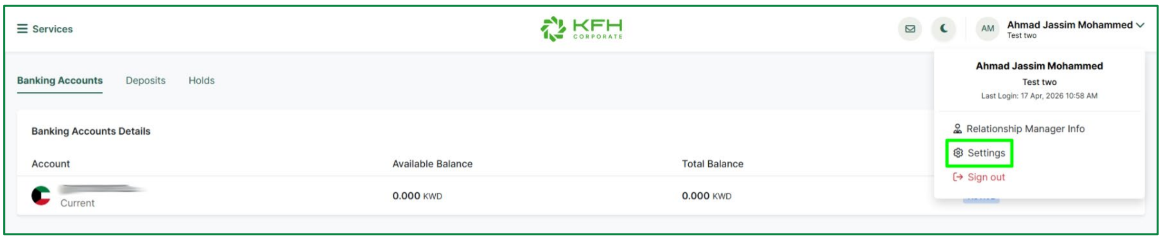
4.1 Set Password Expiry Date

Features & Notes:

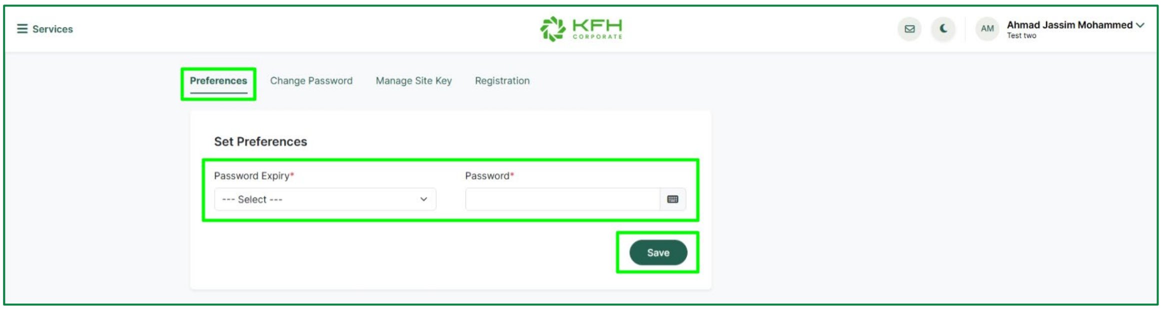
- To define the frequency at which the system forces a password update for security maintenance.

Step-by-Step Instructions:

1. Navigate to **Settings**.



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



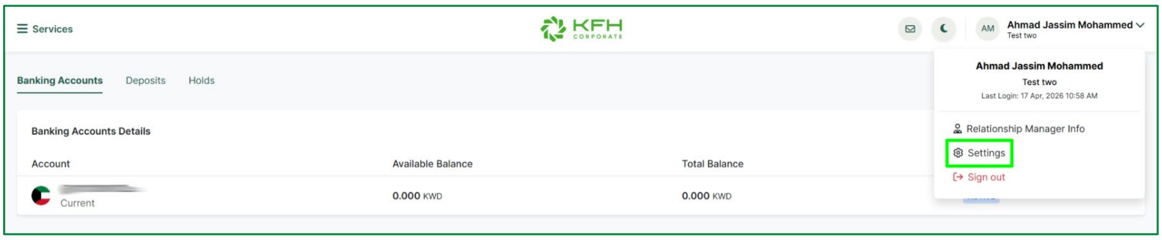
4.2 Change Password

Features & Notes:

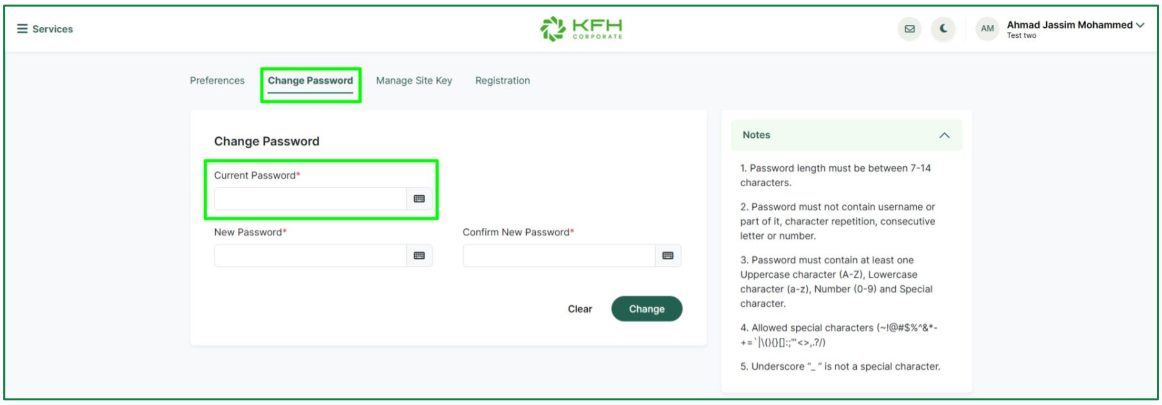
- To manually update your login credentials.

Step-by-Step Instructions:

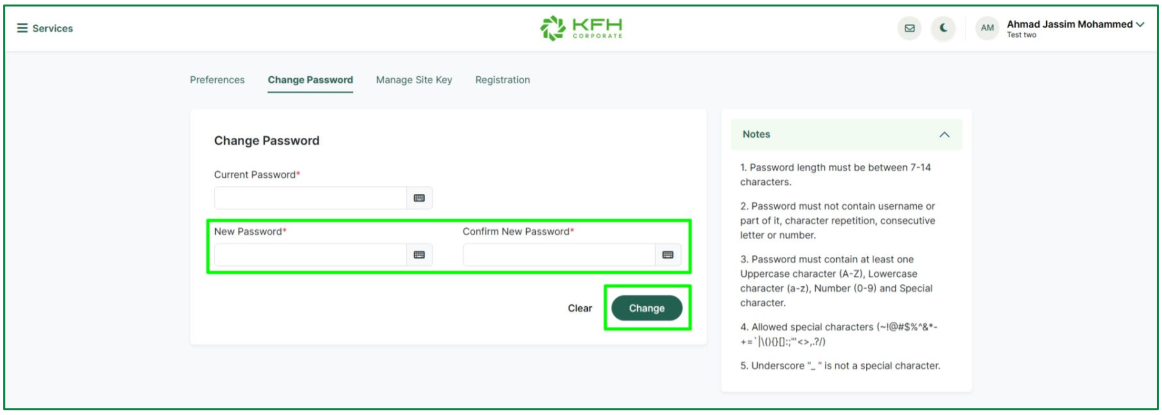
1. Navigate to **Settings**.



2. Navigate to **Change Password** tab.
3. Enter your **Current Password**.



4. Enter a **New Password** and **confirm it**.
5. Click **Change**.



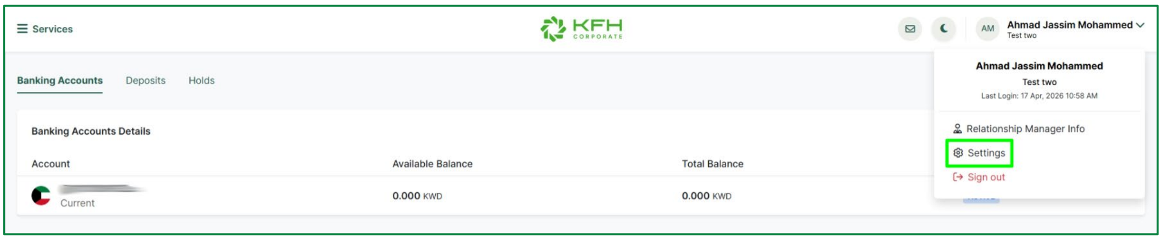
4.3 Manage Site key

Purpose

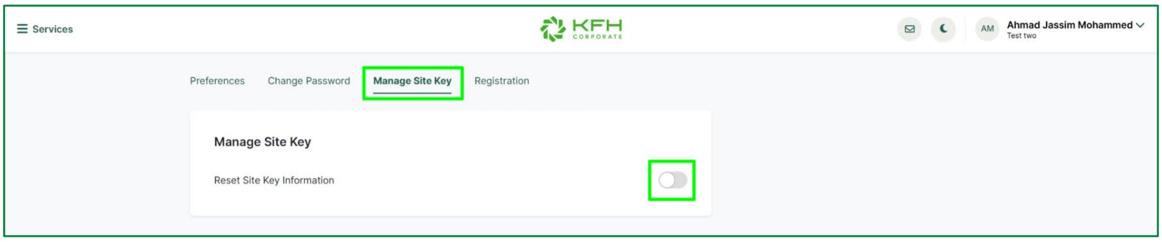
- To reset your Security Image and Questions.

Step-by-Step Instructions:

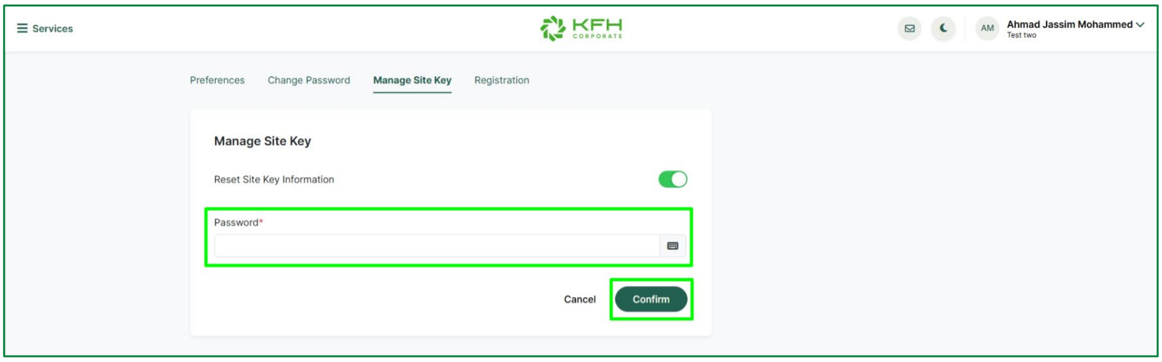
1. Navigate to **Settings**.



2. Navigate to **Manage Site Key** tab.
3. Click on the **toggle button**.



4. Enter your current Login **Password**.
5. Click **Confirm**.



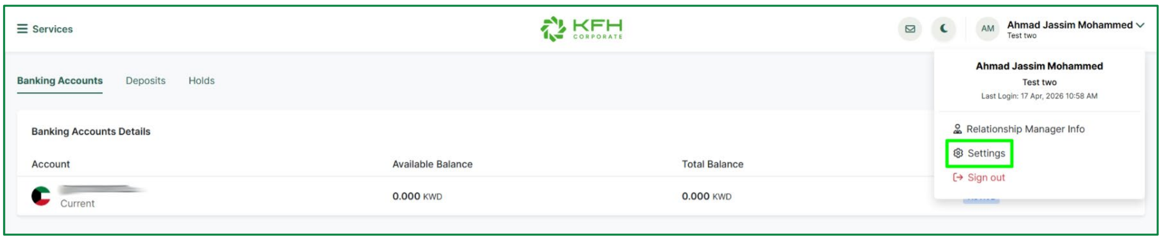
4.4 Access Type

Features & Notes:

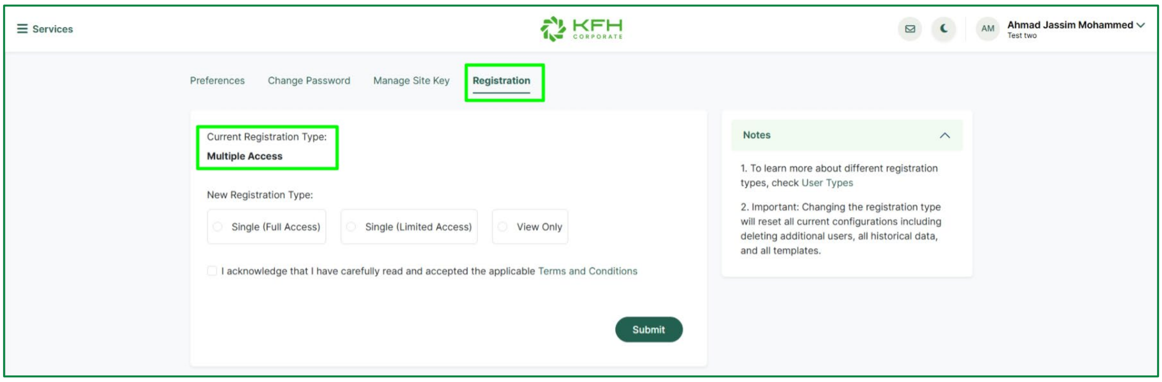
- To modify the overall authorization structure of the corporate profile.
- This service is available to Corporate Super Admin (CSA) only.
- **Important**: Changing the registration type will reset all current configurations including deleting additional users, all historical data, and all templates.

Step-by-Step Instructions:

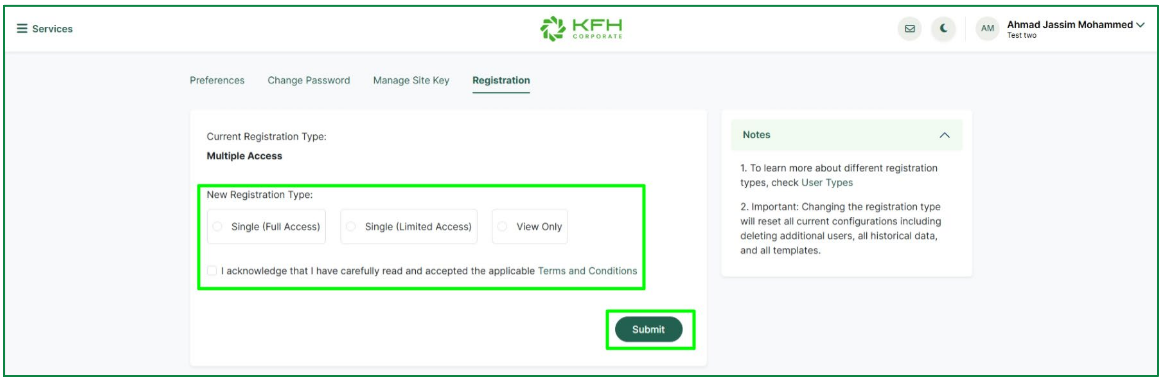
1. Navigate to **Settings**.



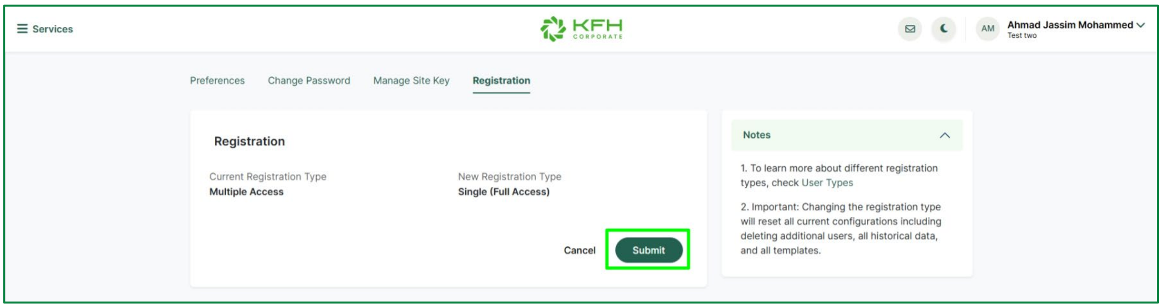
2. Navigate to **Registration** tab.
3. The system displays your company's current Access Type.



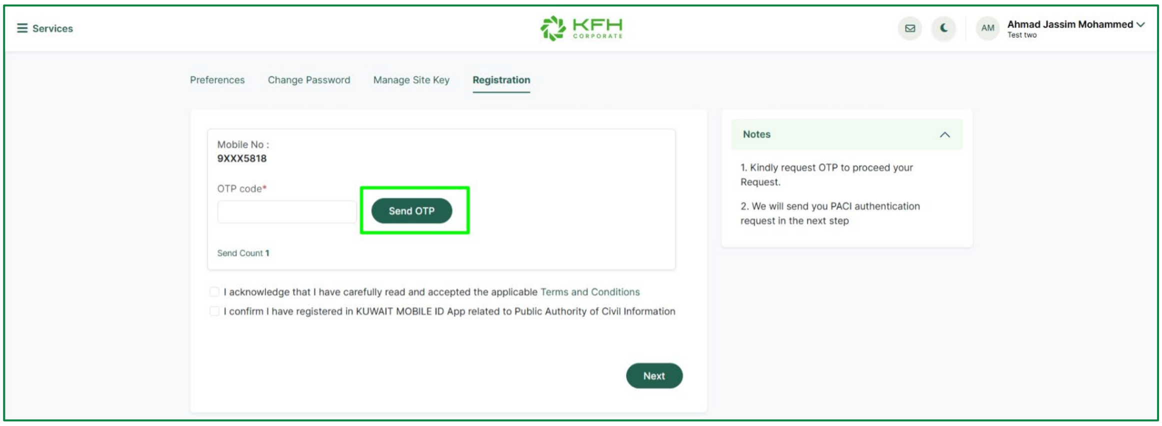
4. Select the required new **Access Type** (Details).
5. Read and **Accept the Terms and Conditions,** then click **Submit**.



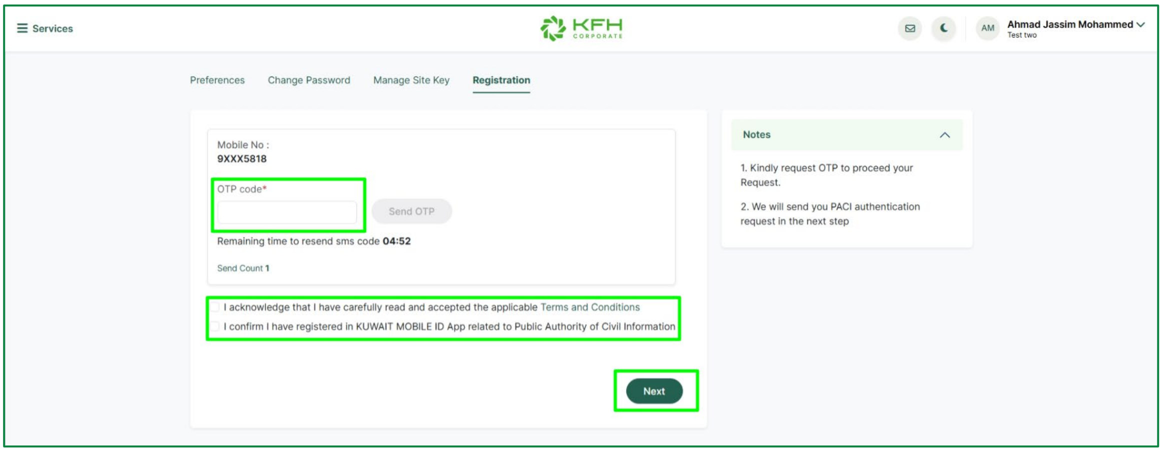
6. Check the details, then click **Submit**.



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

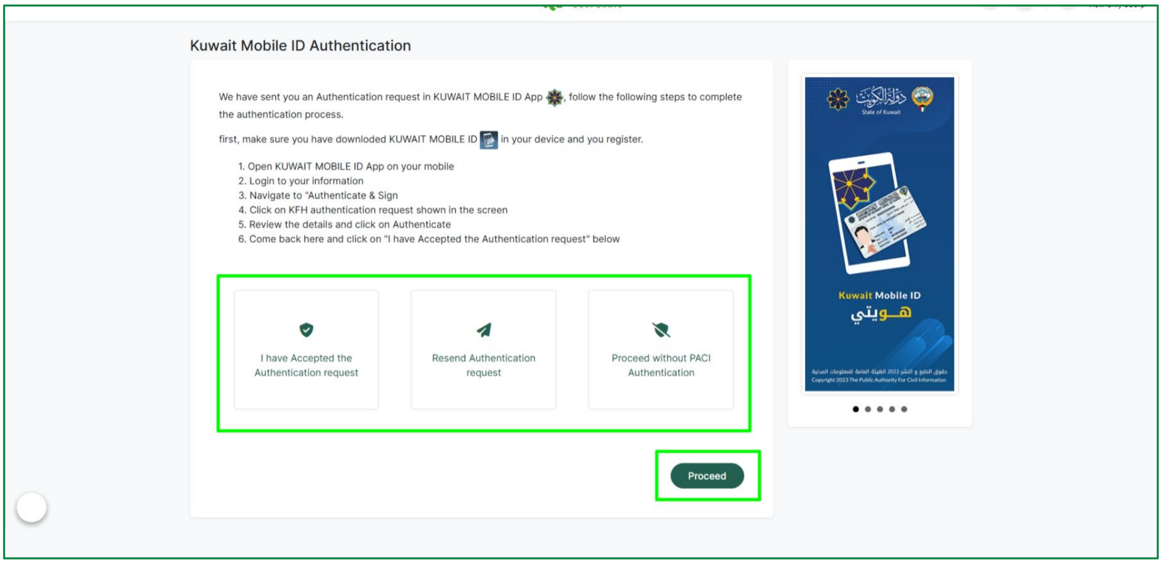


8. Enter the **OTP code** received on your registered mobile.
9. Read and **Accept the Terms and Conditions**.
10. Confirm your registration in **Kuwait Mobile ID**.
11. Click **Next**.



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.

5. Mailbox

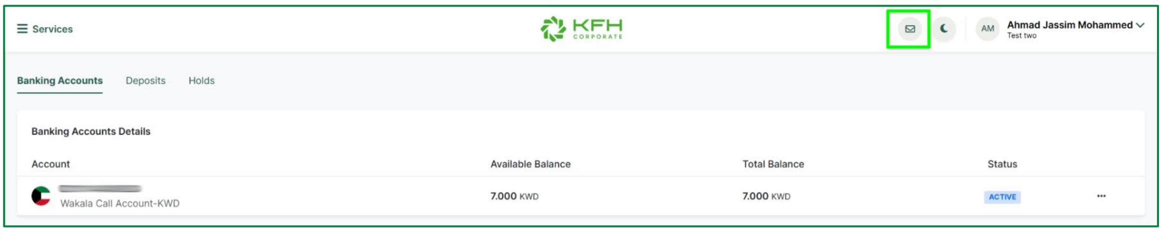
5.1 Inbox

Features & Notes:

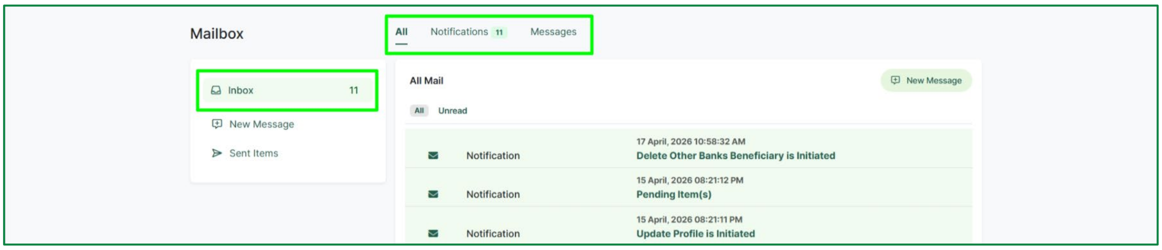
- To access and manage all secure internal communications and official notifications received from the bank.
- **Messages Tab**: Contains secure, direct correspondence and inquiries between your company and the bank.
- **Notifications Tab**: Contains automated system alerts, official bank announcements,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

Step-by-Step Instructions:

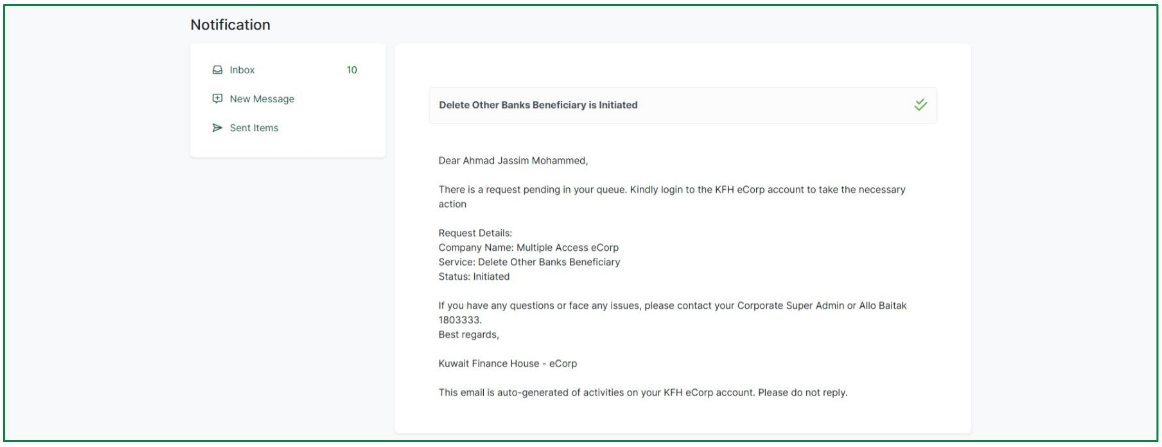
1. Navigate to **Mailbox**.



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**.



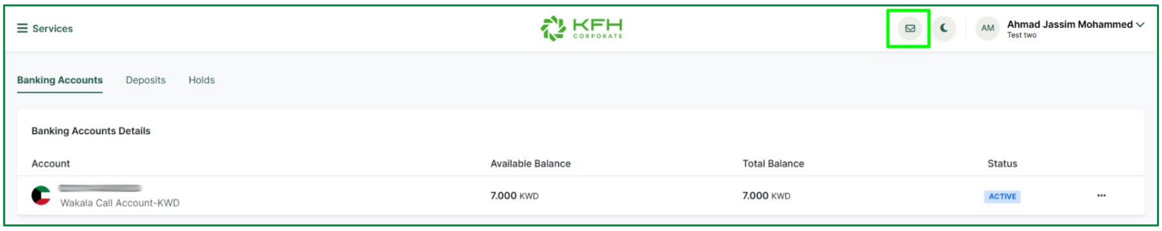
5.2 Create Message

Features & Notes:

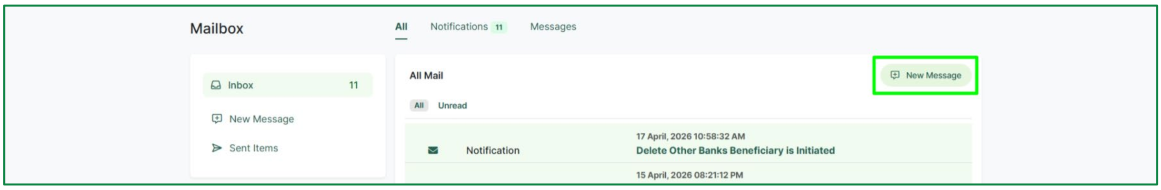
- To initiate a new secure communication with the bank for inquiries, document submissions, or support requests.

Step-by-Step Instructions:

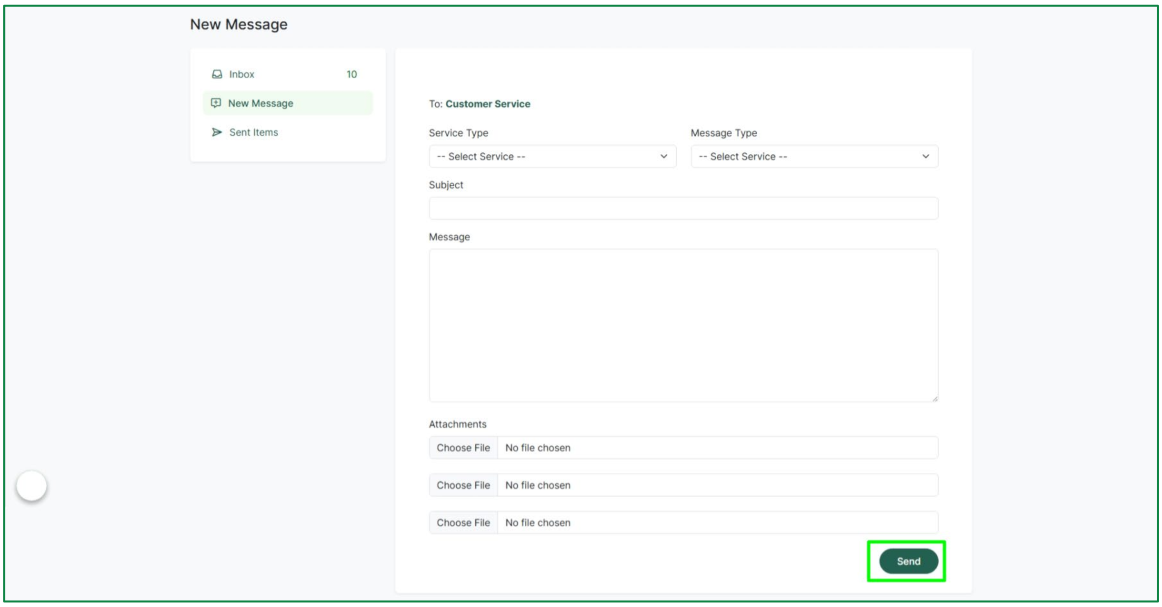
1. Navigate to **Mailbox**.



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.



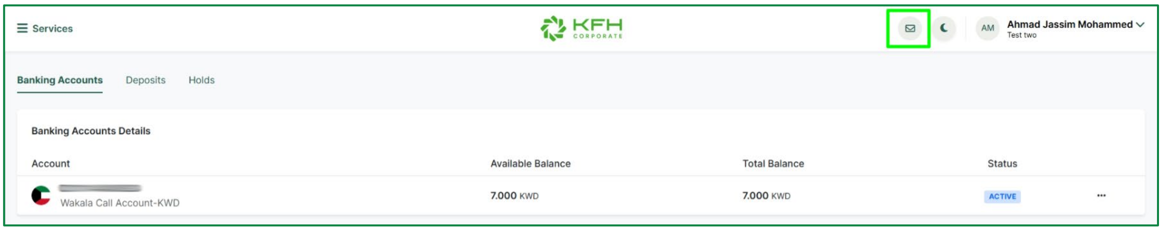
5.3 Reply to Messages

Features & Notes:

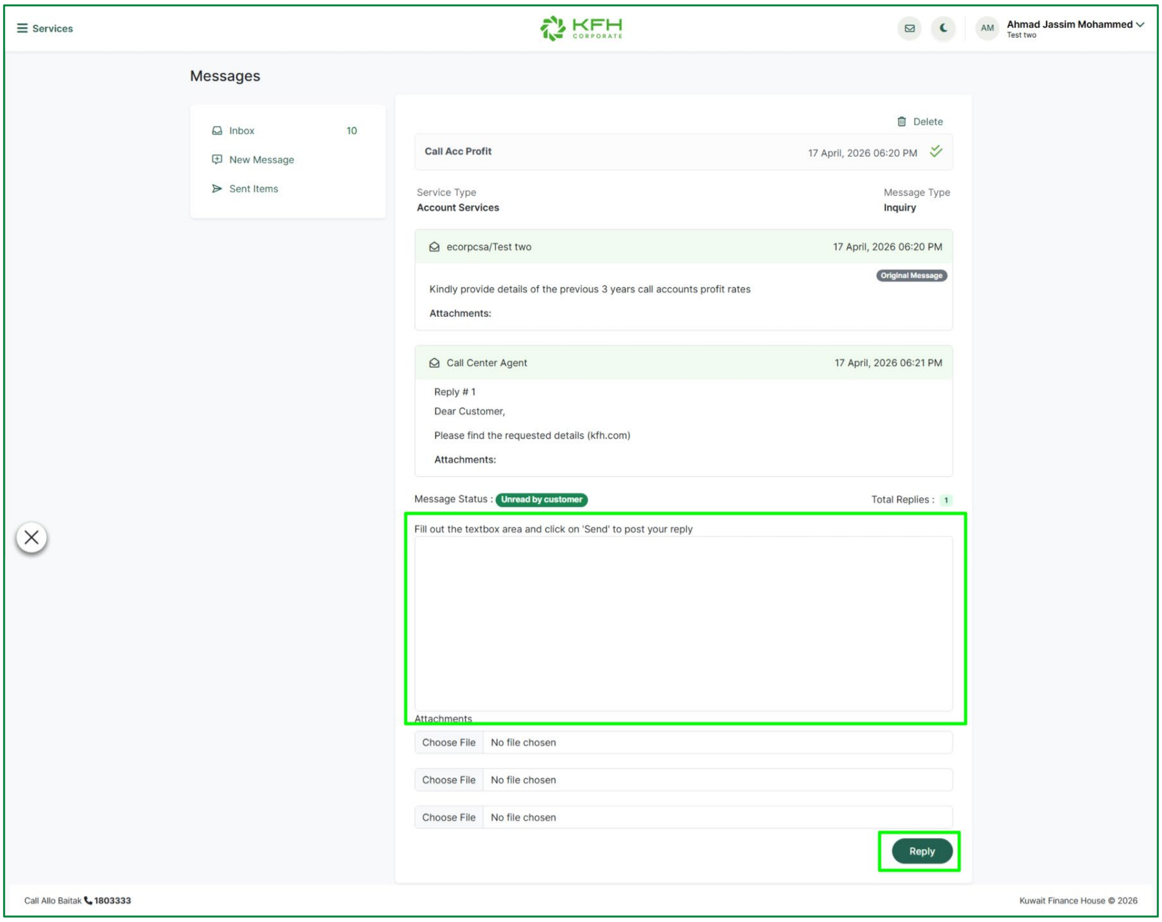
- To continue an existing conversation thread with the bank, ensuring all correspondence regarding a specific inquiry remains grouped together.

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.



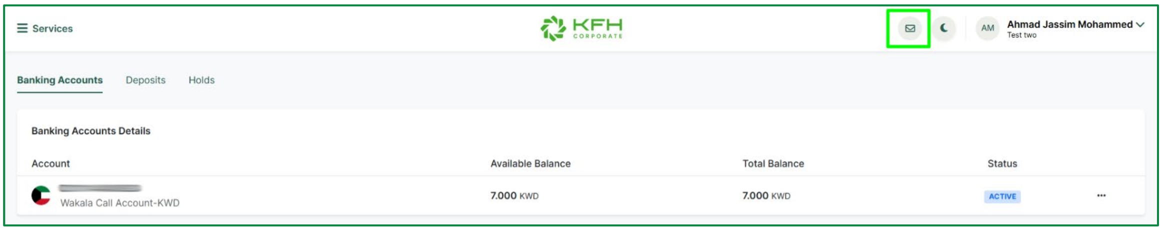
5.4 Sent Items

Features & Notes:

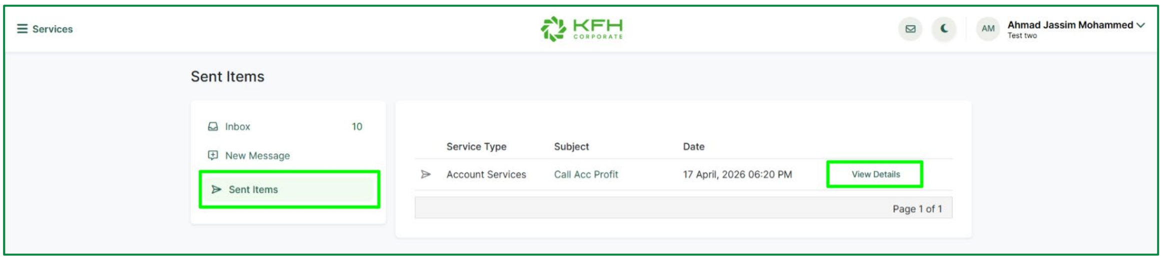
- To maintain a permanent record of all outgoing messages sent by your corporate users to the bank.

Step-by-Step Instructions:

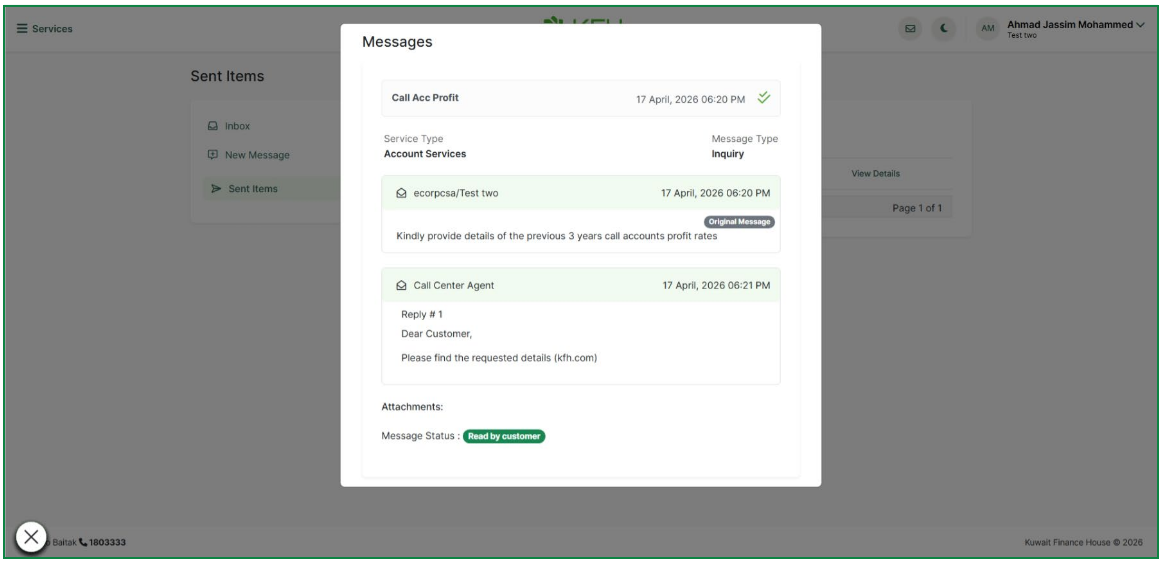
1. Navigate to **Mailbox**.



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

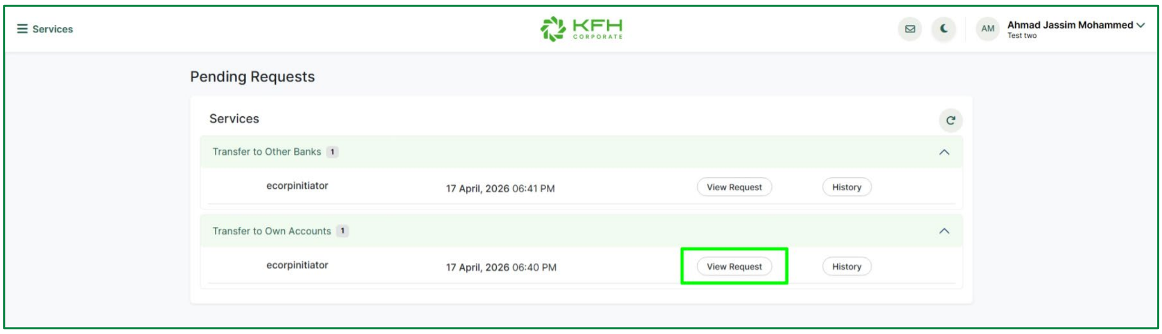
Features & Notes:

- 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.

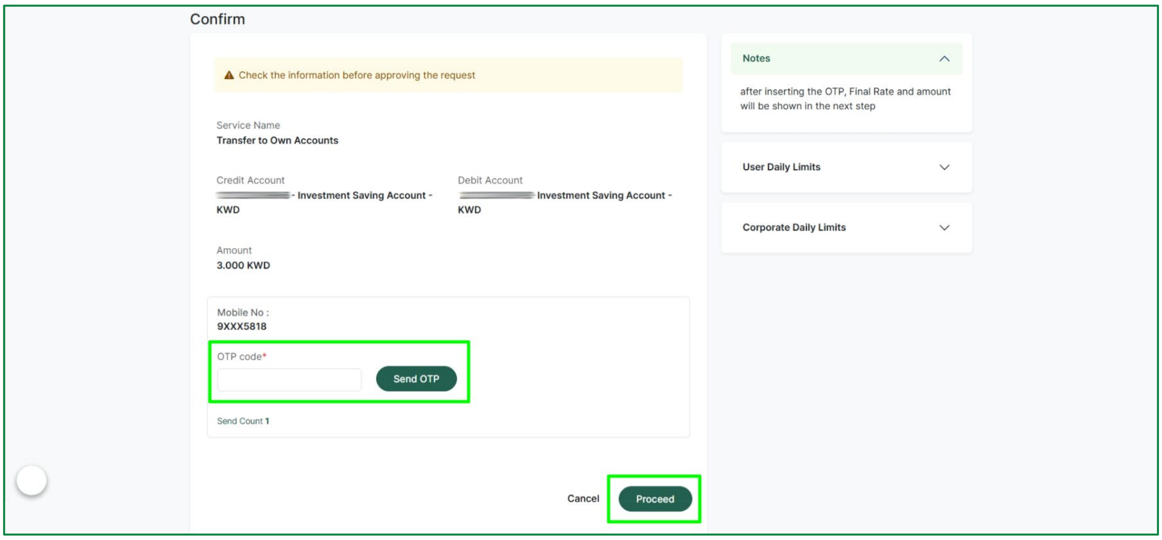
Step-by-Step Instructions:

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**.



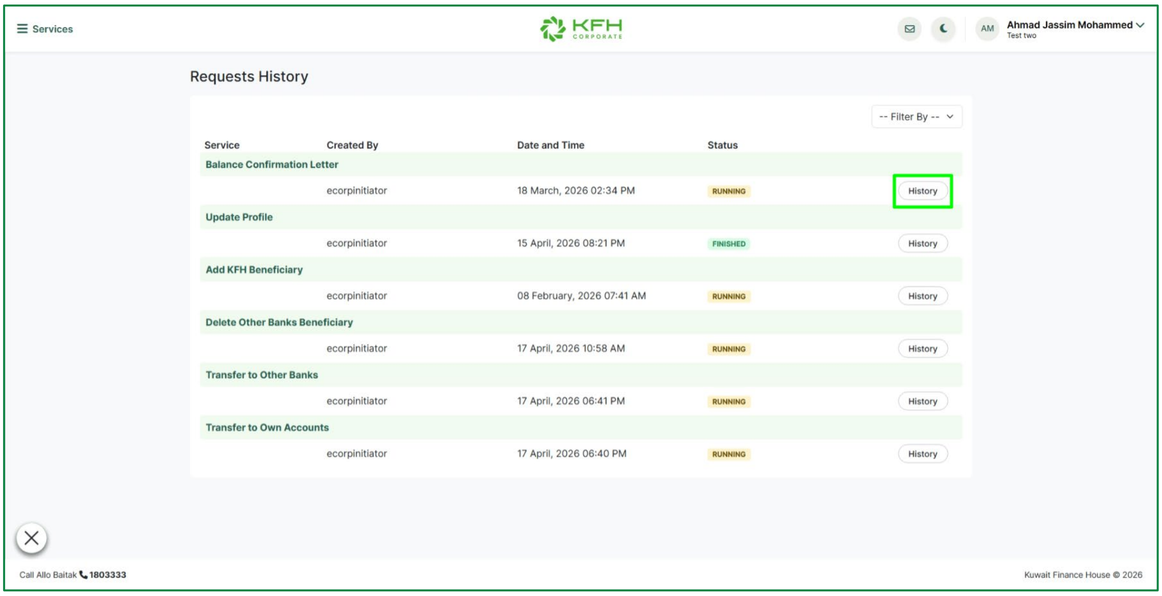
6.2 History

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).



7. Administration

7.1 Departments Management

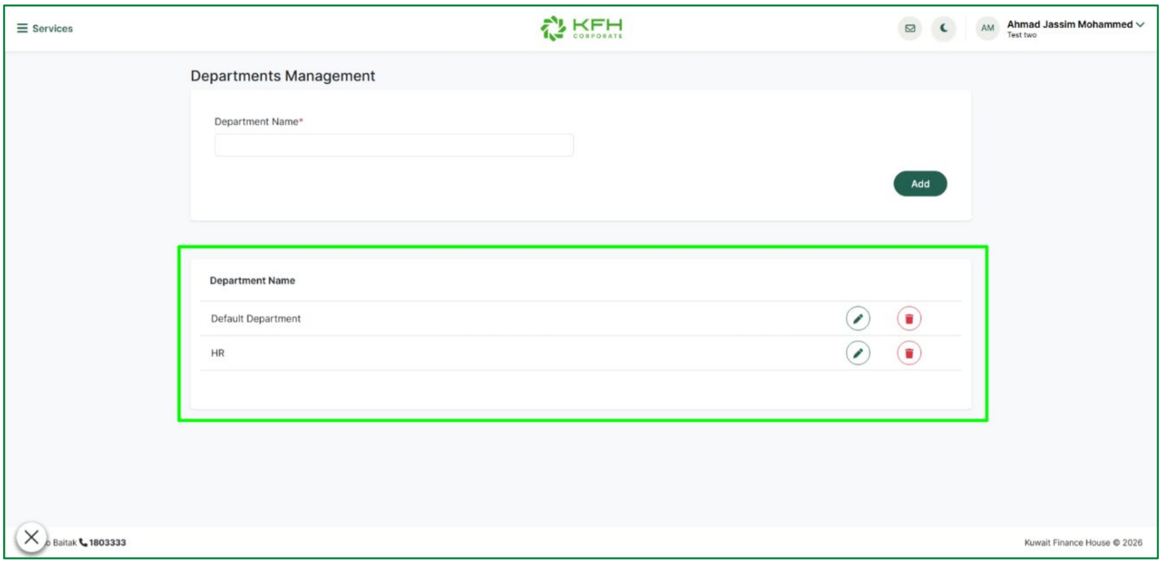
7.1.1. View Departments

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.



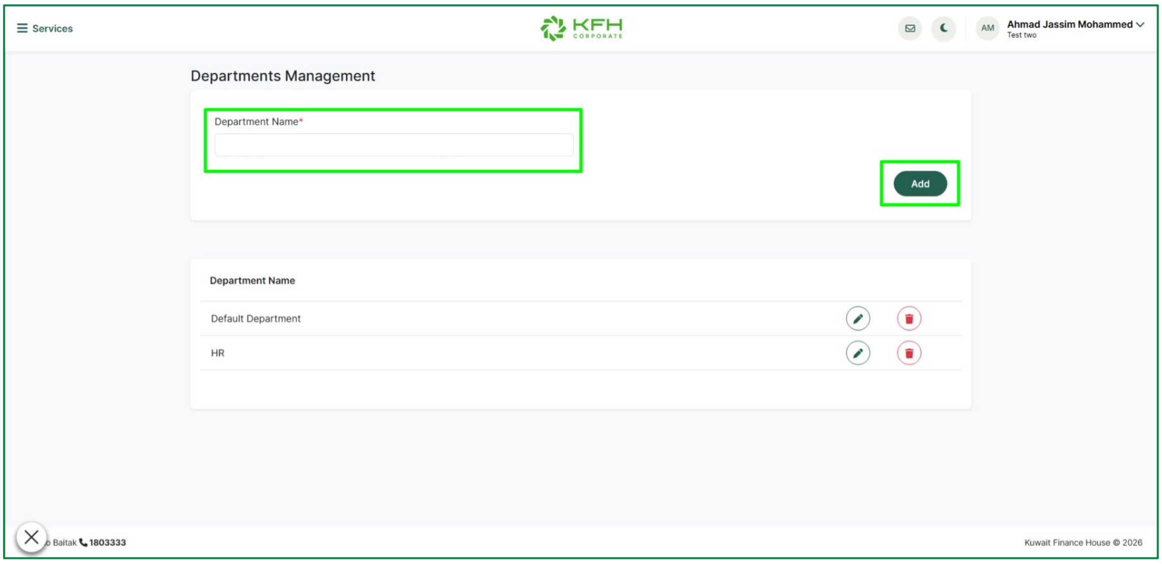
7.1.2. Add Departments

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.



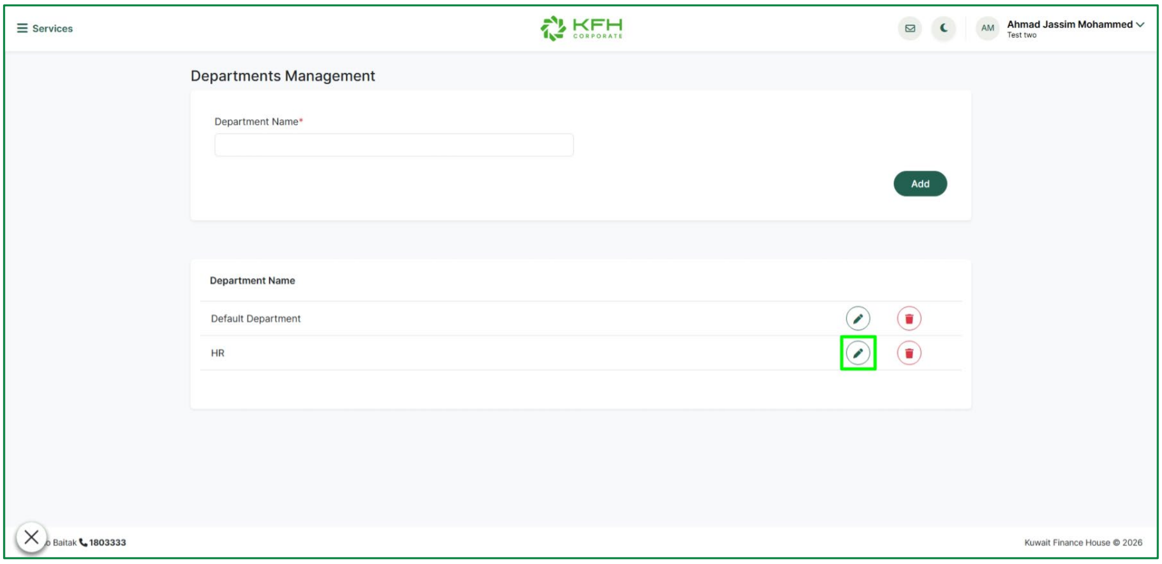
7.1.3. Edit Departments

Features & Notes:

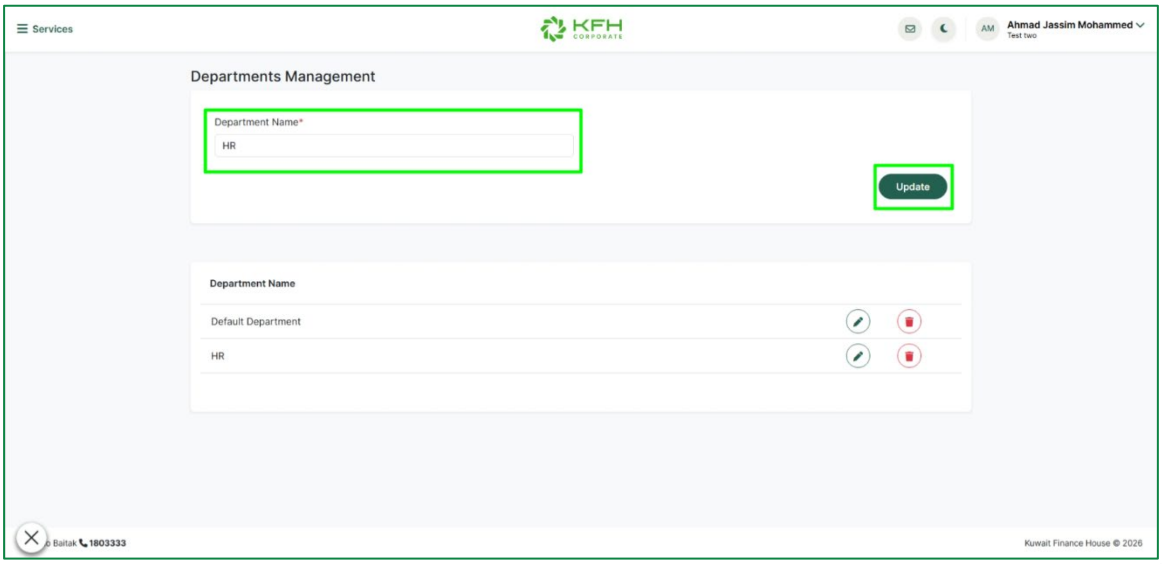
- To organize your company's organizational structure within eCorp. Departments act as containers for "Groups" and "Users," allowing for better categorization and reporting.

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**.



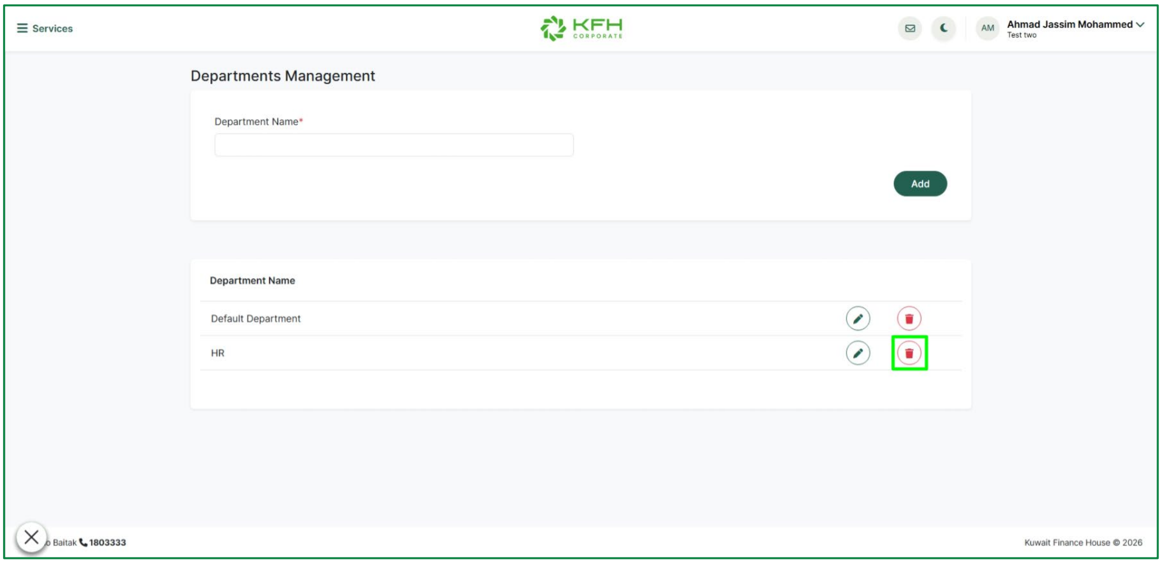
7.1.4. Delete Departments

Features & Notes:

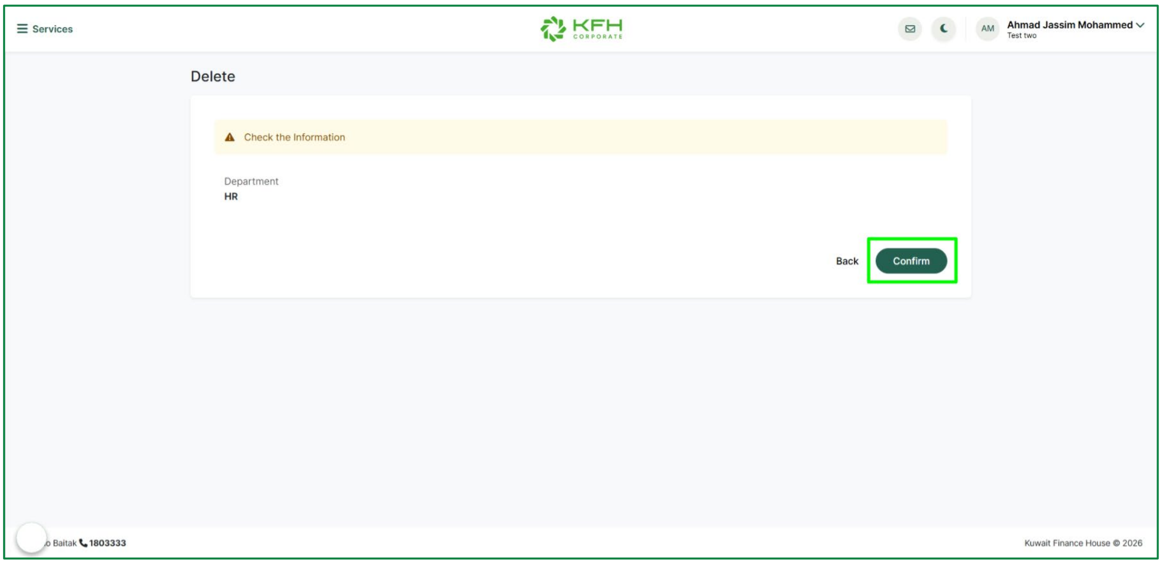
- To organize your company's organizational structure within eCorp. Departments act as containers for "Groups" and "Users," allowing for better categorization and reporting.

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

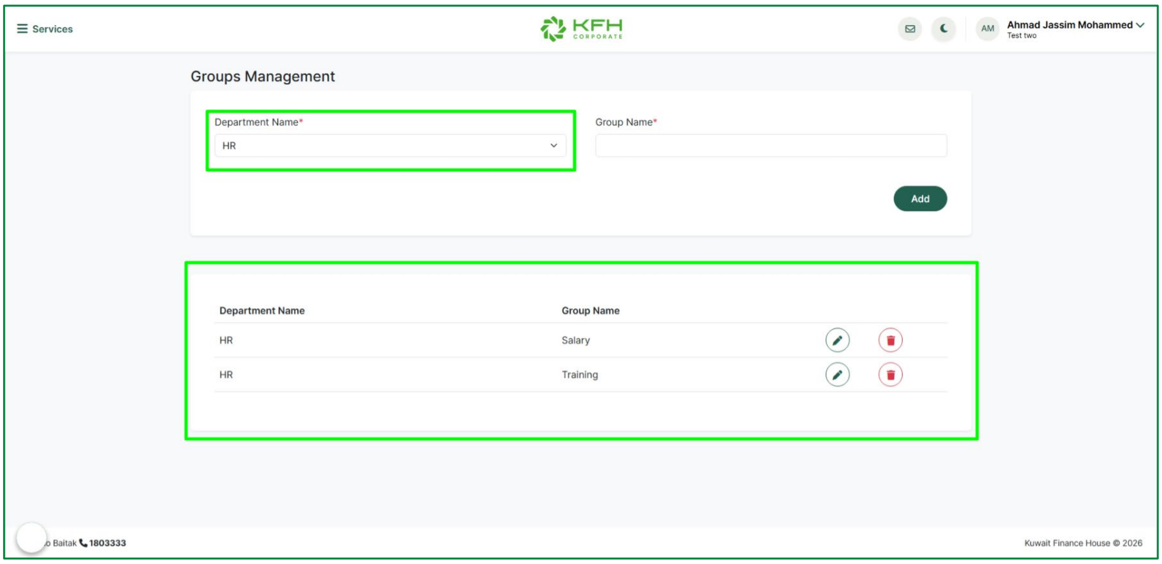
7.2.1. View Groups

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**.



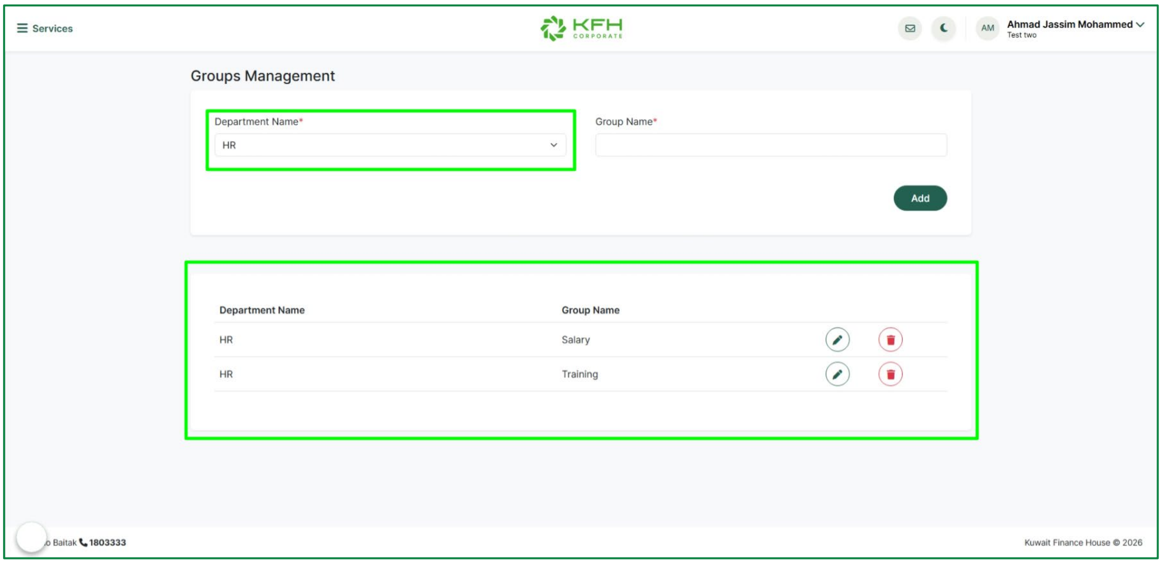
7.2.2. Add Groups

Features & Notes:

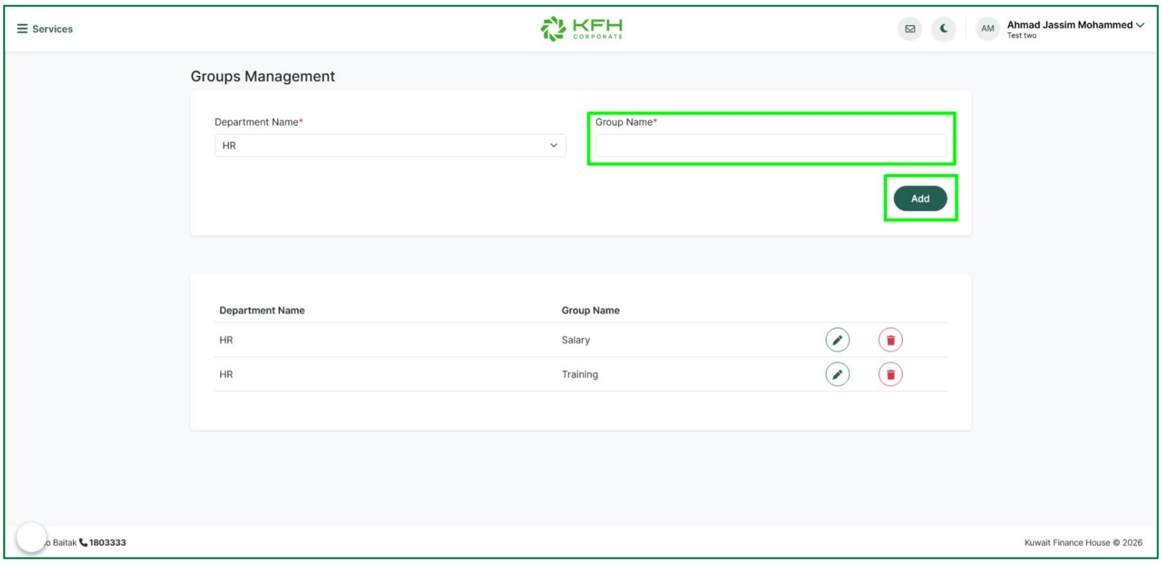
- To Add sub-units within a department. Groups allow you to refine user management further (e.g., within the "Finance" Department, you might have groups for "Payroll," "Accounts Payable," and "Audit").

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**.



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



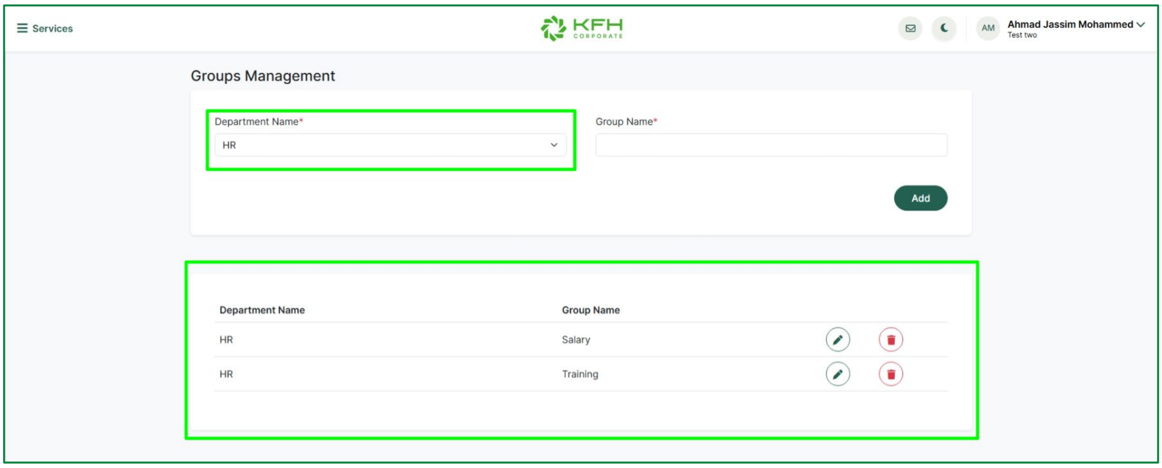
7.2.3. Edit Groups

Features & Notes:

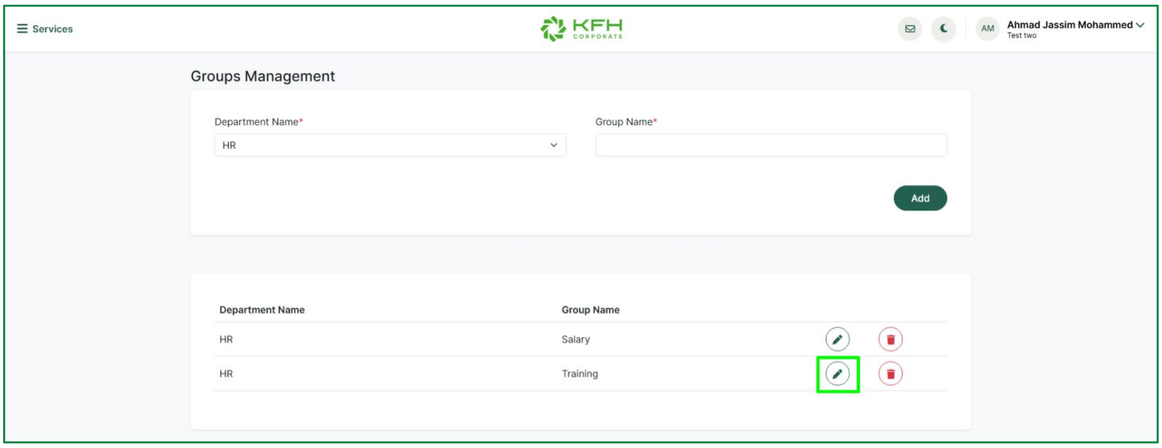
- To Edit sub-units within a department. Groups allow you to refine user management further (e.g., within the "Finance" Department, you might have groups for "Payroll," "Accounts Payable," and "Audit").

Step-by-Step Instructions:

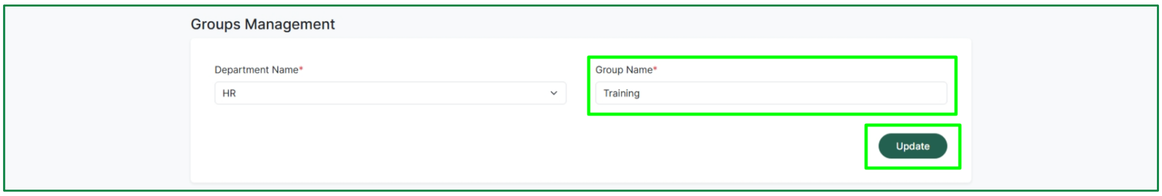
1. Navigate to **Administration** > **Groups Management**.
2. Select the **Department** you wish to manage.
3. The system will display a **list of all existing groups linked to that specific department**.



4. Click **Edit** button.



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



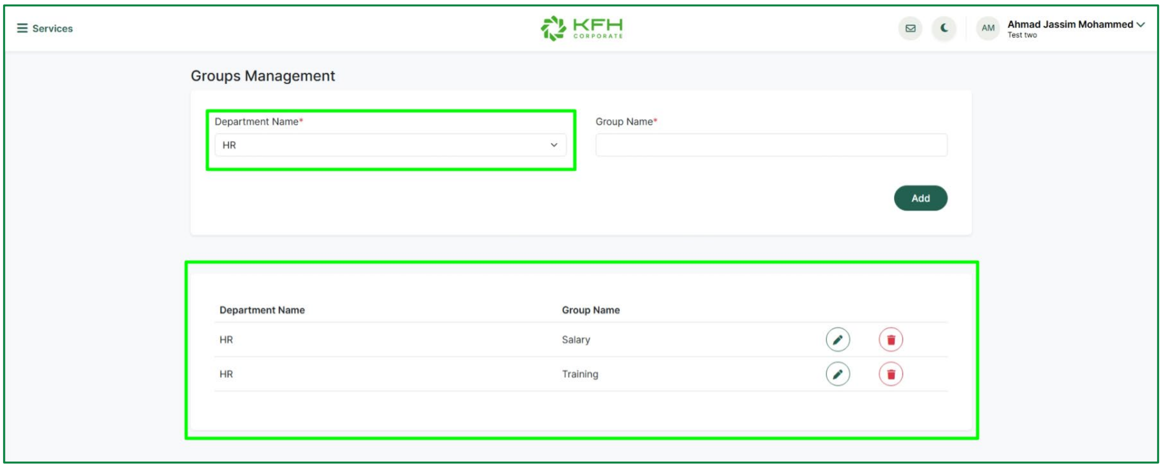
7.2.4. Delete Groups

Features & Notes:

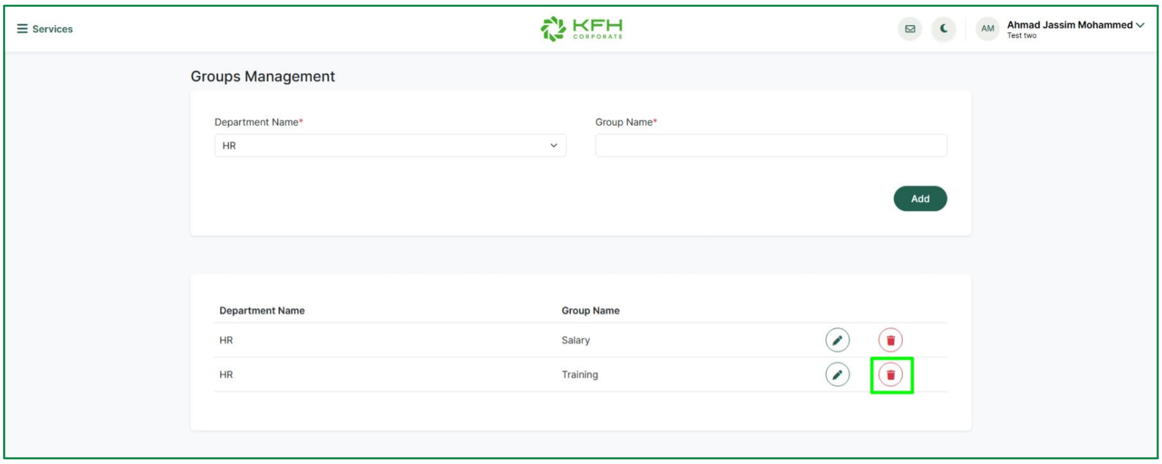
- To Delete sub-units within a department. Groups allow you to refine user management further (e.g., within the "Finance" Department, you might have groups for "Payroll," "Accounts Payable," and "Audit").

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

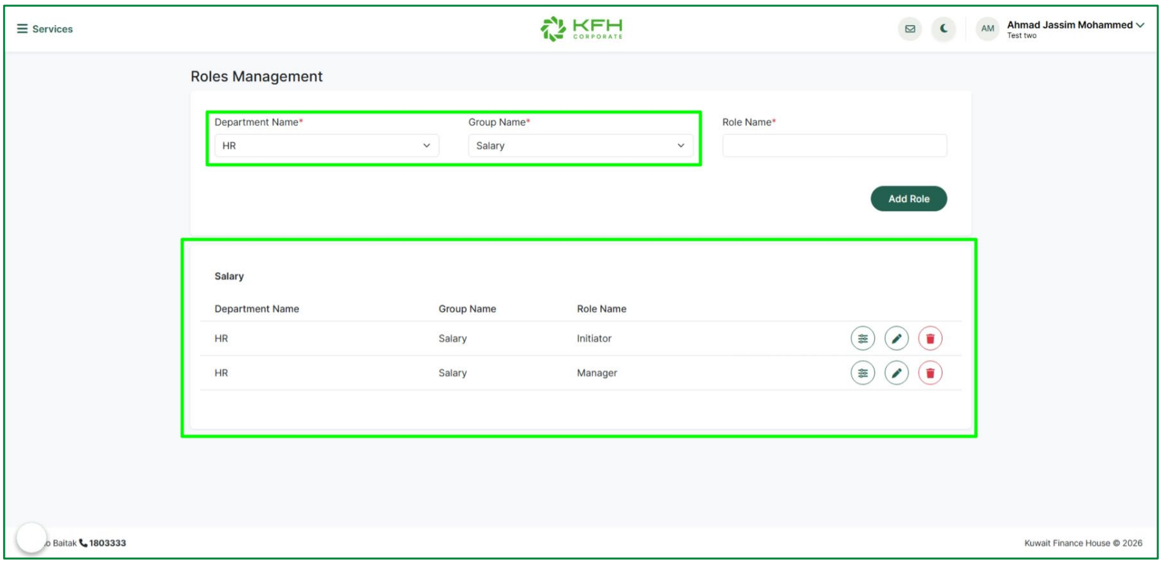
7.3.1. View Roles

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.



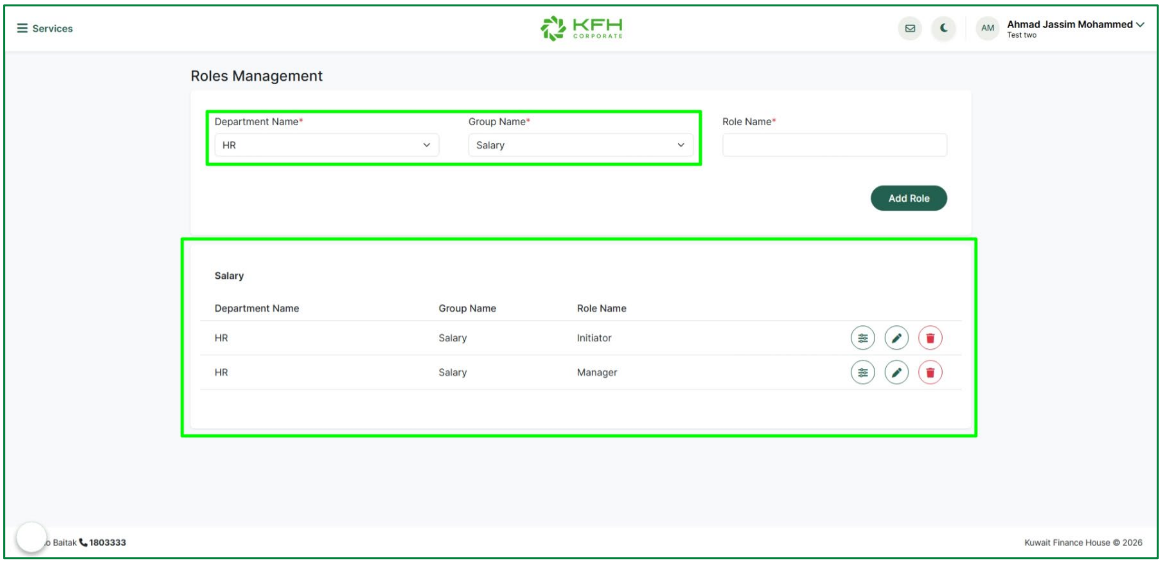
7.3.2. Add Roles

Features & Notes:

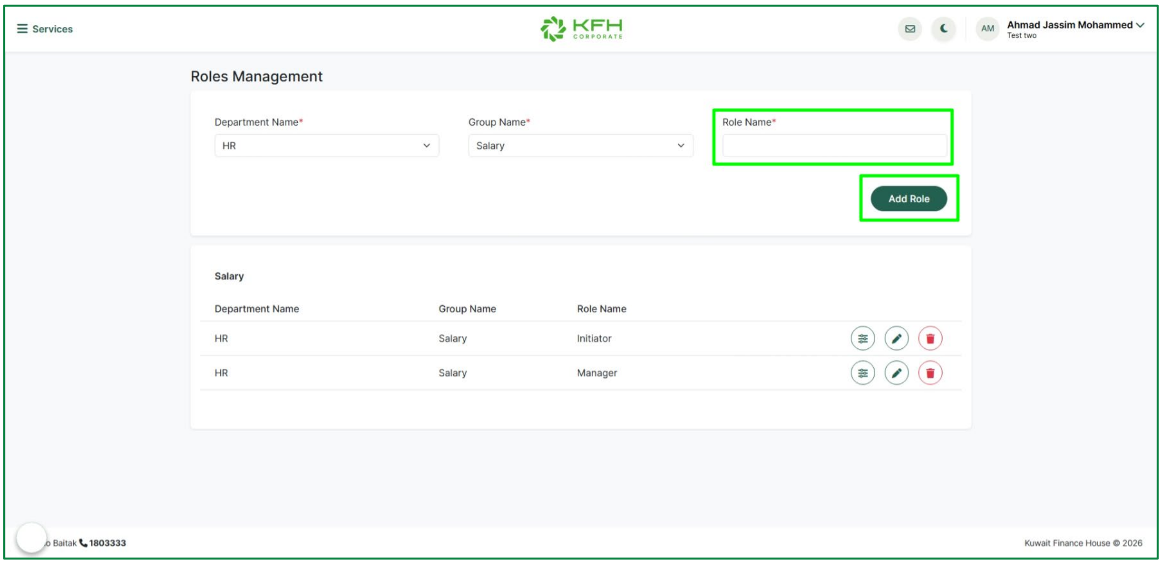
- To Add new role.

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

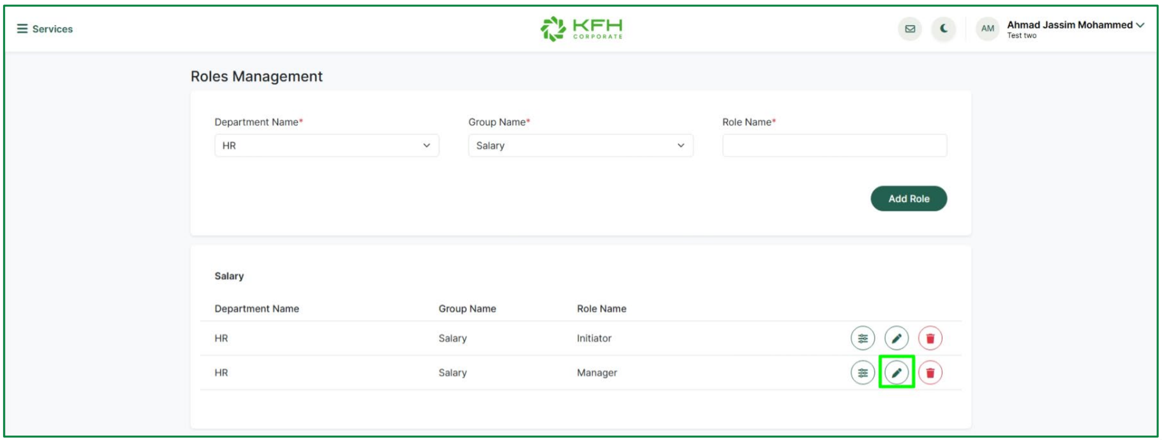
Features & Notes:

- To Edit the name of the role.

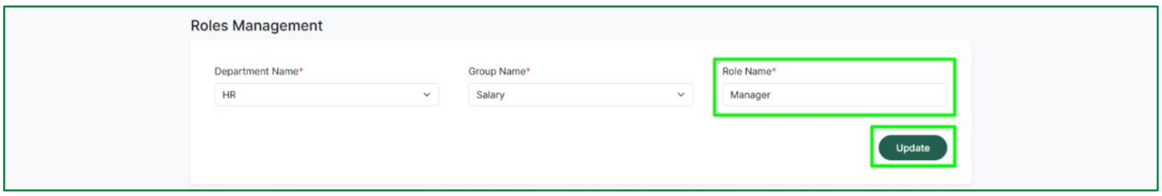
Step-by-Step Instructions:

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**.



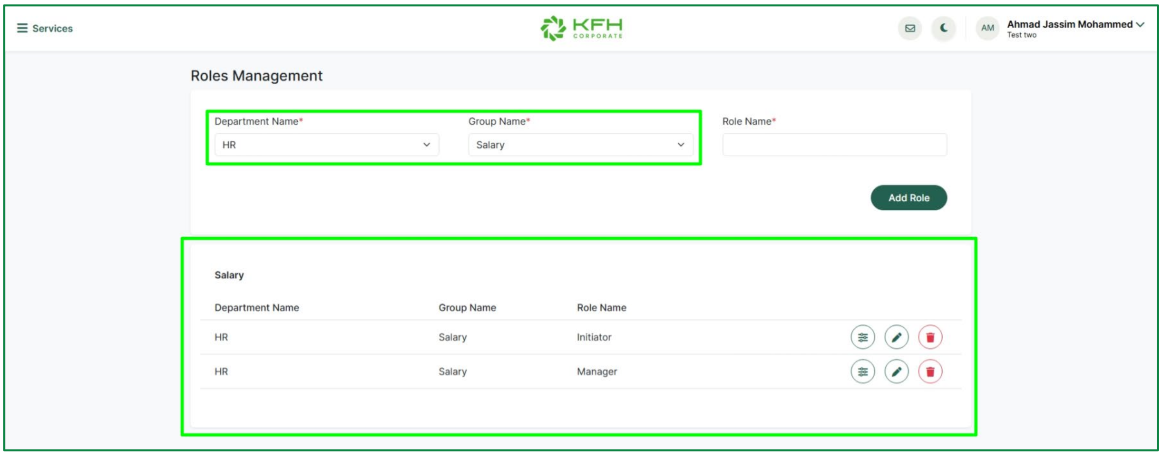
7.3.4. Delete Roles

Features & Notes:

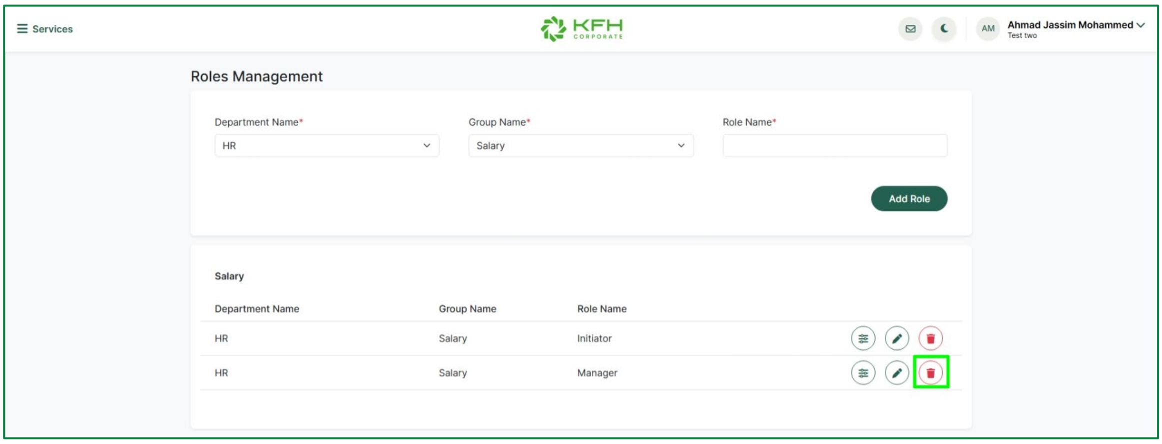
- To Delete the role.

Step-by-Step Instructions:

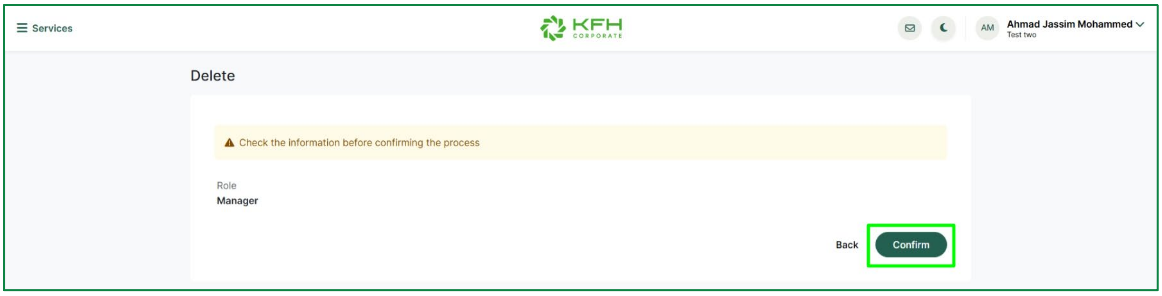
1. Navigate to **Administration** > **Roles Management**.
2. Choose the required **Department**.
3. Choose the specific **Group**.
4. The system will display the list of roles related to the selected Department and Group.



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



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



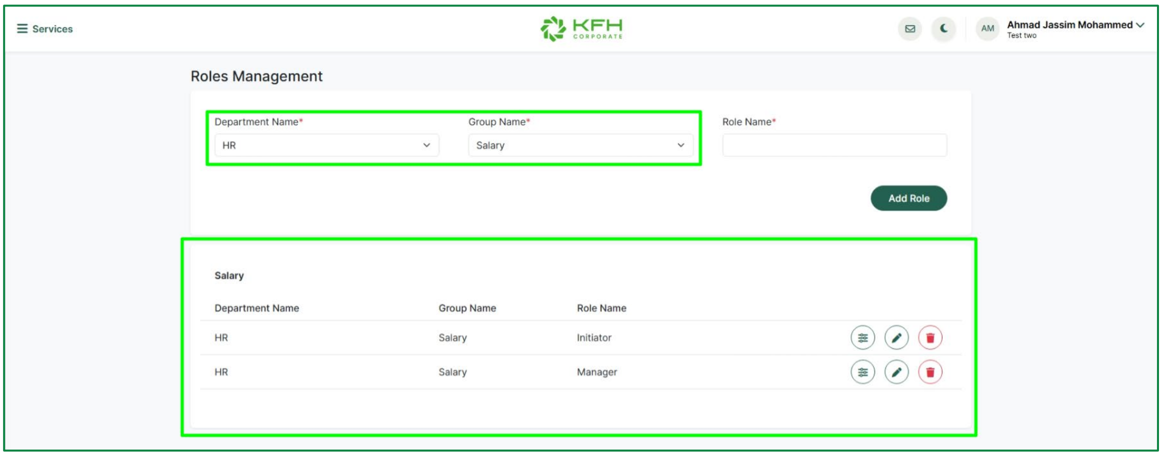
7.3.5. Role Configuration

Features & Notes:

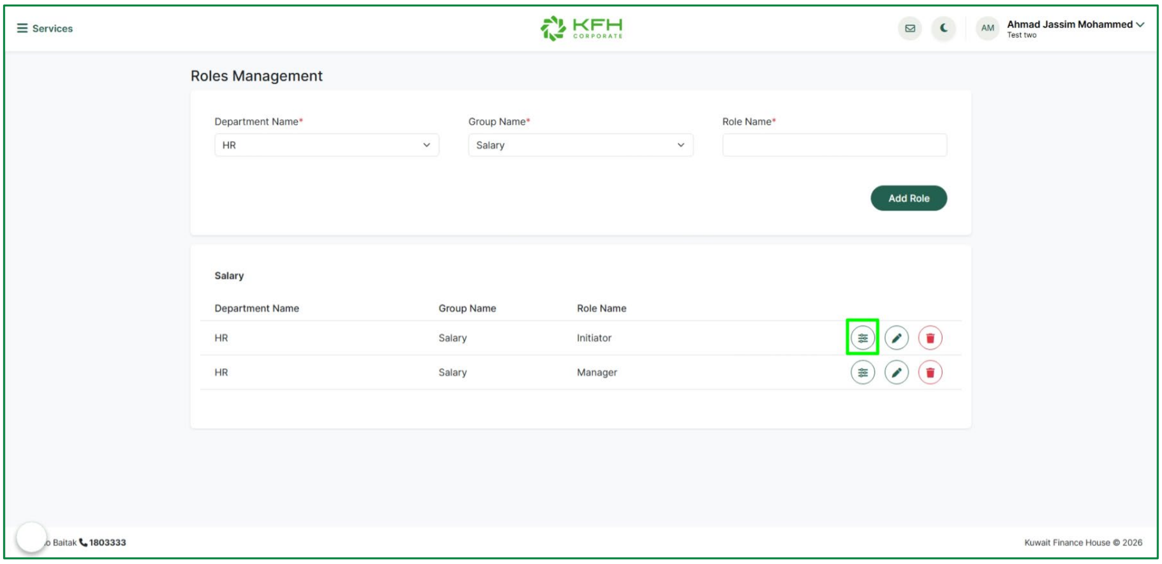
- To define specific permission sets (Roles) that can be assigned to users. This allows you to control exactly which administrative or financial services a user can see and execute.
- After creating and manage the role, you must still assign it to specific users via Service (Users Roles) for it to take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

Step-by-Step Instructions:

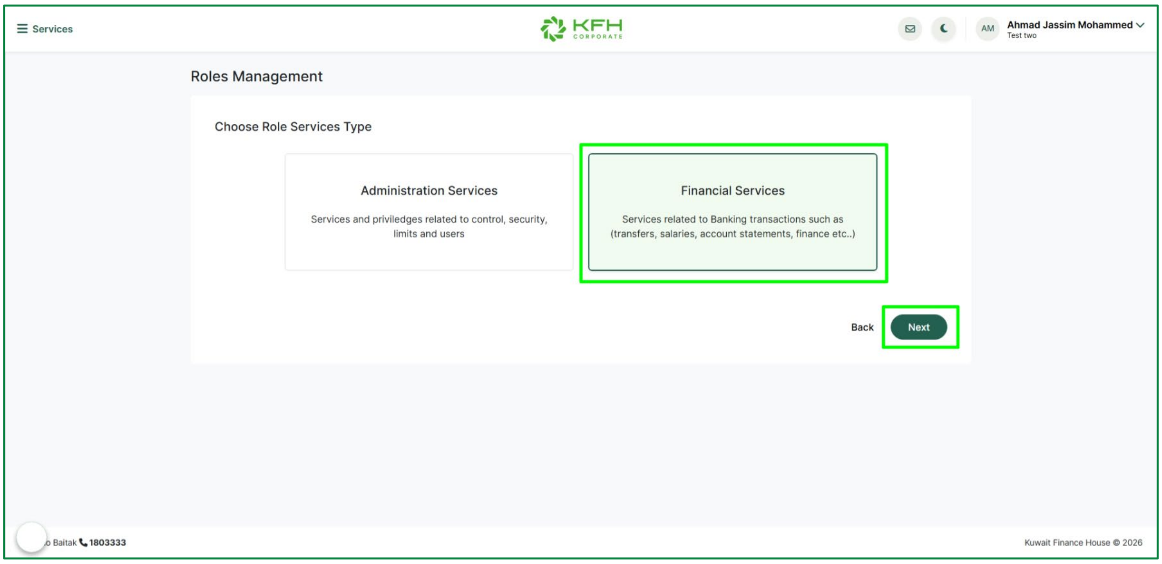
1. Navigate to **Administration** > **Roles Management**.
2. Choose the required **Department**.
3. Choose the specific **Group**.
4. The system will display the list of roles related to the selected Department and Group.



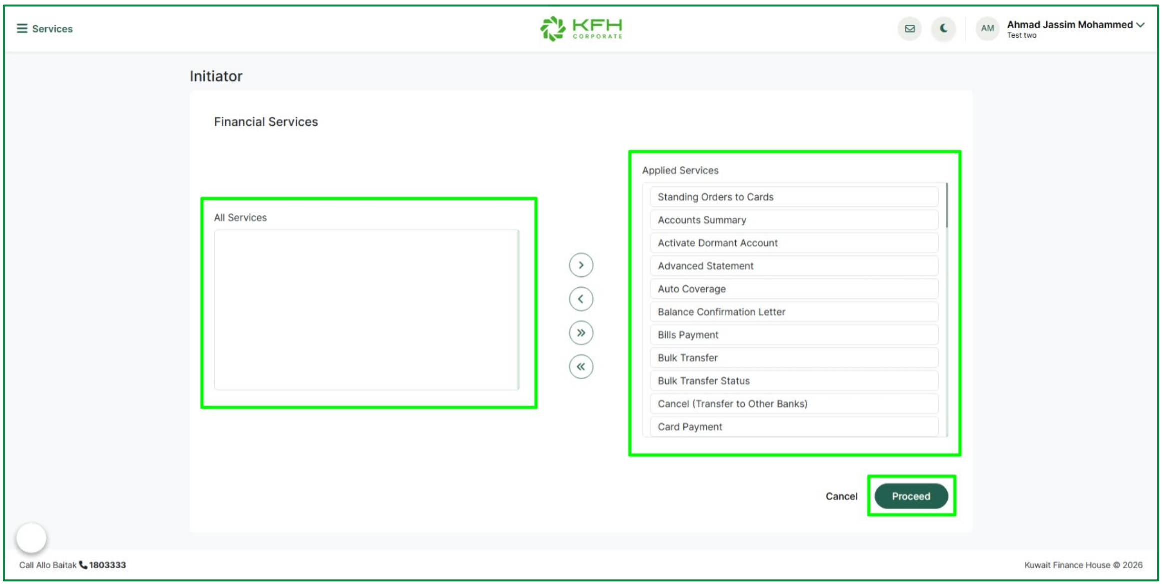
5. Click on **Manage** button.



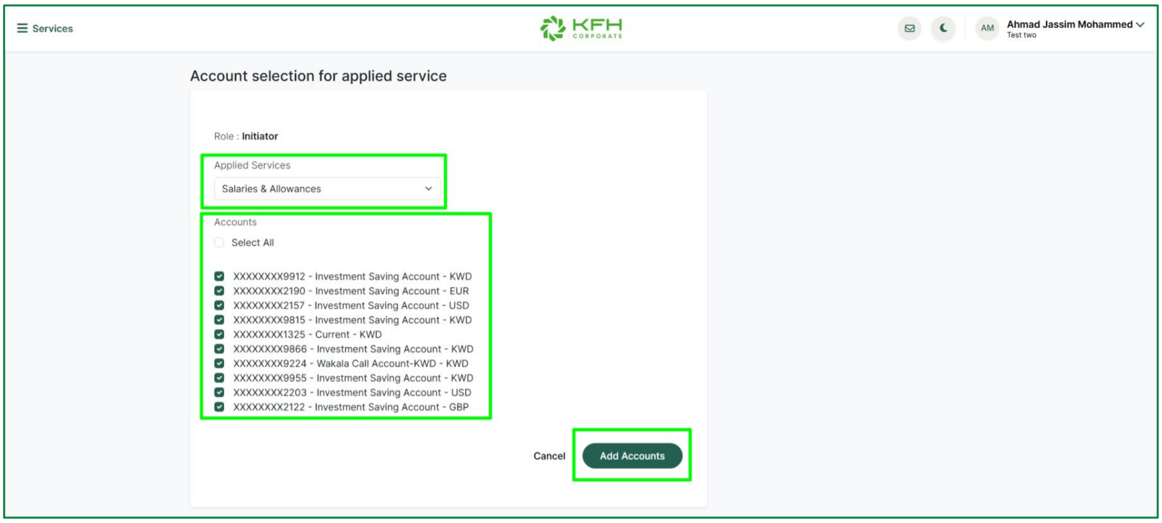
6. Service Type selection will appear:
    a. **Administration Services**: Permissions for security, limits, users, and control.
    b. **Financial Services**: Permissions for banking transactions (Transfers, Salaries, Account Statements, etc.).
7. Select the **required type**, for this example we will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



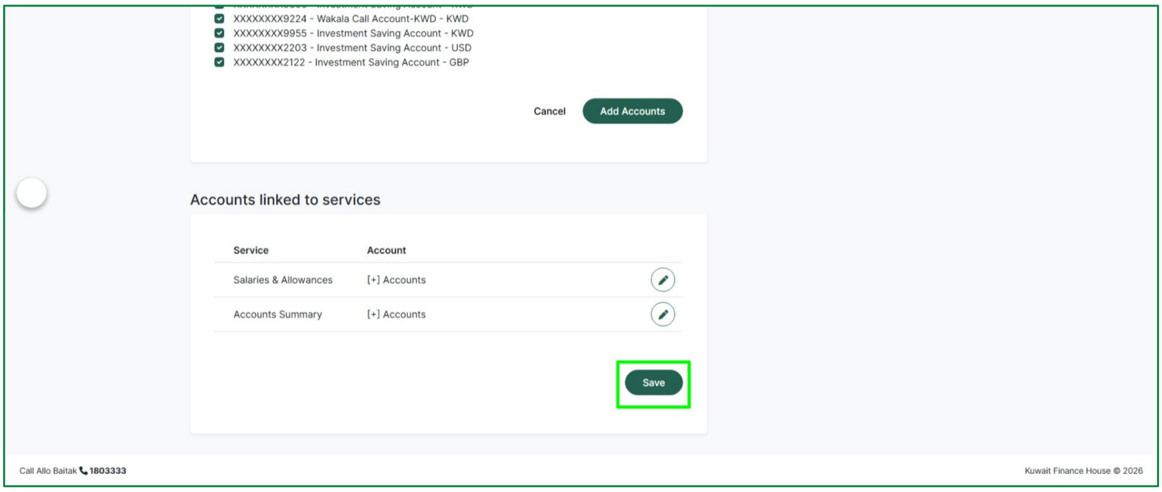
9. Two tables will be displayed to assign the services:
    a. **All Services**: A list of all available features in the portal.
    b. **Applied Services**: The features you want to include in this role.
10. All available services will be in **Applied Services by default**. You may **manage** as needed.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



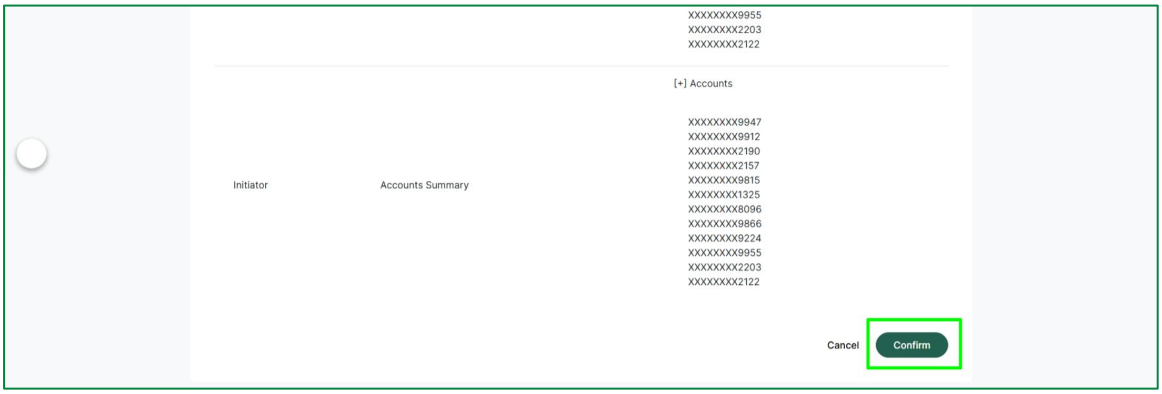
12. For each selected service, **all applicable accounts** are assigned to the selected services by **default**, you may **manage the linked accounts as needed**.
13. Select the **service** you need to edit, then **check the required accounts only**.
14. Click **Add Accounts**.



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



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



7.4 Users Management

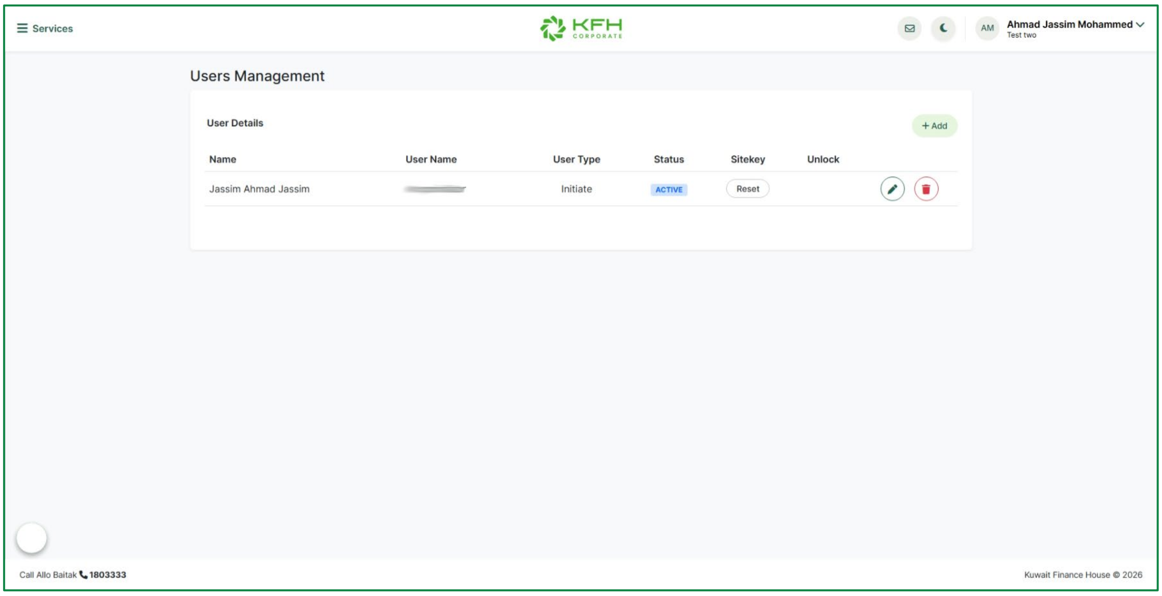
7.4.1. View Additional Users

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.



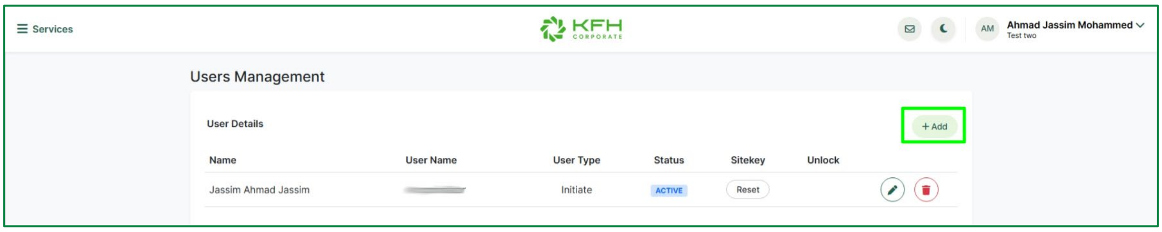
7.4.2. Add Additional Users

Features & Notes:

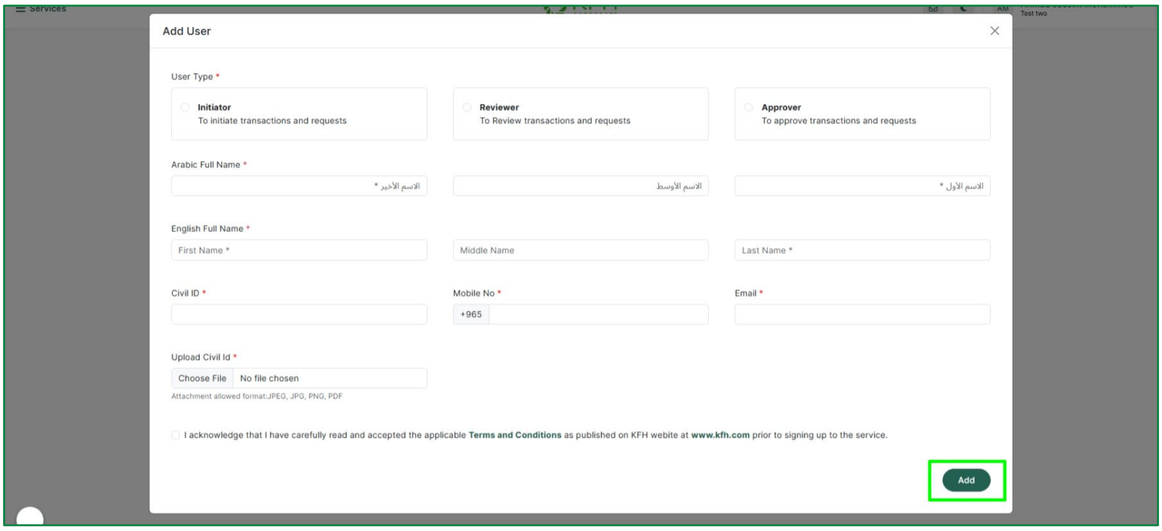
- To add additional users.

Step-by-Step Instructions:

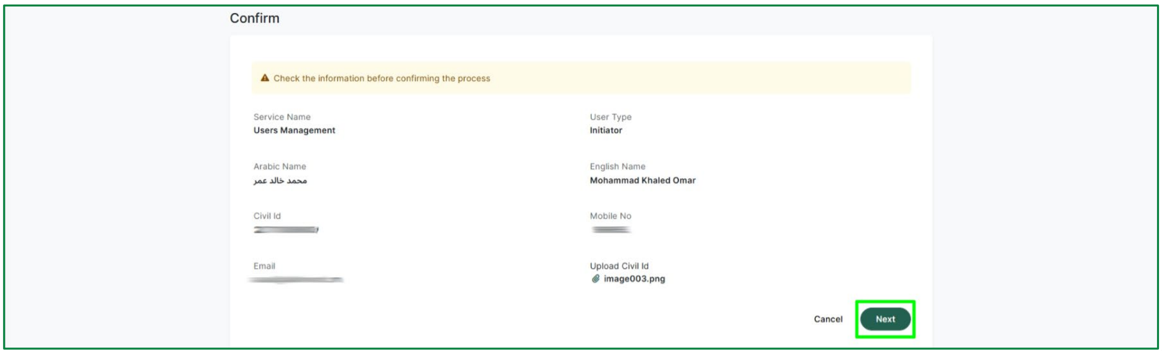
1. Navigate to **Administration** > **Users Management**.
2. Click the **Add** button.



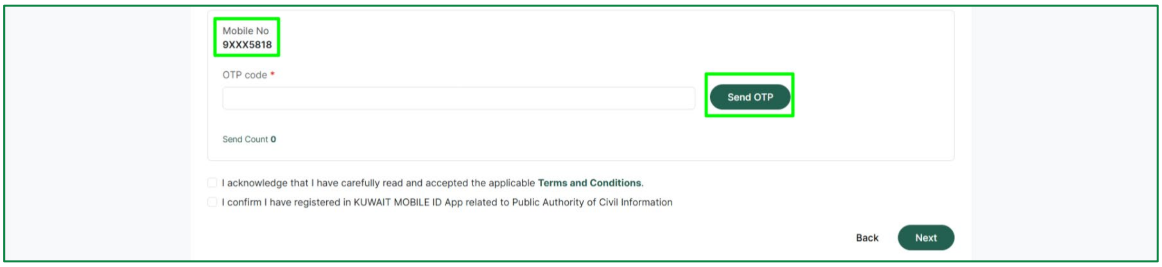
3. Select **User Type** (Details).
4. **Enter Arabic and English Name, Civil ID, Mobile, and Email.**
5. **Upload** a copy of the **user's Civil ID**.
6. Read and **Accept the Terms and Conditions**, then Click on **Add**.



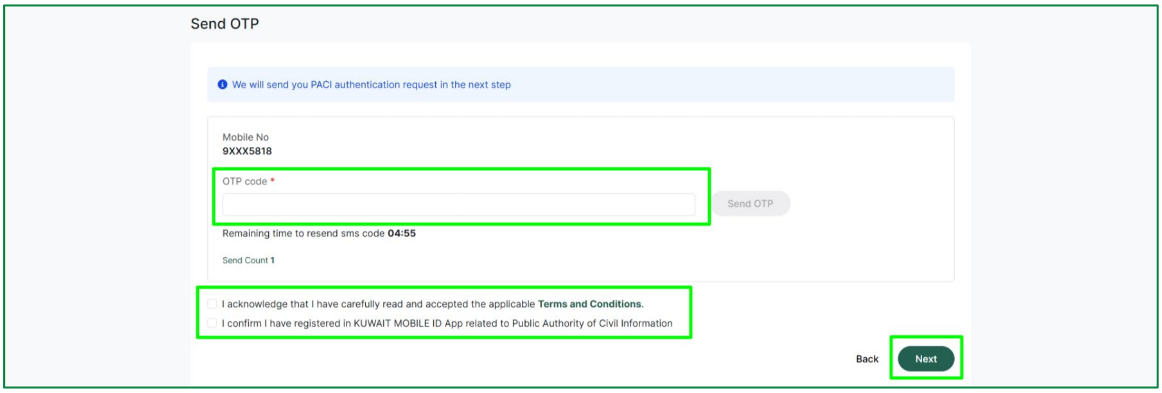
7. **Check** the details, then click **Next**.



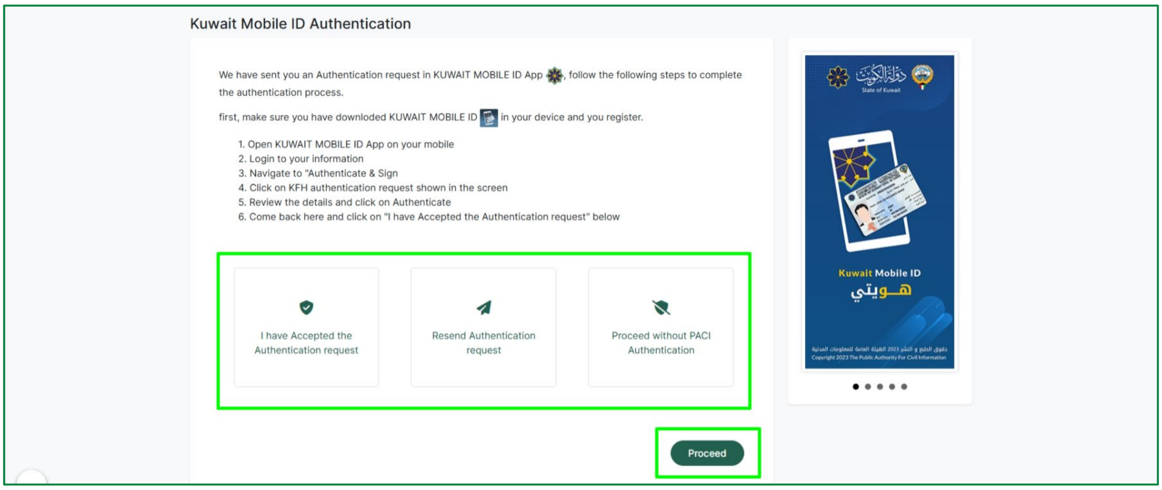
8. Check your **mobile number**, then Click **Send OTP**.



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**:
    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.



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

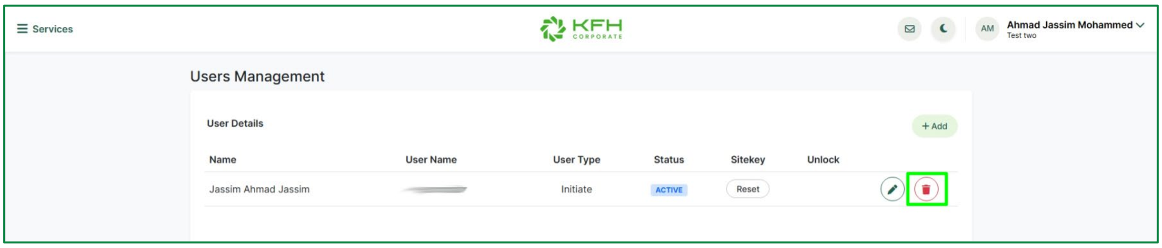
7.4.3. Delete Additional Users

Features & Notes:

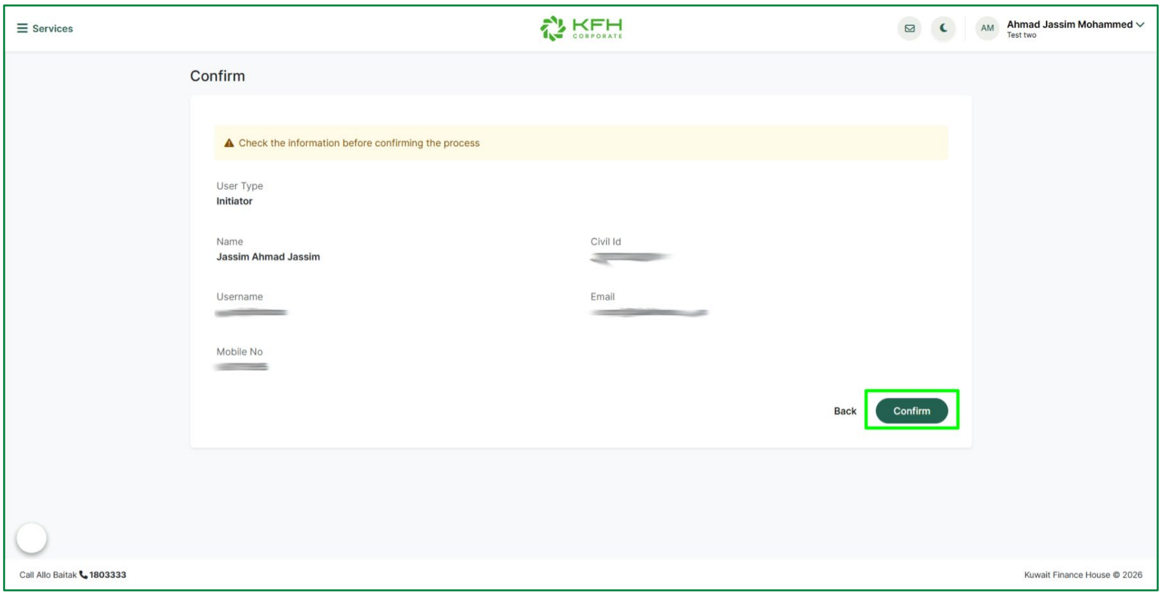
- To Delete additional users.

Step-by-Step Instructions:

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



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



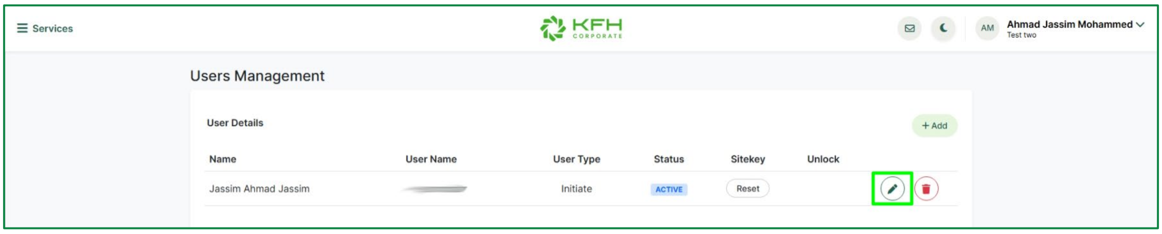
7.4.4. Reset Additional Users Password

Features & Notes:

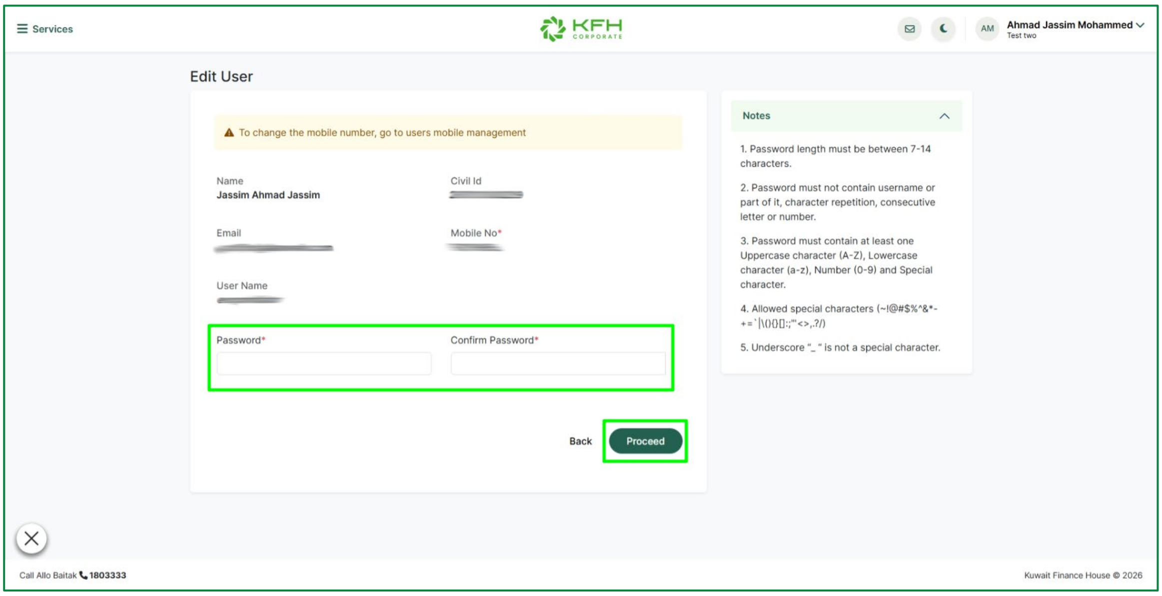
- To Reset additional users password.
- This is a one-time password; users must change it upon first login.

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**.



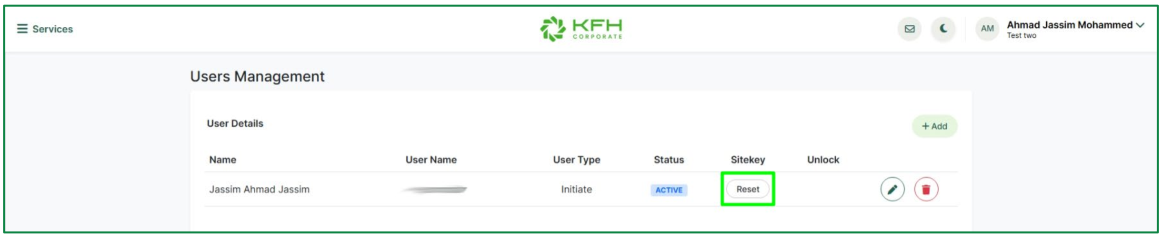
7.4.5. Reset Additional Users Sitekey

Features & Notes:

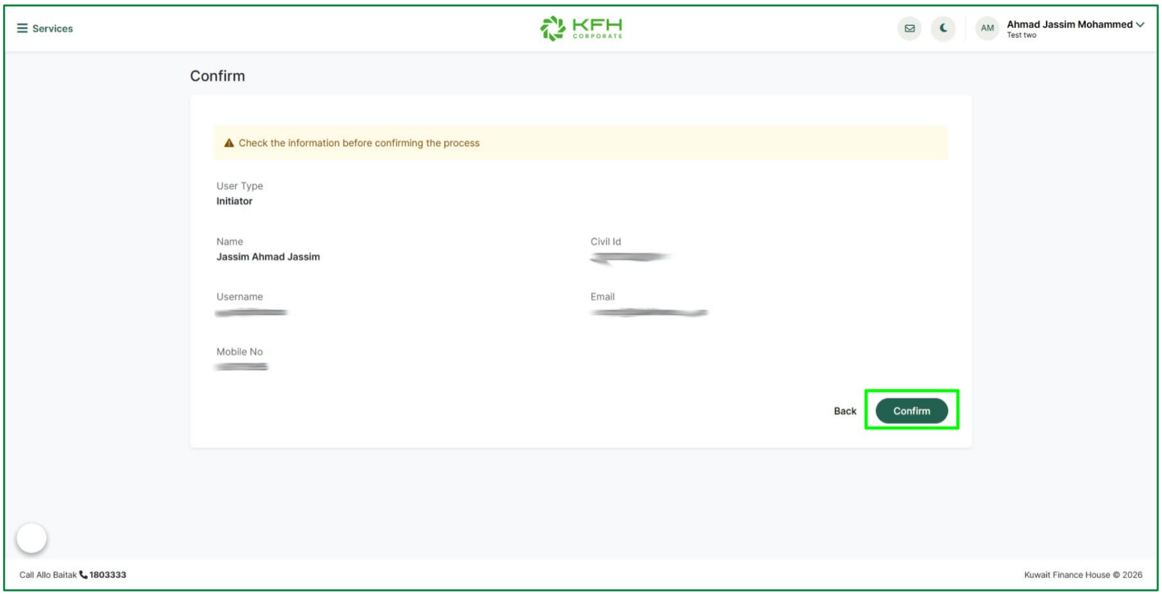
- To Reset additional users Sitekey details.

Step-by-Step Instructions:

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



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



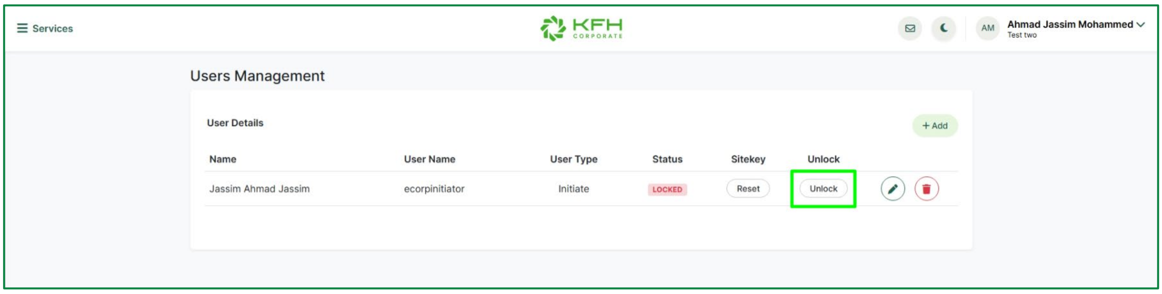
7.4.6. Unlock Additional Users

Features & Notes:

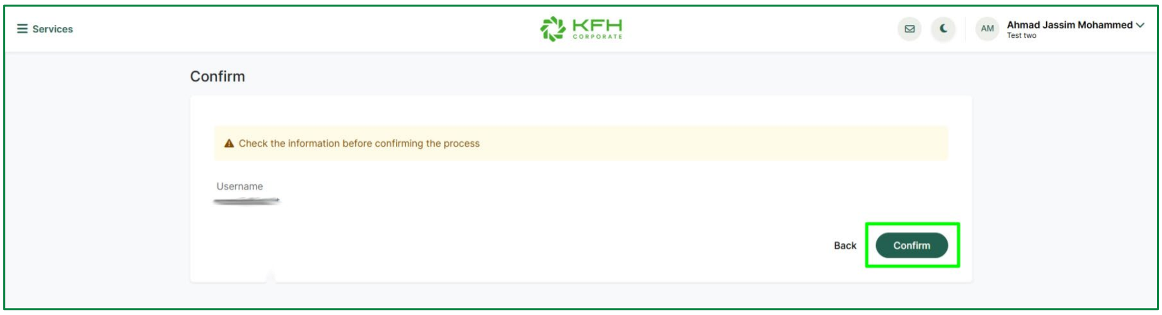
- To Unlock additional users status.
- Additional users will be locked for invalid credentials input on login.

Step-by-Step Instructions:

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



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



7.5 Users Roles

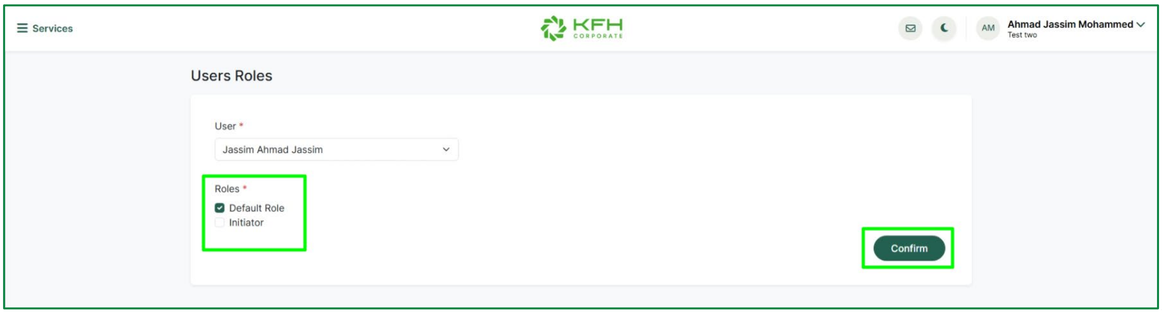
Features & Notes:

- 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.

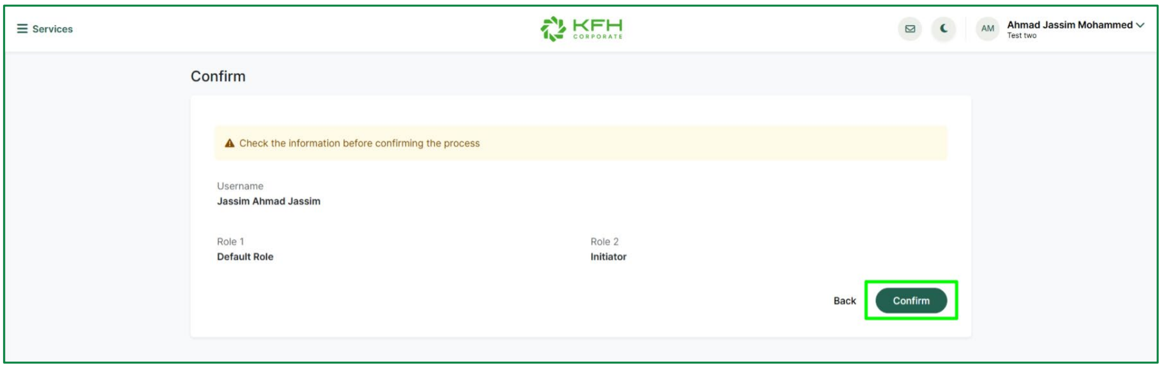
Step-by-Step Instructions:

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

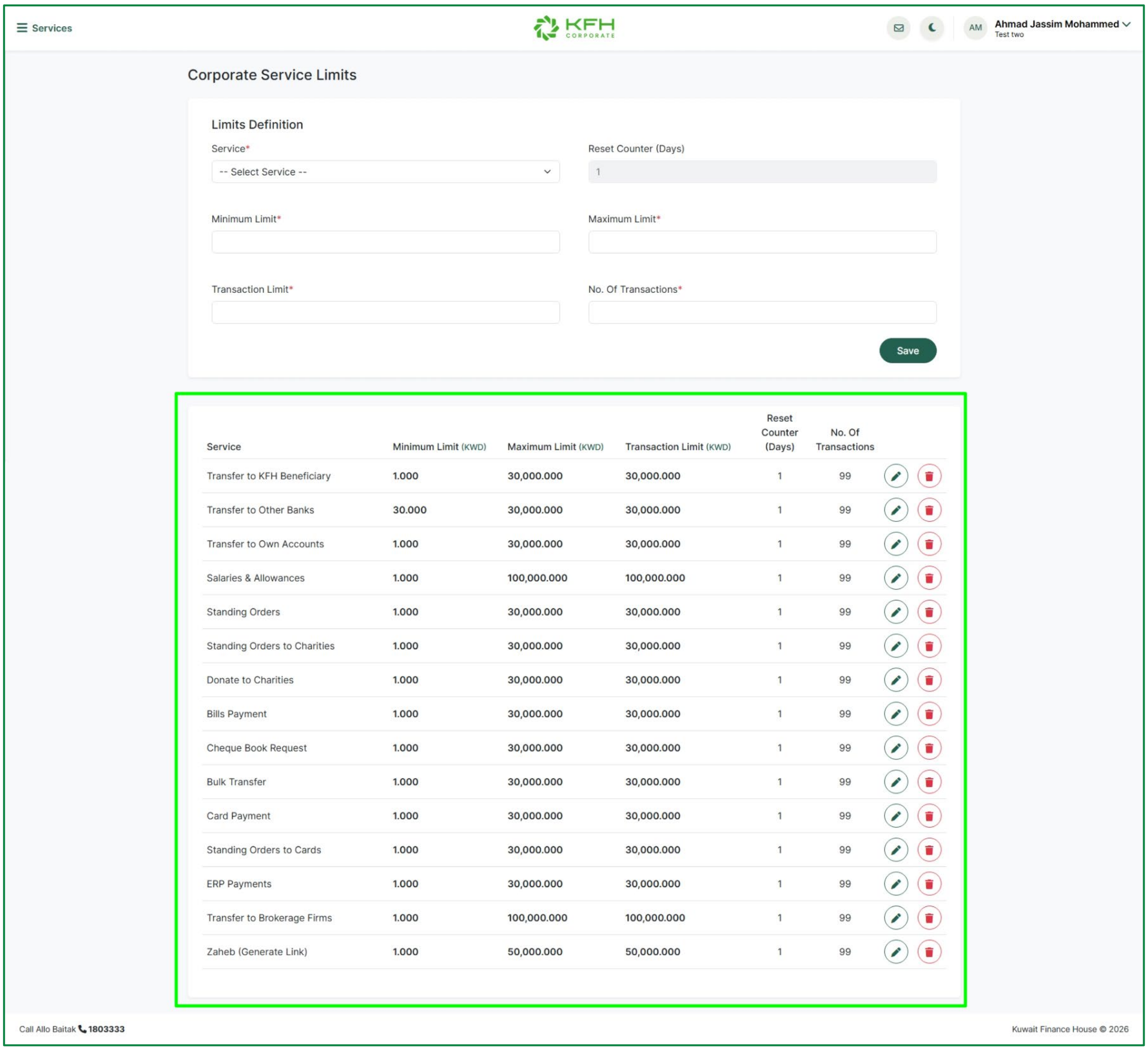
7.6.1. View Corporate Service Limits

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.



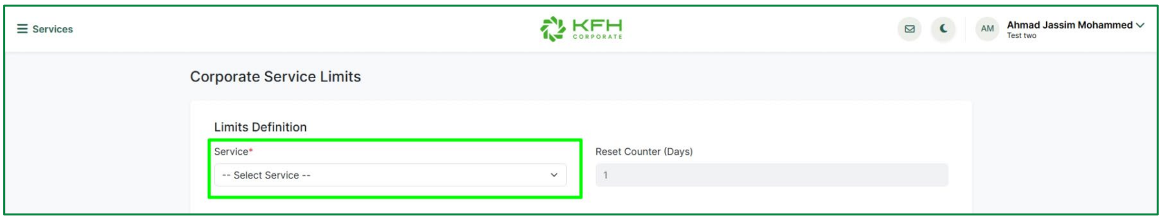
7.6.2. Add Corporate Service Limits

Features & Notes:

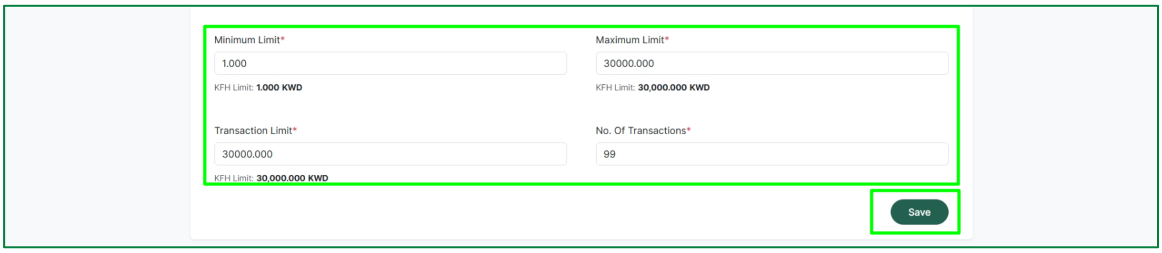
- To define the financial boundaries for the entire corporation.
- All limits specified here are calculated on daily basis.
- These are global corporate limits. User-specific limits can be lower.

Step-by-Step Instructions:

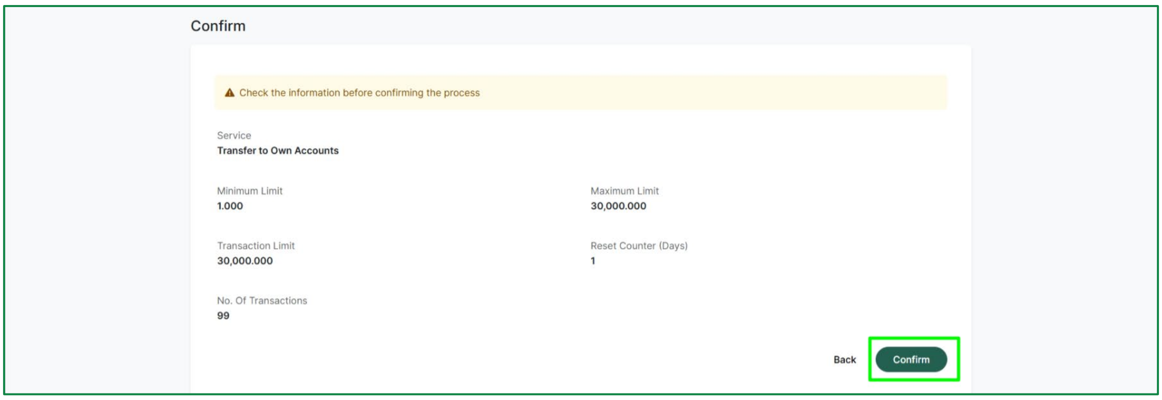
1. Navigate to **Administration** > **Corporate Service Limits**.
2. List of existing limits will be displayed in the table.
3. If service is not available on the table, Select the **required service**.



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**.



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



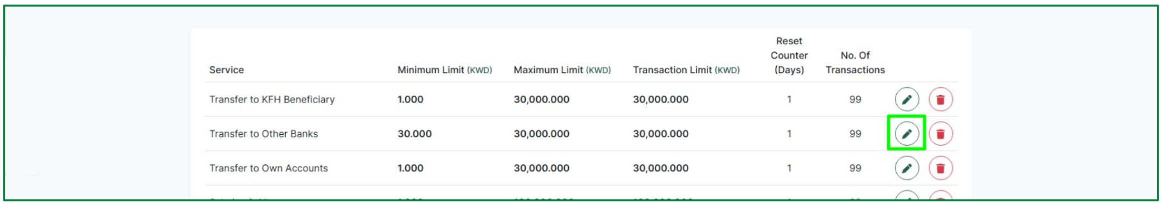
7.6.3. Edit Corporate Service Limits

Features & Notes:

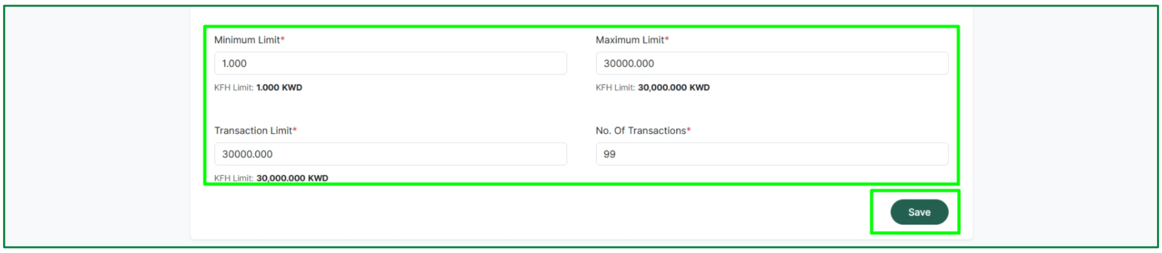
- To define the financial boundaries for the entire corporation.
- All limits specified here are calculated on daily basis.
- These are global corporate limits. User-specific limits can be lower.

Step-by-Step Instructions:

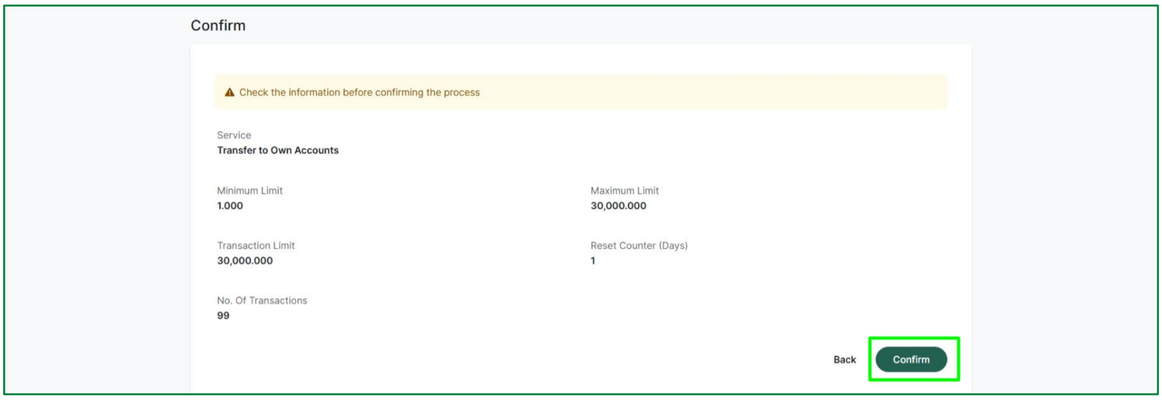
1. Navigate to **Administration** > **Corporate Service Limits**.
2. List of existing limits will be displayed in the table.
3. Click on **Edit** button.



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**.



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



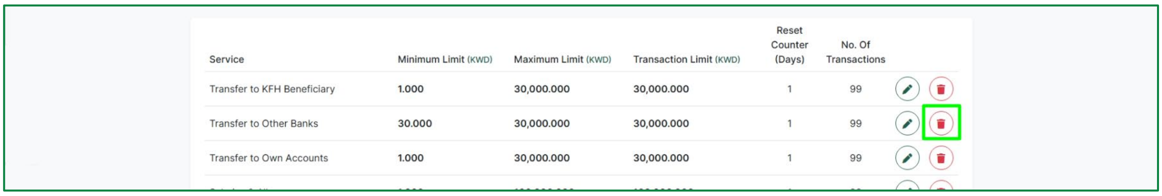
7.6.4. Delete Corporate Service Limits

Features & Notes:

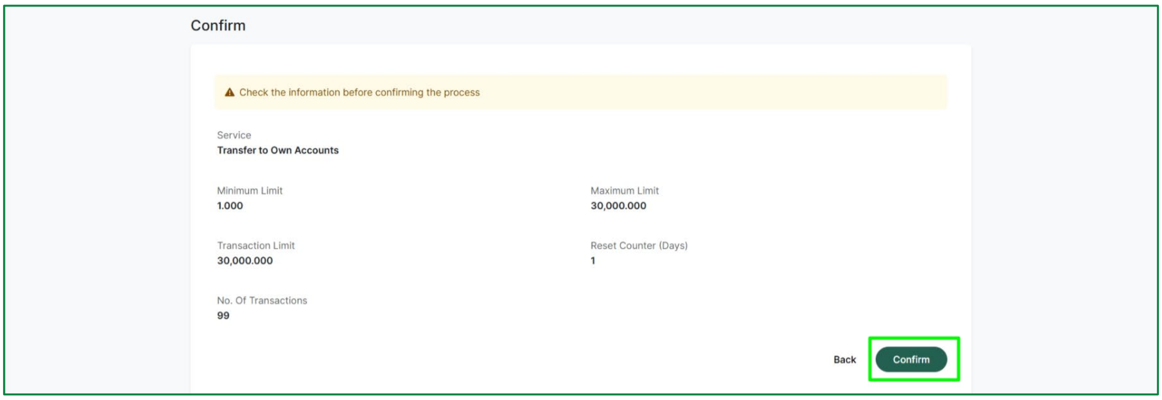
- Delete Corporate Service Limits.
- Deleting Service limits will prevent users from initiating any request.

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.



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



7.7 User Service Limits

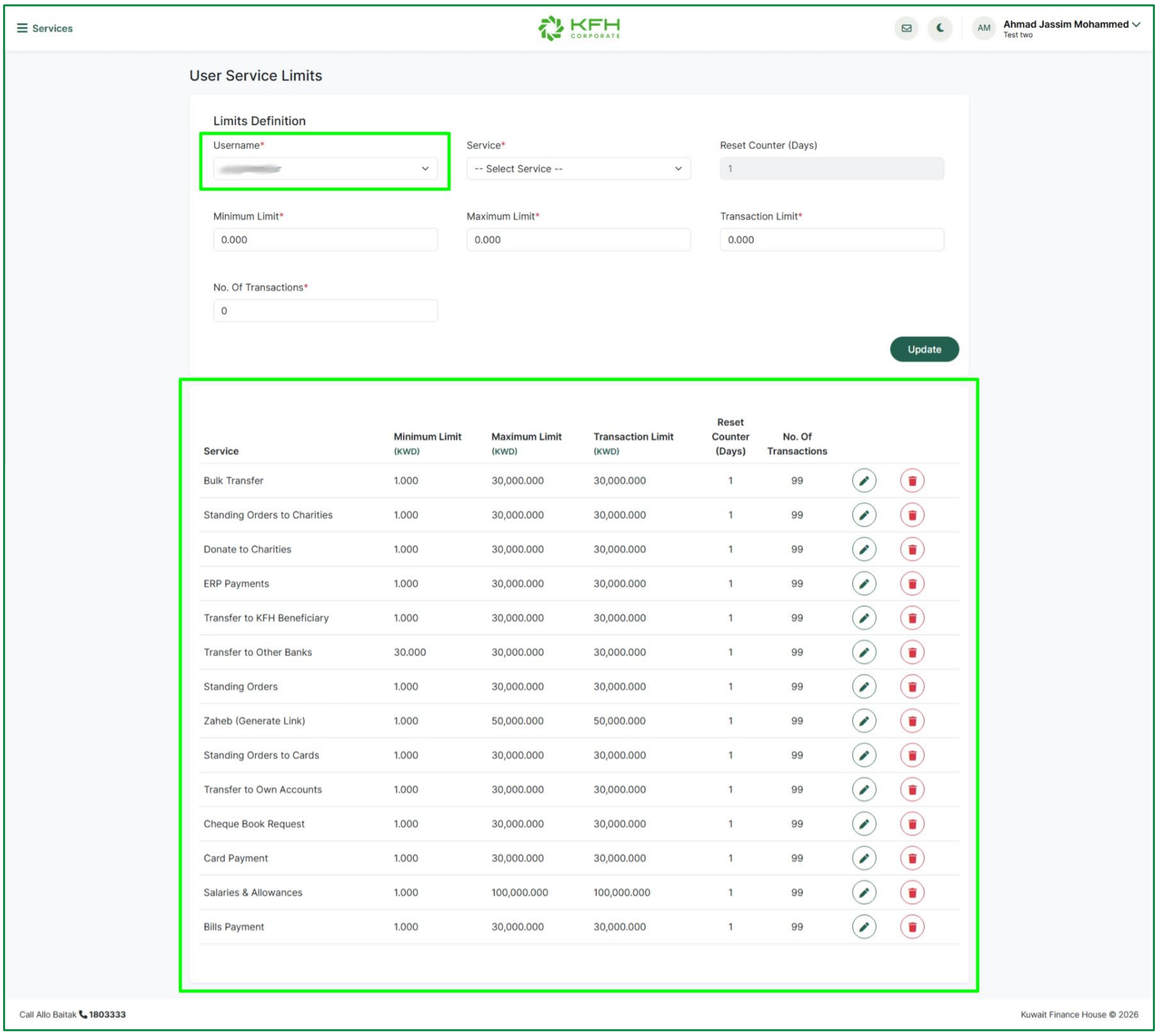
7.7.1. View User Service Limits

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.



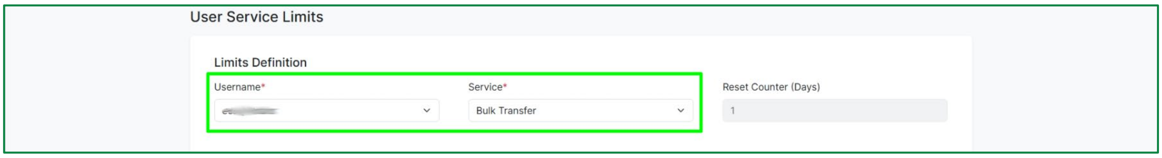
7.7.2. Add User Service Limits

Features & Notes:

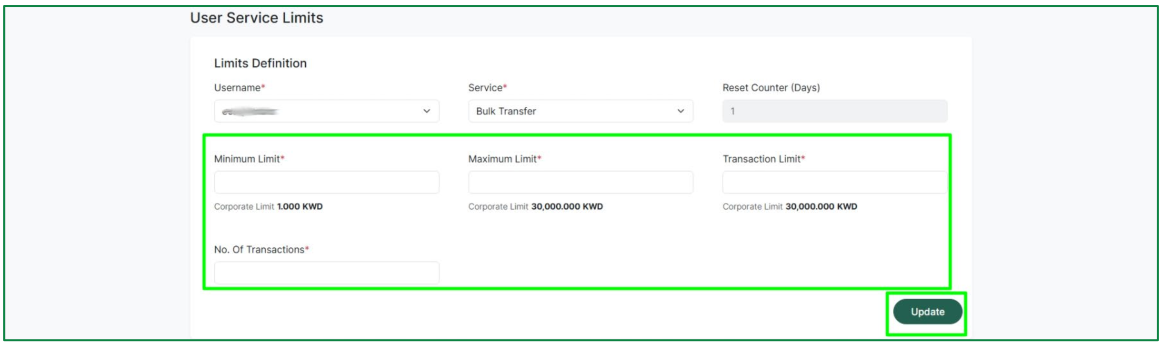
- To define specific financial boundaries for an individual user. This allows the Corporate Super Admin to assign different spending powers to different employees.
- Important Logic: A user's individual limit cannot exceed the Corporate Service Limit.
- All limits specified here are calculated on daily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

Step-by-Step Instructions:

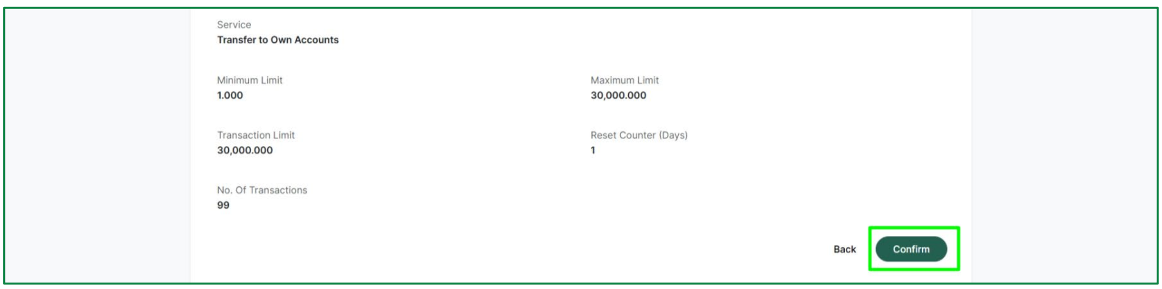
1. Navigate to **Administration** > **User Service Limits**.
2. Select **User** from the list and List of existing limits will be displayed in the table.
3. If service is not available on the table, Select the **required service**.



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**.



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



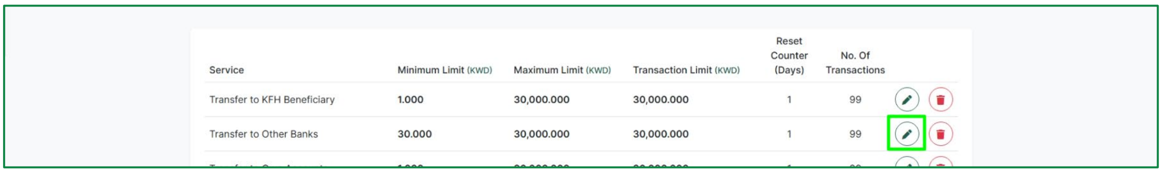
7.7.3. Edit User Service Limits

Features & Notes:

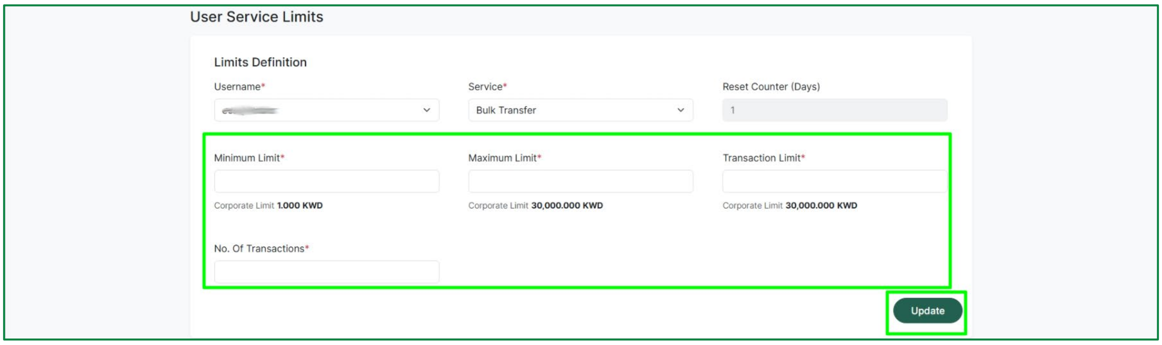
- To define specific financial boundaries for an individual user. This allows the Corporate Super Admin to assign different spending powers to different employees.
- Important Logic: A user's individual limit cannot exceed the Corporate Service Limit.
- All limits specified here are calculated on daily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

Step-by-Step Instructions:

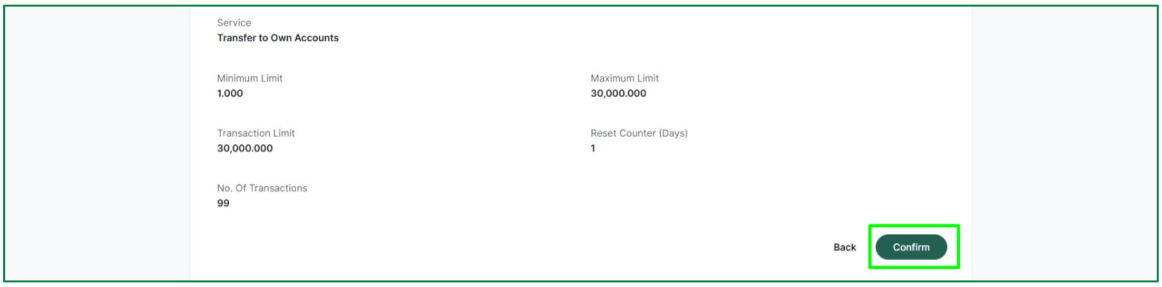
1. Navigate to **Administration** > **User Service Limits**.
2. Select **User** from the list and List of existing limits will be displayed in the table.
3. Click on **Edit** button.



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**.



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



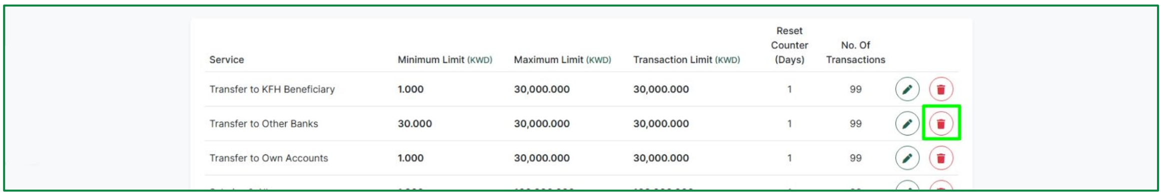
7.7.4. Delete User Service Limits

Features & Notes:

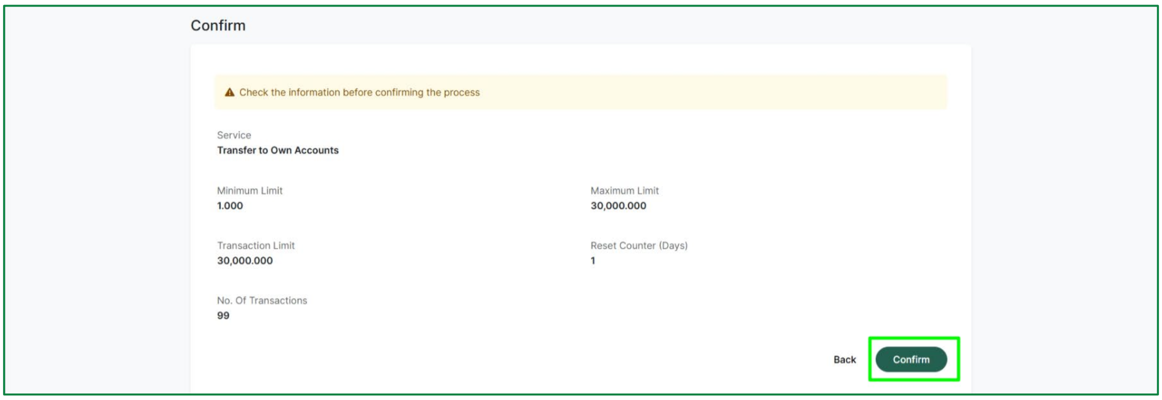
- Delete User Service Limits.
- User service limit is optional, if deleted, corporate service limit will be applied.

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.



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



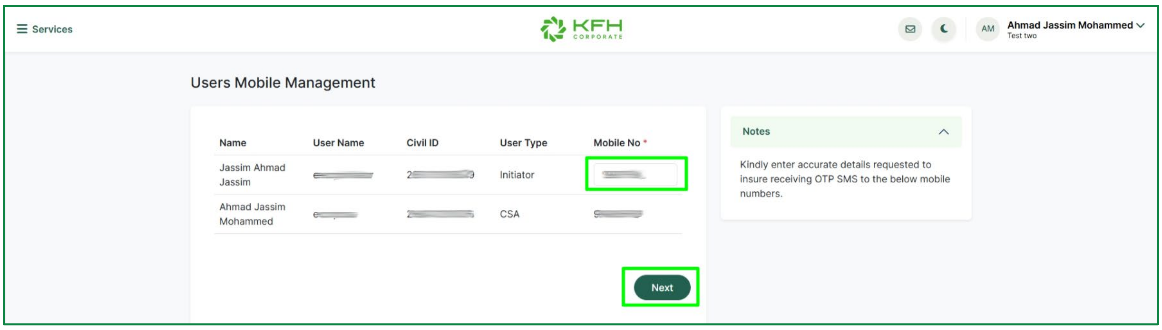
7.8 Users Mobile Management

Features & Notes:

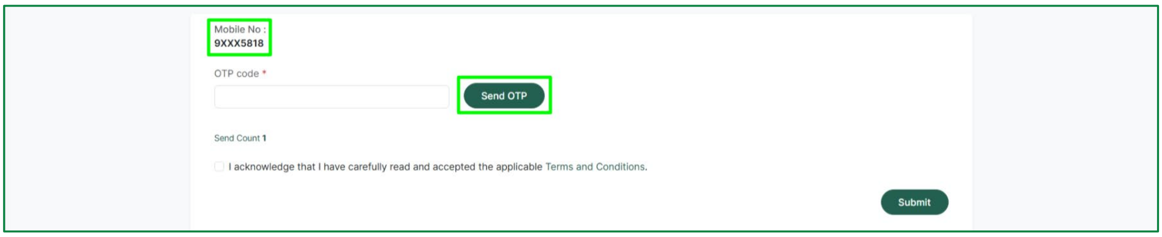
- To manage and update the registered mobile numbers for staff members. This ensures that OTPs and system notifications are sent to the correct, active device.
- This service is applicable for Additional Users only.
- For security reasons, the CSA (Corporate Super Admin) mobile number cannot be updated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

Step-by-Step Instructions:

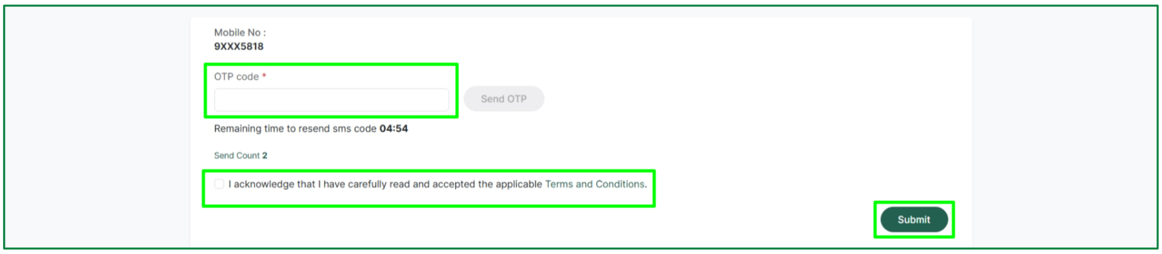
1. Navigate to **Administration** > **Users Mobile Management**.
2. The system will display a list of all current users.
3. Update the **Mobile No.**, click **Next**.



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



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



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

7.9 Reactivating OTP

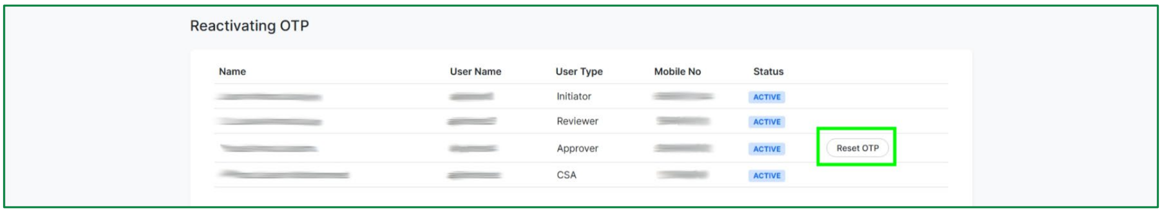
7.9.1. Reactivate OTP for CSA

Features & Notes:

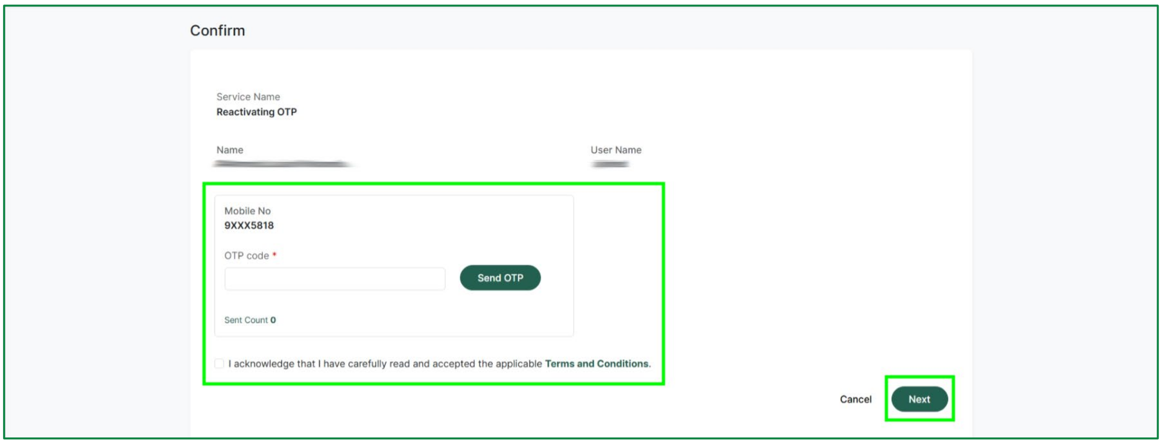
- To restore the One-Time Password (OTP) functionality for users who have been locked out of the authentication service (usually due to multiple incorrect OTP entries).

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.

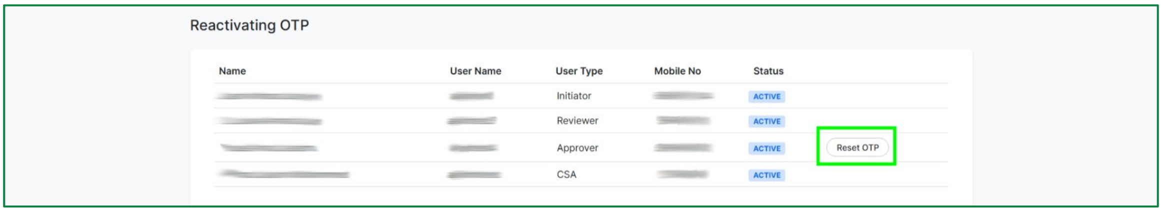
7.9.2. Reactivate OTP for Additional Users

Features & Notes:

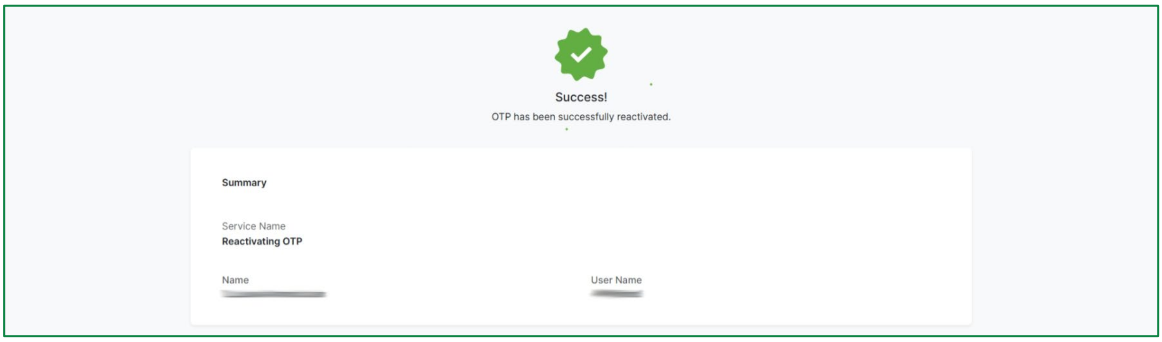
- To restore the One-Time Password (OTP) functionality for users who have been locked out of the authentication service (usually due to multiple incorrect OTP entries).

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).



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

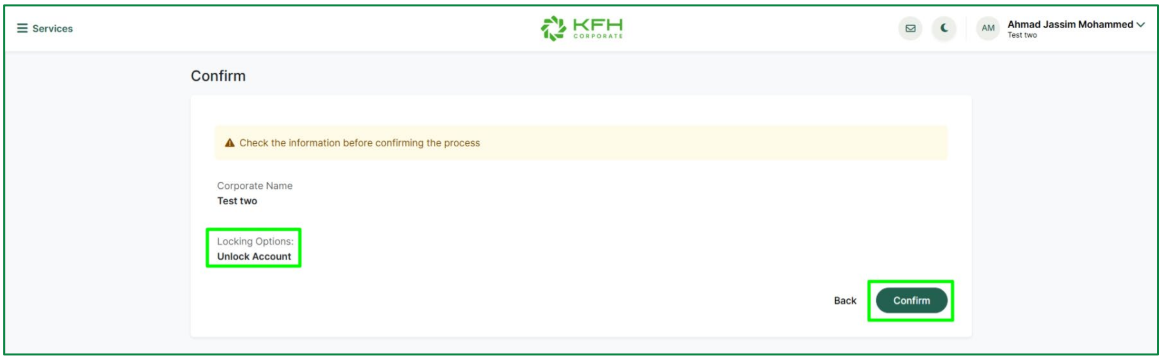
Features & Notes:

- 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**.

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



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

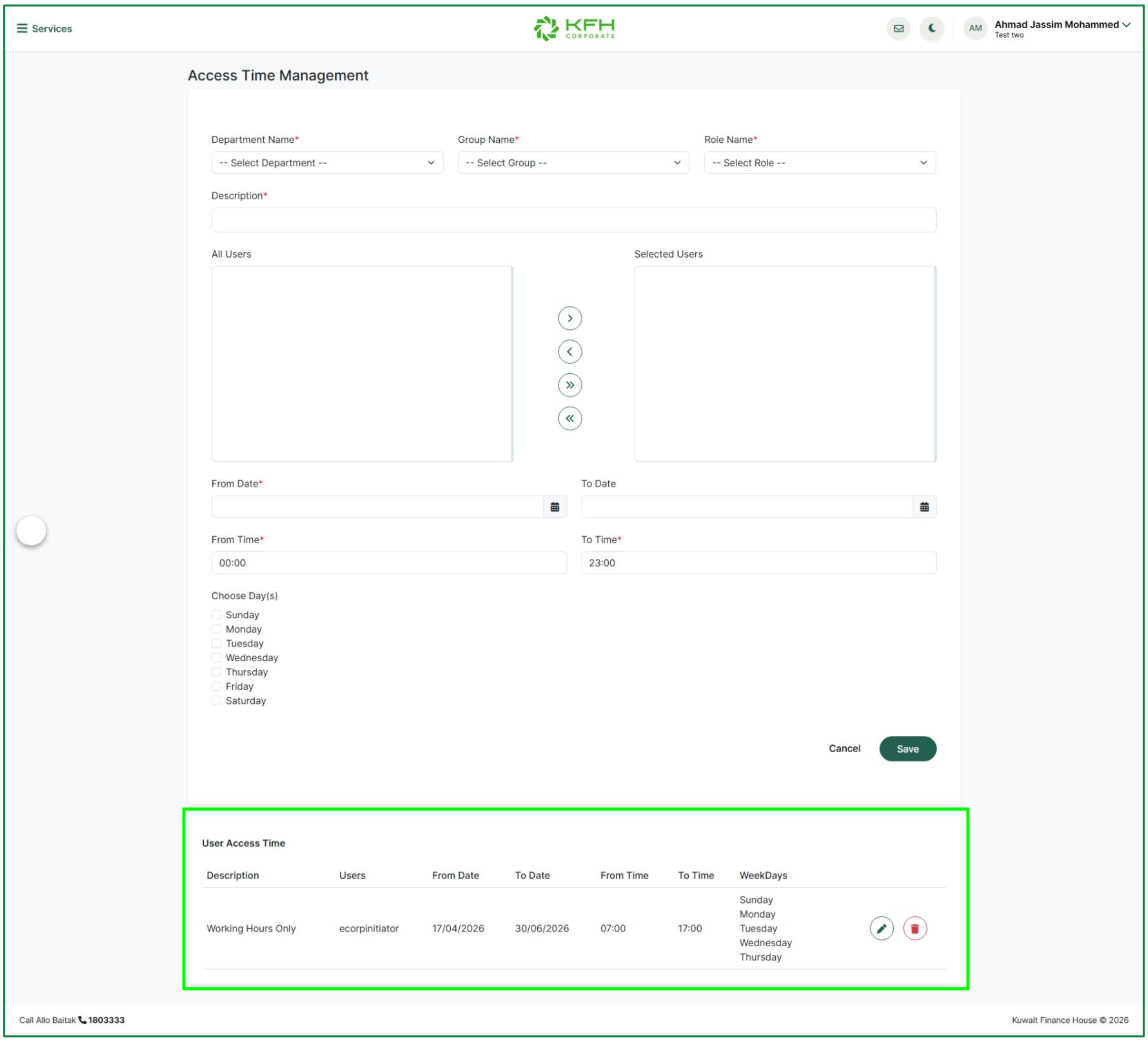
7.11.1. View Access Time Management

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:

1. Navigate to **Administration** > **Access Time Management**.
2. Existing setups will be displayed is the table.



7.11.2.Add Access Time Management

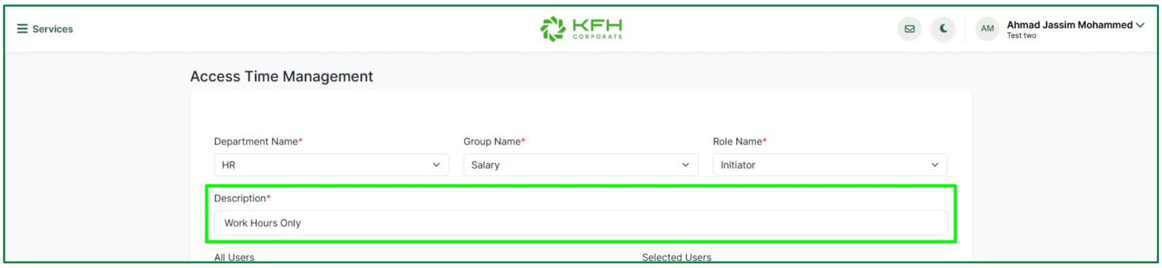
Features & Notes:

- 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.

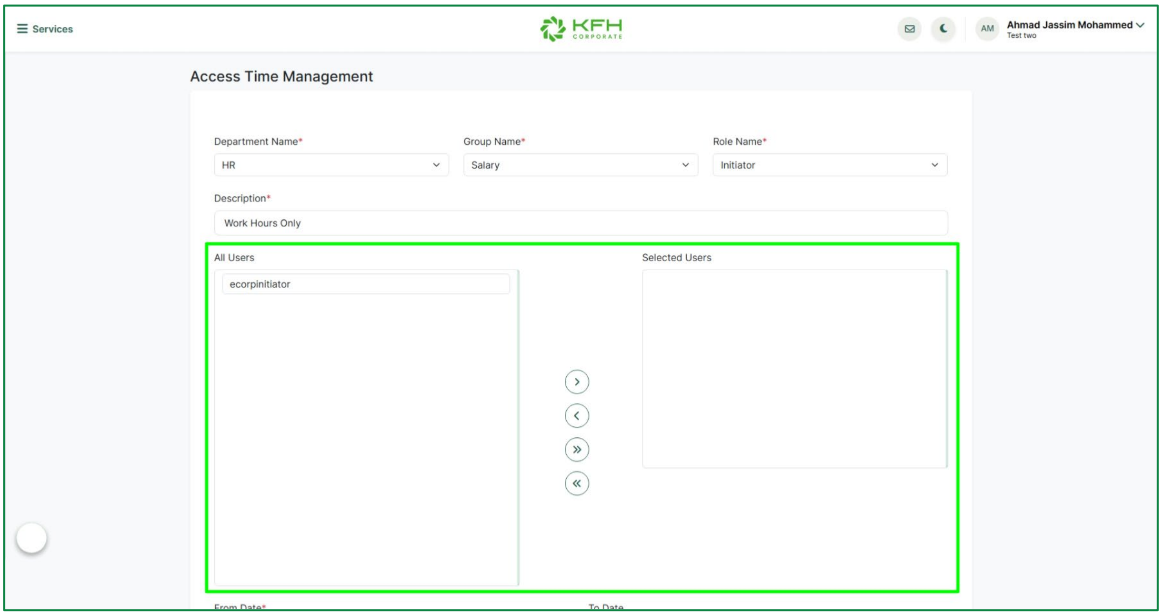
Step-by-Step Instructions:

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

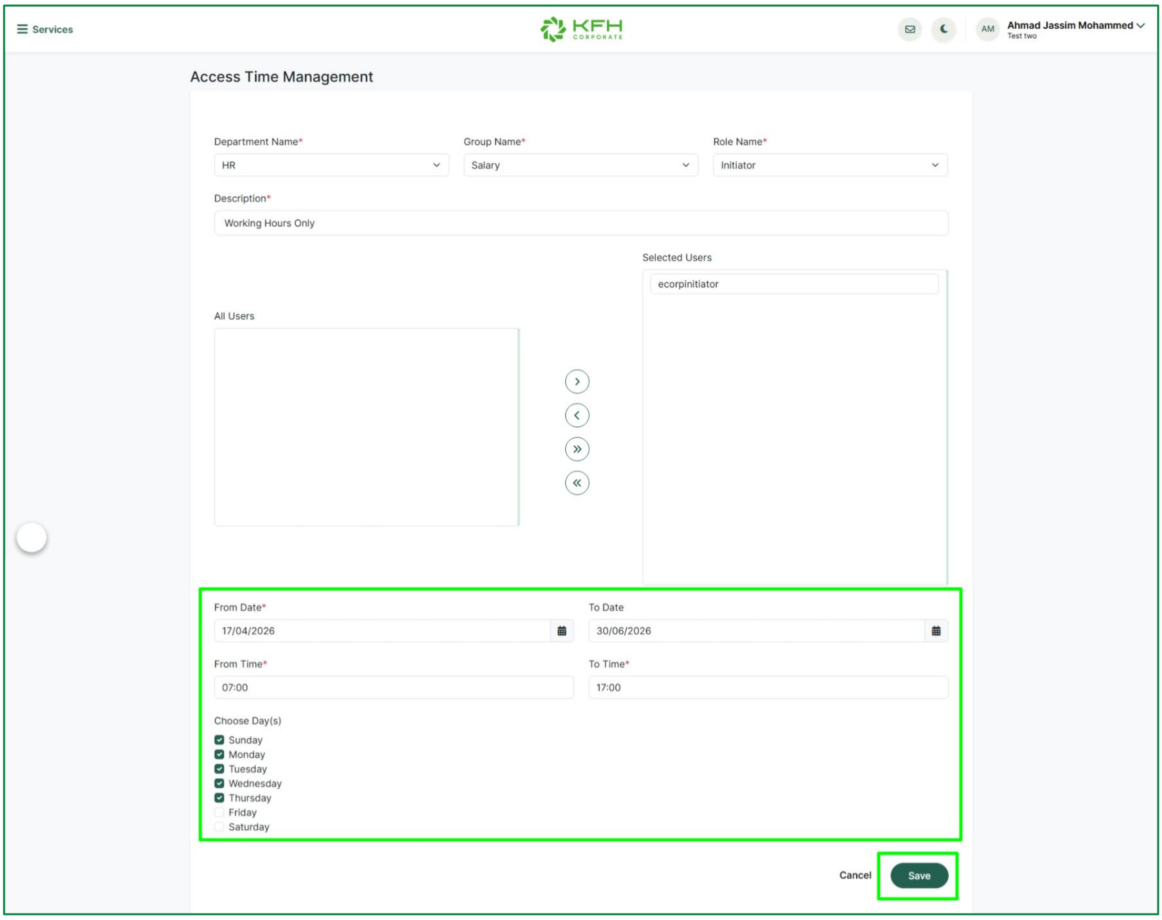
3. Add **description** for this setup.



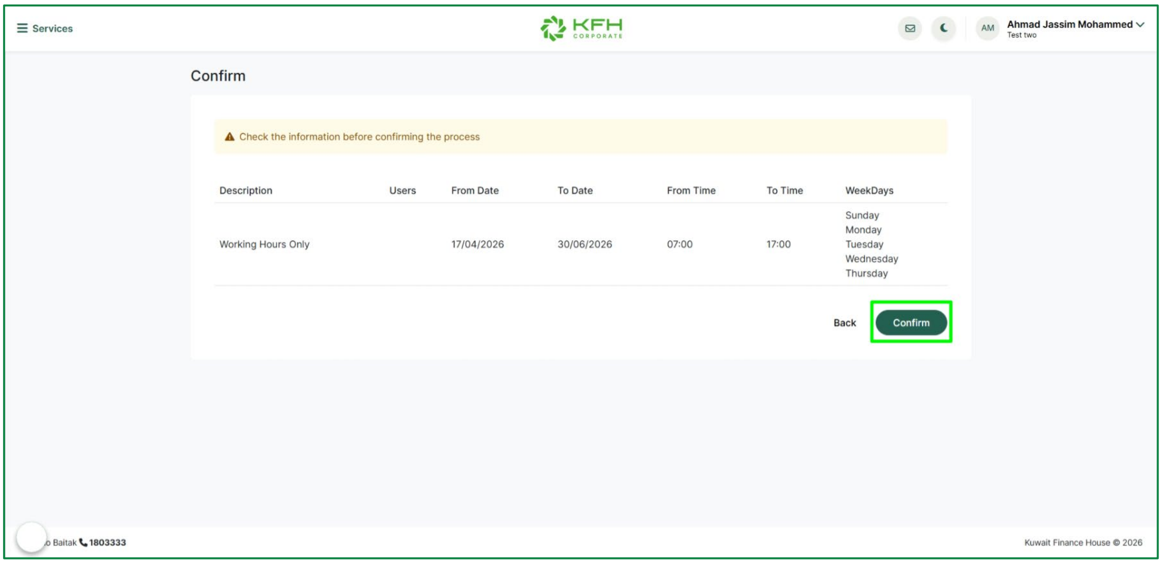
4. The system will display two tables:
   a. **Available Users**: Includes all users currently under the selected role.
   b. **Selected Users**: Move the required users from the first table to this table to apply the setup to them.



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**.



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



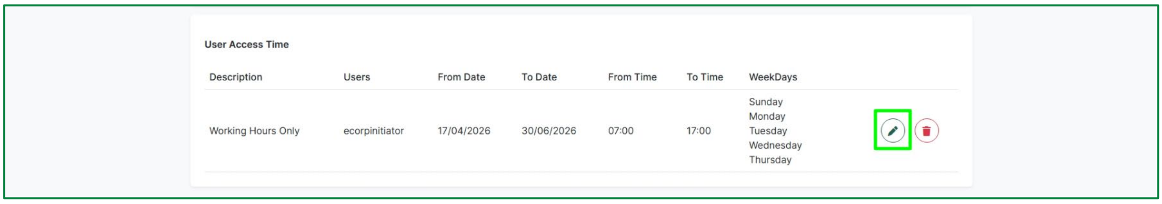
7.11.3.Edit Access Time Management

Features & Notes:

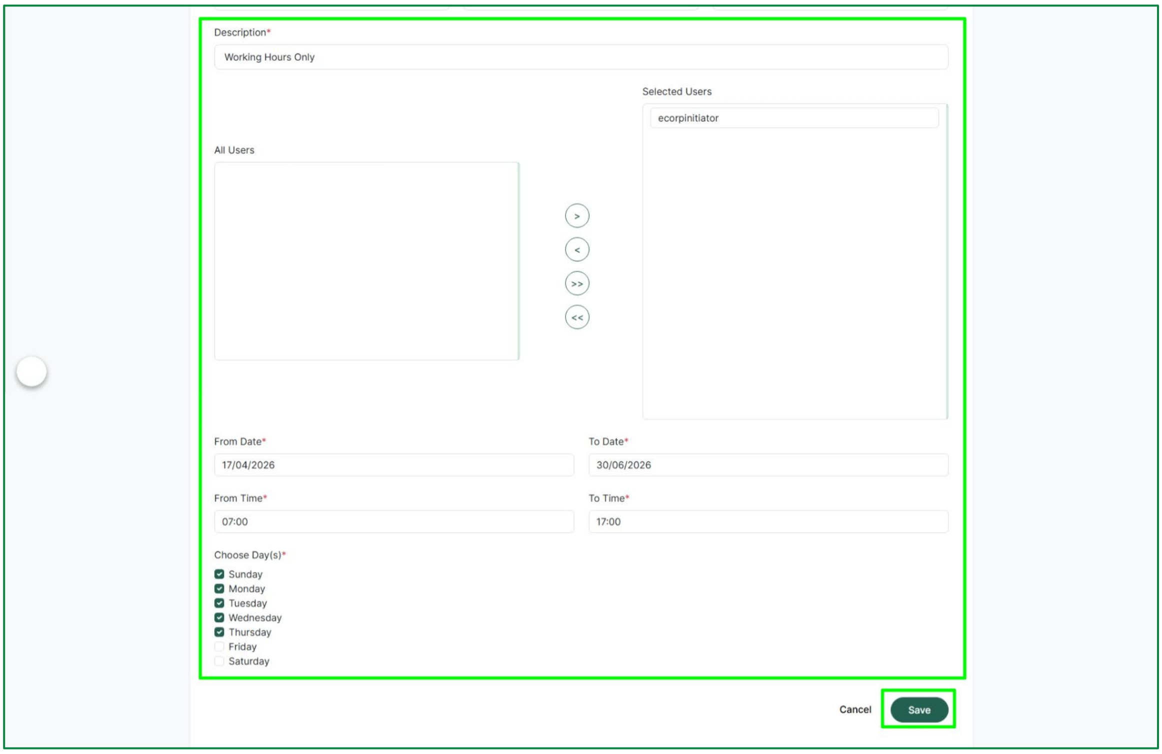
- To restrict when specific users or roles can access the eCorp portal. This is a critical security control to ensure banking activities only occur during authorized business hours or specific date ranges.

Step-by-Step Instructions:

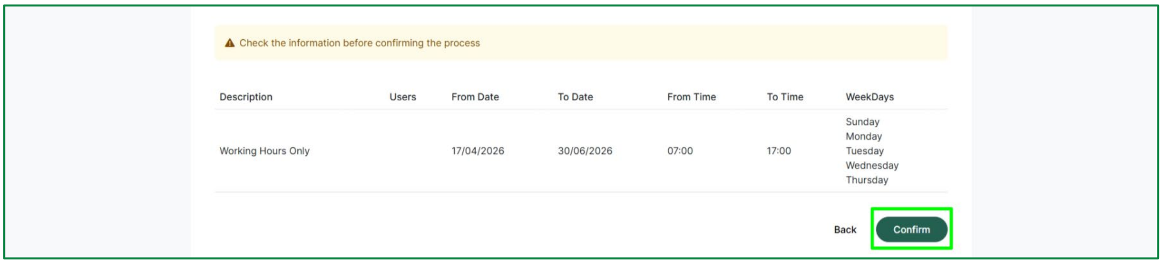
1. Navigate to **Administration** > **Access Time Management**.
2. Click on **Edit** button.



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



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



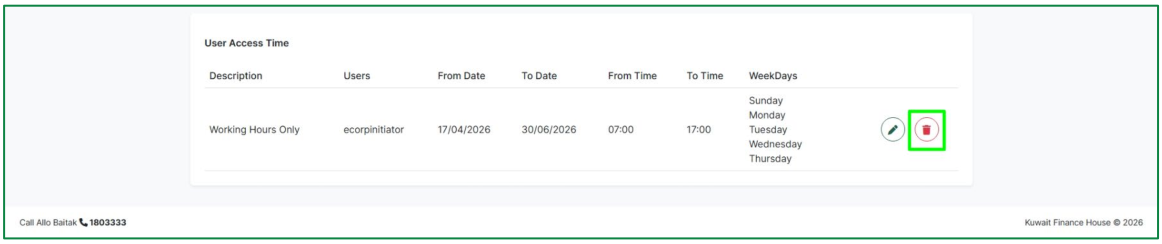
7.11.4. Delete Access Time Management

Features & Notes:

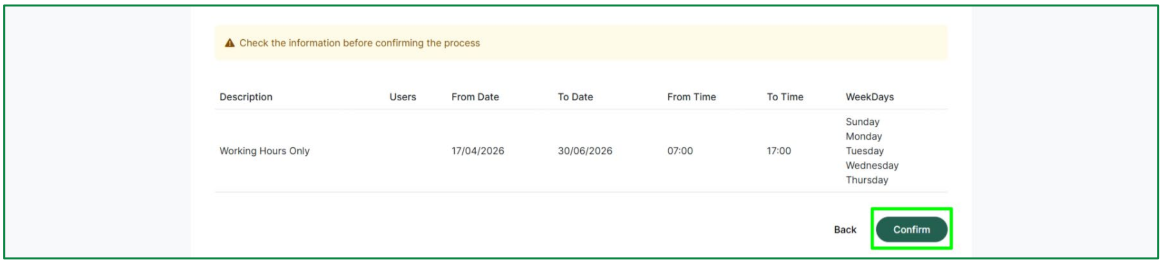
- To delete existing setup.

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

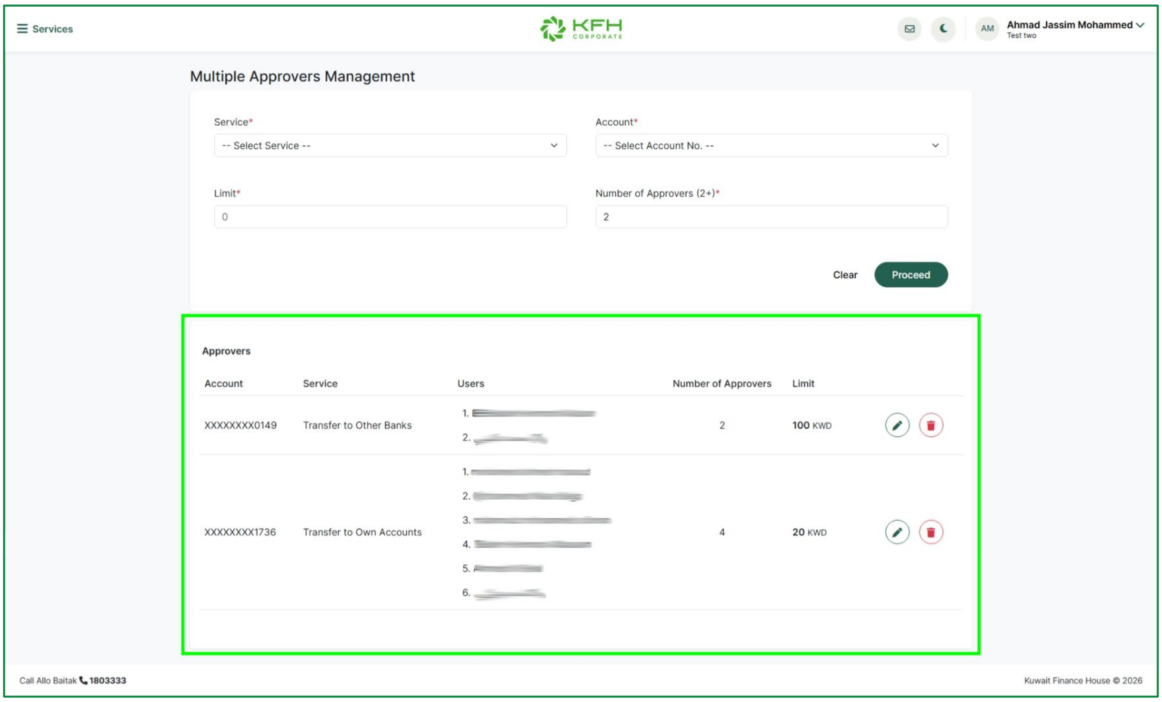
7.12.1. View Multiple Approvers Configuration

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.



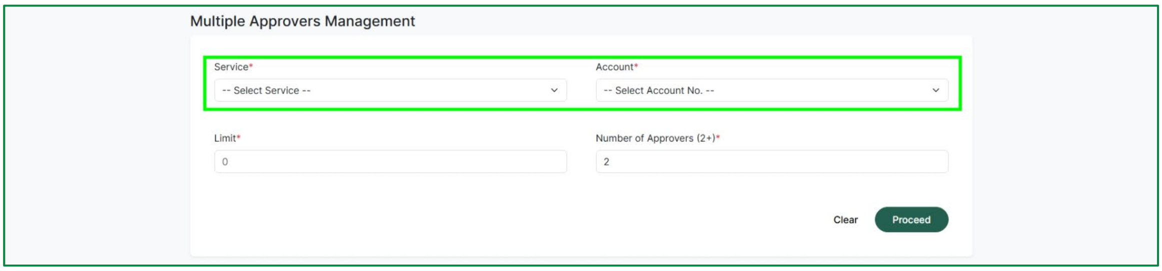
7.12.2.Add Multiple Approvers Configuration

Features & Notes:

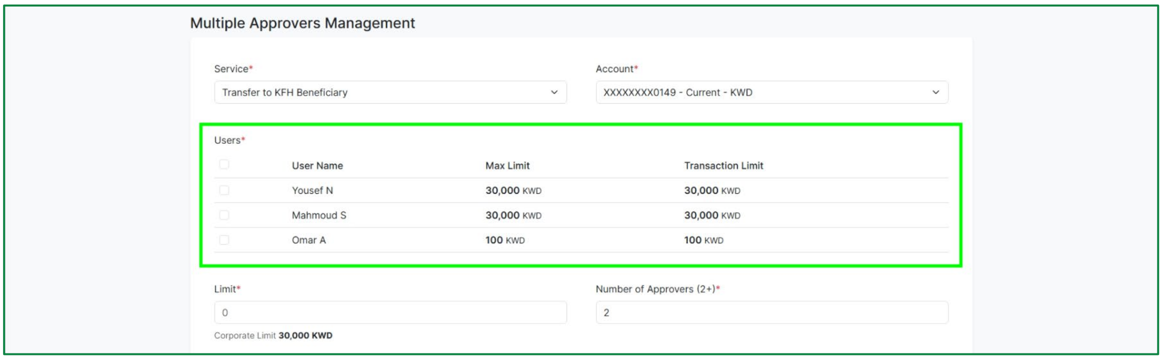
- To add a new configuration.
- To establish a multi-tier approval workflow (Joint Signatures). This ensures that transactions for specific accounts or services require more than one person to authorize them, particularly for high-value amounts.

Step-by-Step Instructions:

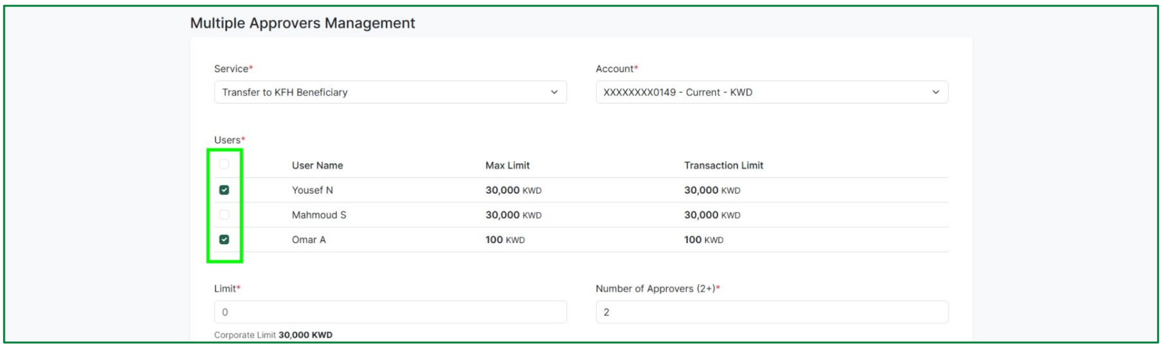
1. Navigate to **Administration** > **Multiple Approvers Management**.
2. The system will display a list of all currently active multiple-approval rules.
3. To create a new configuration, Choose **Service**.
4. Choose the specific **Account** this rule applies to.



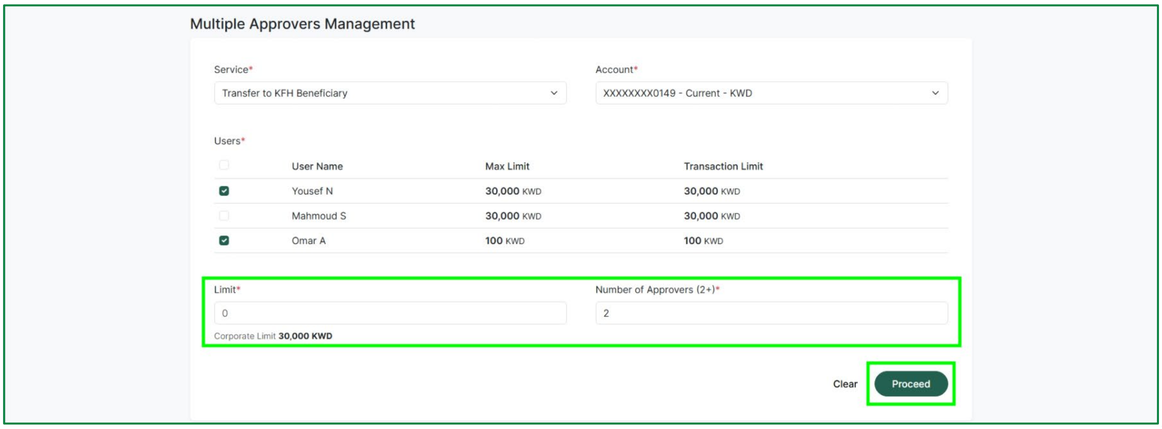
5. The system will automatically display a **list of users** whose **Roles** already include the selected service and the selected account.



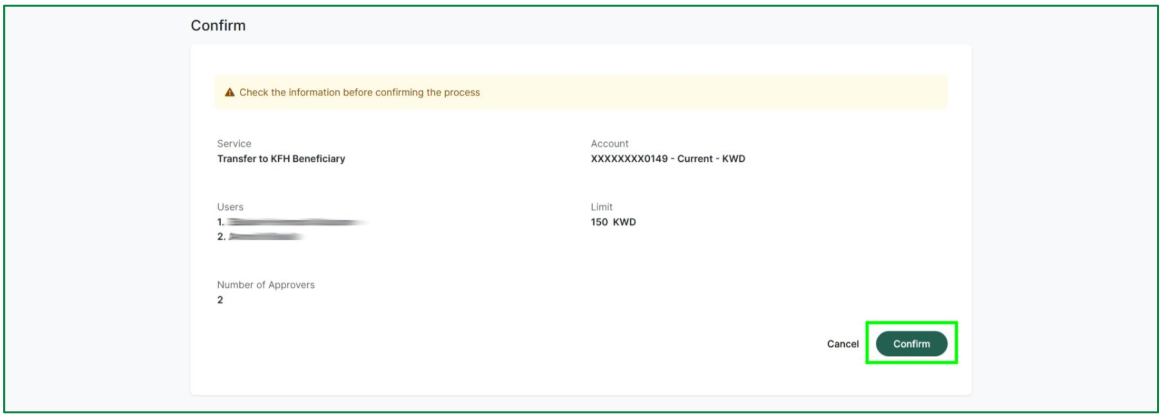
6. **Check** the **boxes** next to the specific **users** you want to include in this approval pool.



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**.



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



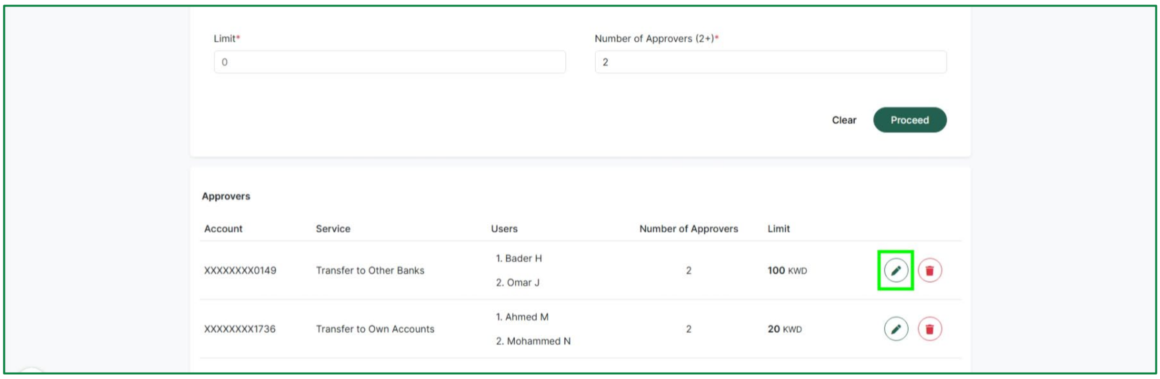
7.12.3.Edit Multiple Approvers Configuration

Features & Notes:

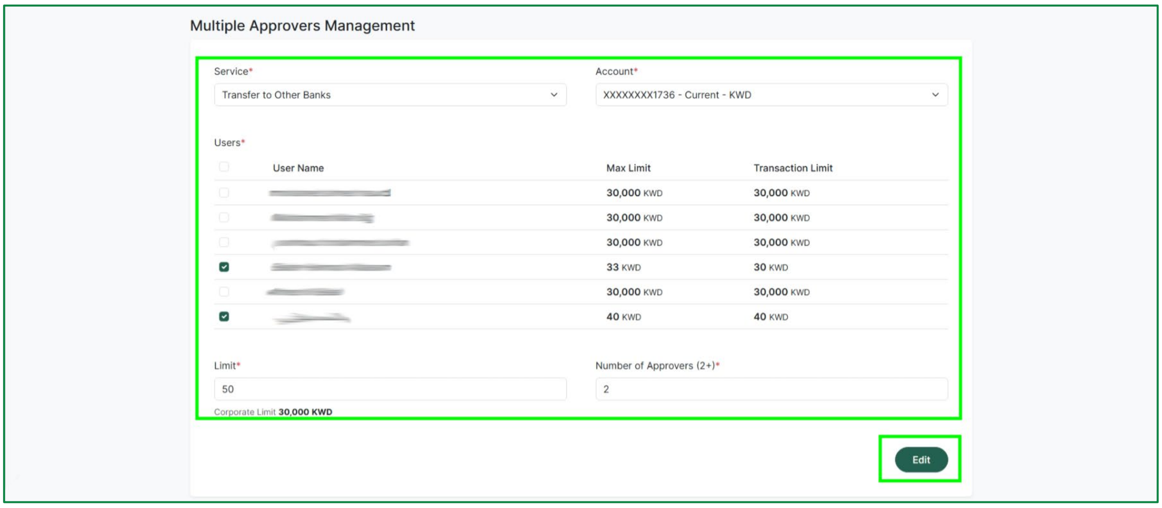
- To edit an existing configuration.

Step-by-Step Instructions:

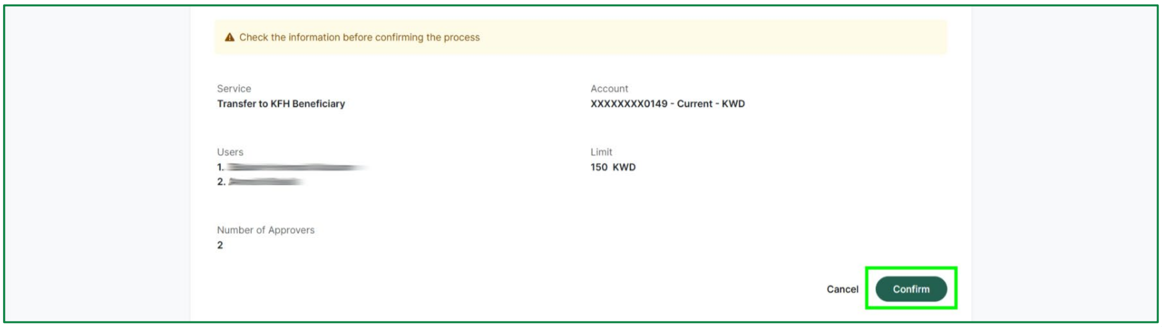
1. Navigate to **Administration** > **Multiple Approvers Management**.
2. The system will display a list of all currently active multiple-approval rules.
3. Locate the required configuration, Click **Edit** button.



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



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



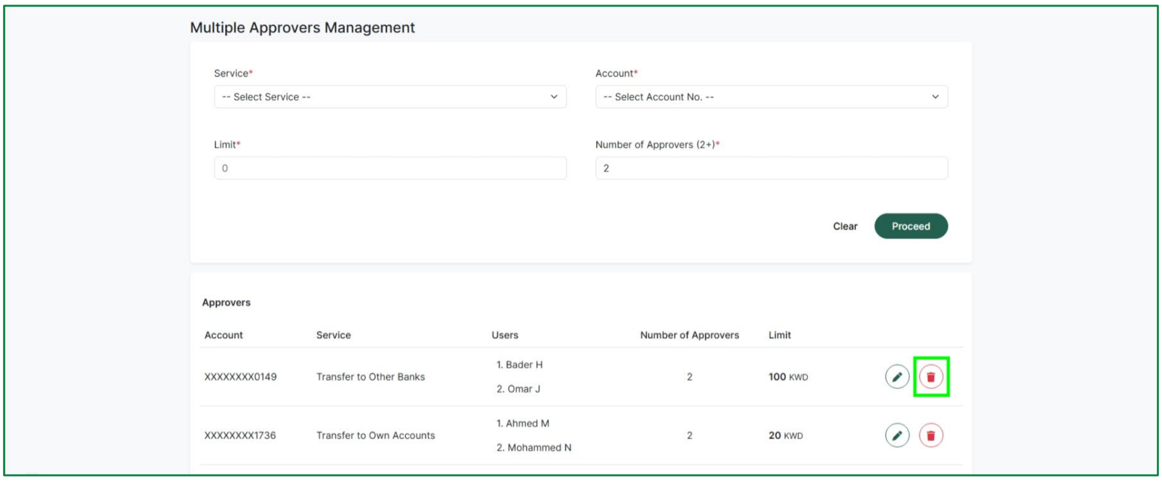
7.12.4.Delete Multiple Approvers Configuration

Features & Notes:

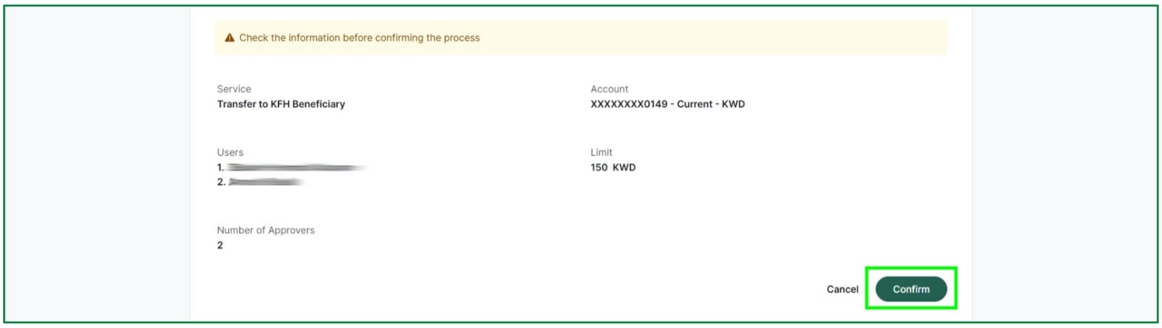
- To delete an existing configuration.

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.



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



7.13 Multiple Reviewers Management

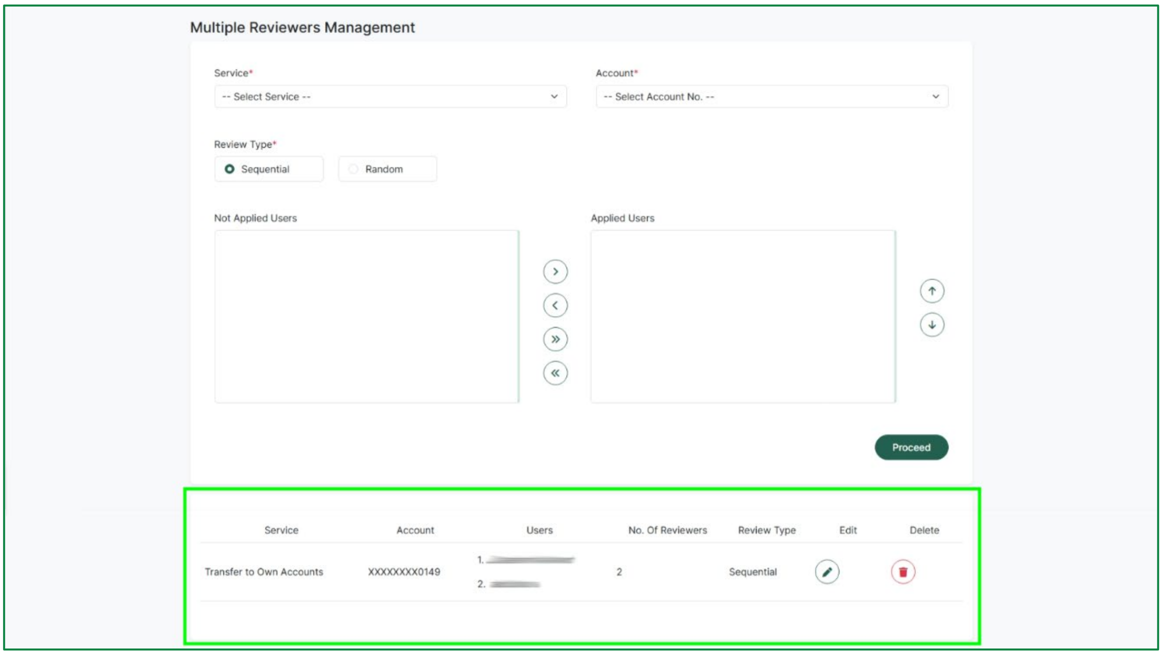
7.13.1. View Multiple Reviewers Configuration

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.



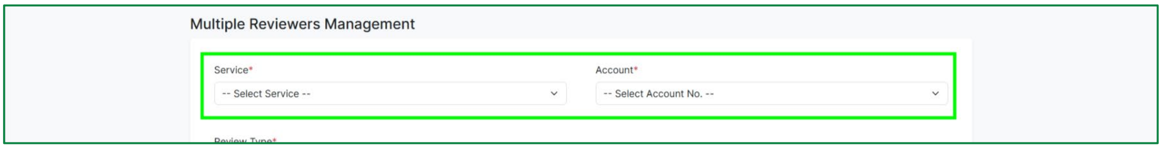
7.13.2.Add Multiple Reviewers Configuration

Features & Notes:

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

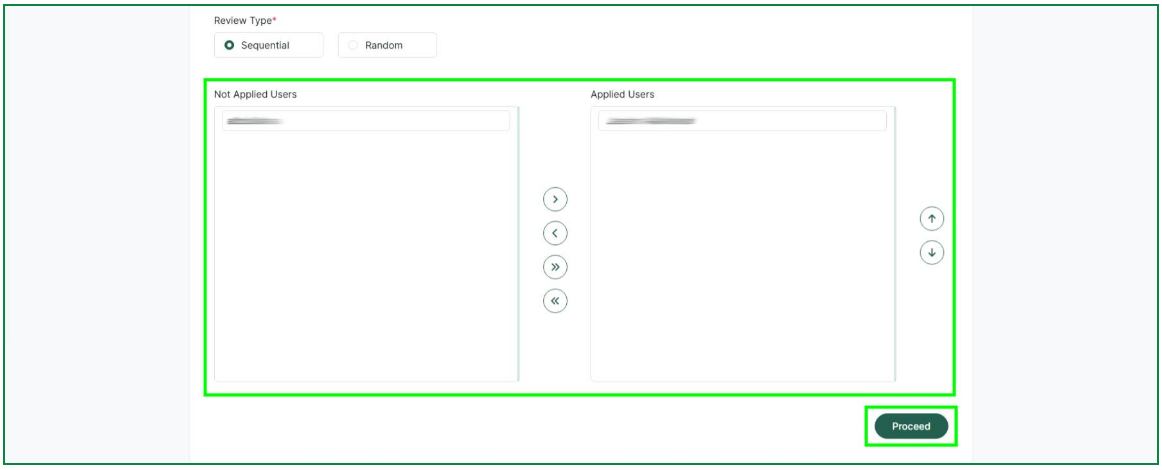
Step-by-Step Instructions:

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.**

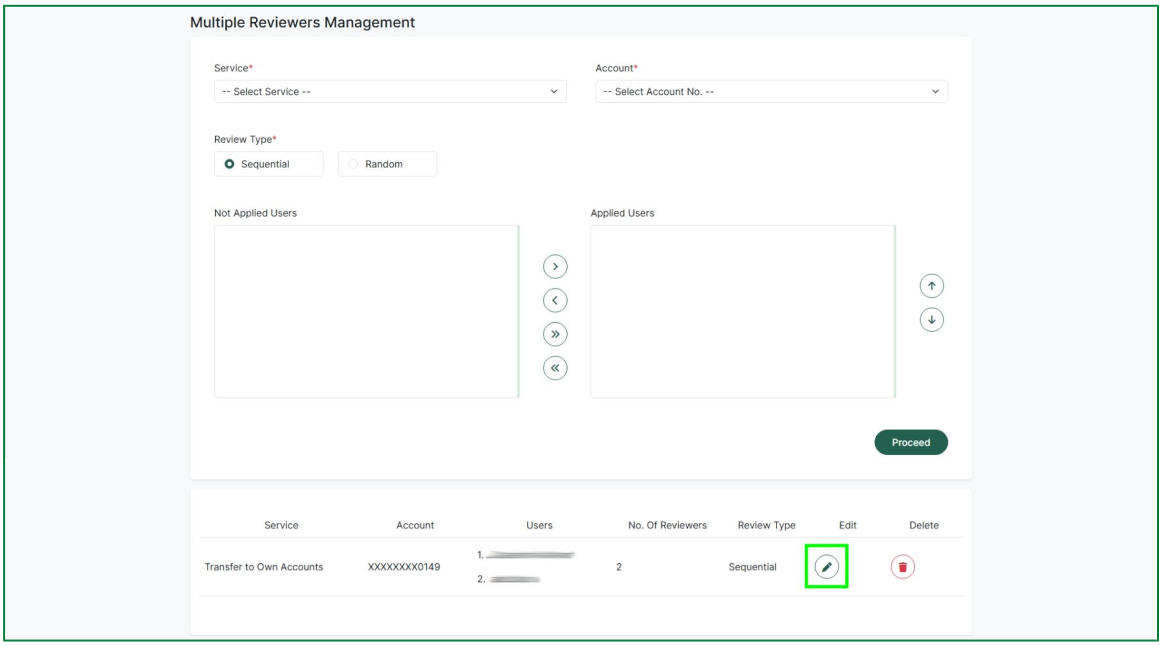
7.13.3. Edit Multiple Reviewers Configuration

Features & Notes:

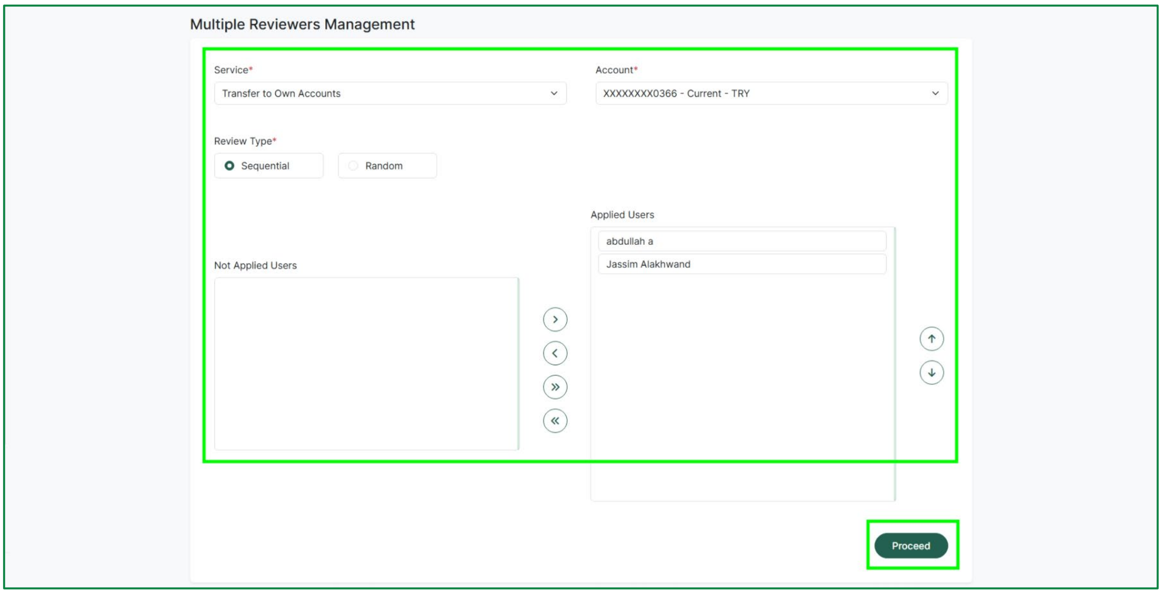
- To Edit an existing configuration.

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.



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



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

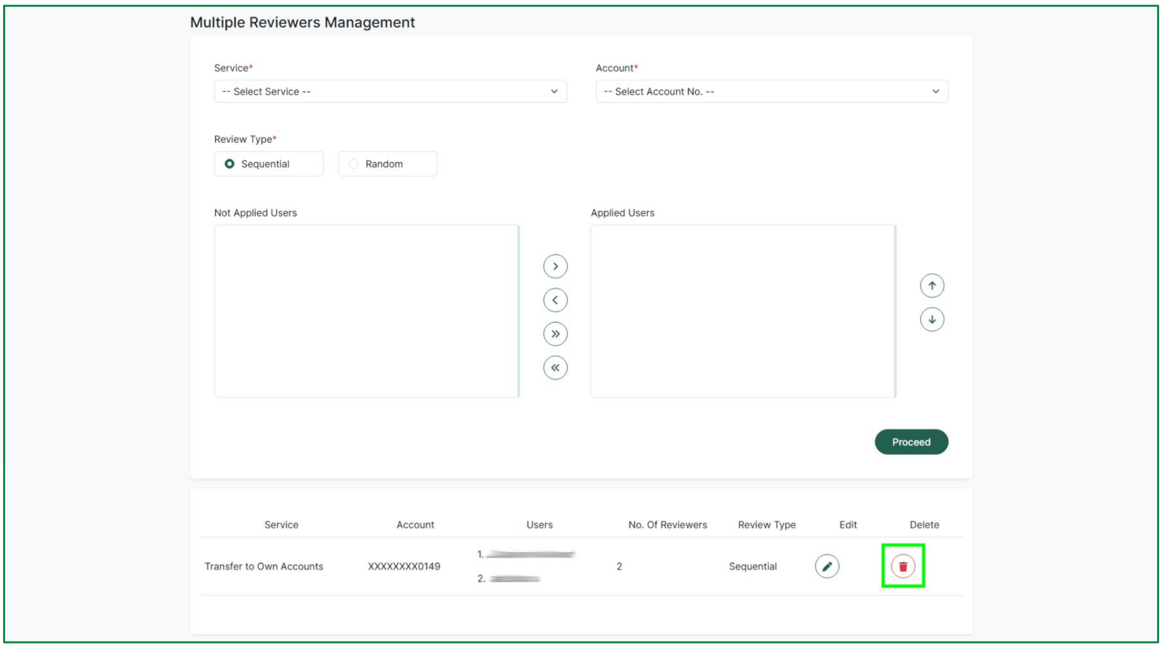
7.13.4. Delete Multiple Reviewers Configuration

Features & Notes:

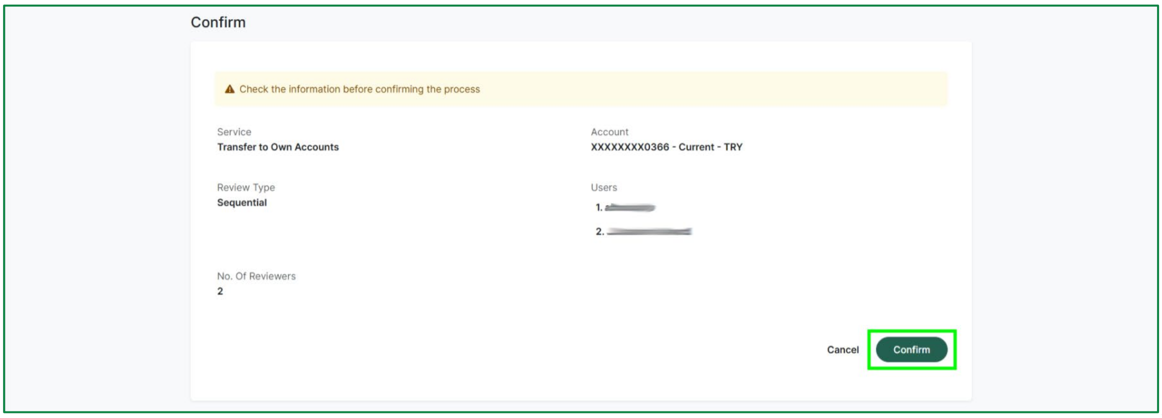
- To delete an existing configuration.

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.



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



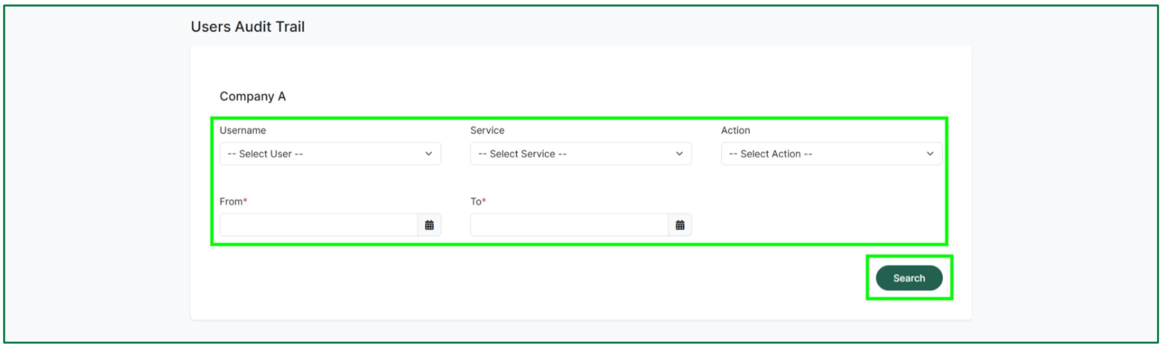
7.14 Users Audit Trail

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.

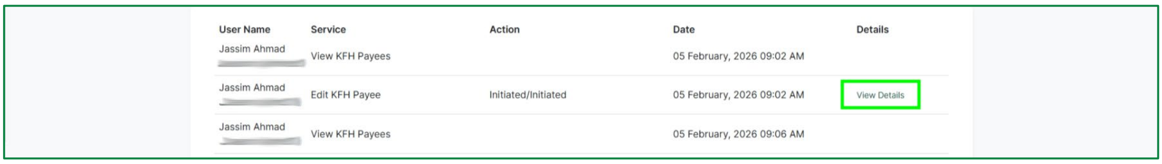
Step-by-Step Instructions:

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



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

3. Click **View Details** to get detailed information for specific action.



8. Account Services

8.1 Accounts Summary

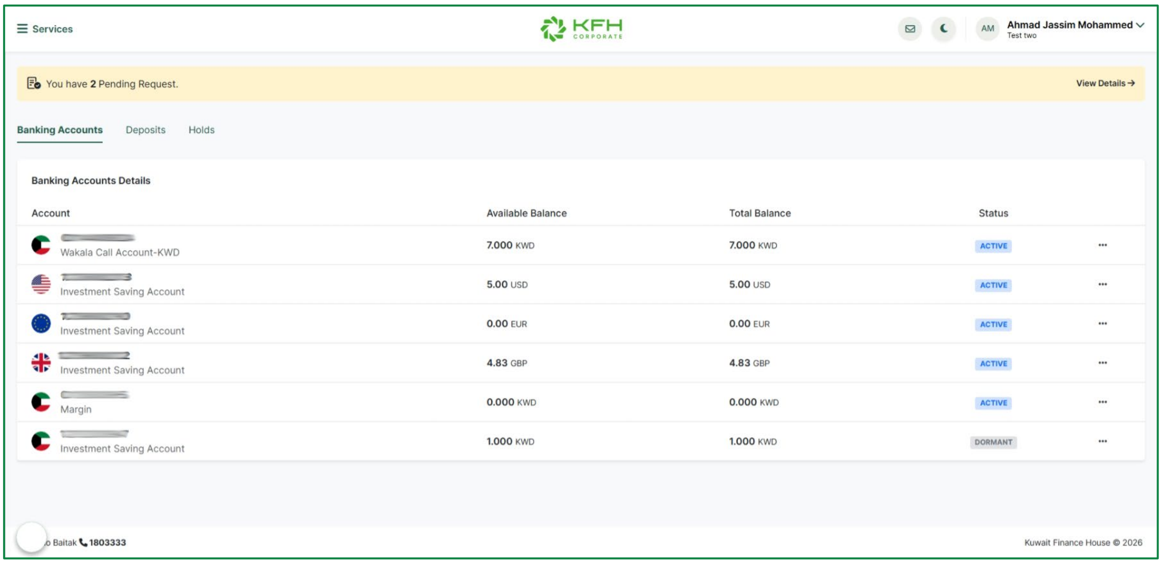
8.1.1. Accounts

Features & Notes:

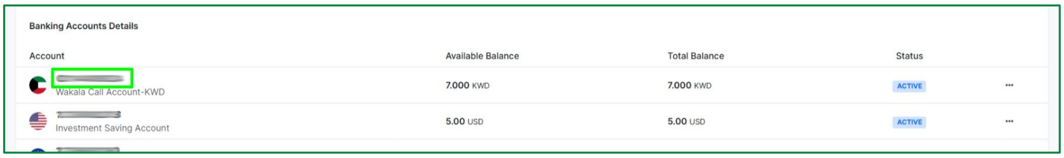
- This is the primary dashboard displayed immediately upon a successful login. it provides a consolidated view of the company's financial position across three distinct categories.

Step-by-Step Instructions:

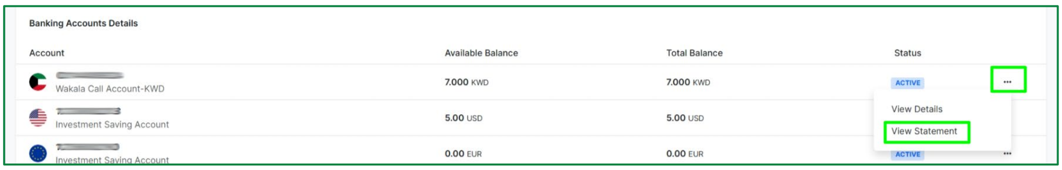
1. This is the Default Home Page; it can also be reached by clicking on **KFH Logo**.
2. This main tab lists all corporate accounts (Current, Savings, etc.) linked to your profile.



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

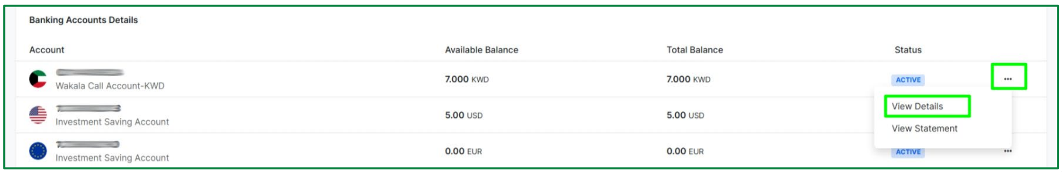


   b. Click on **Options**, then **Account Statement**.

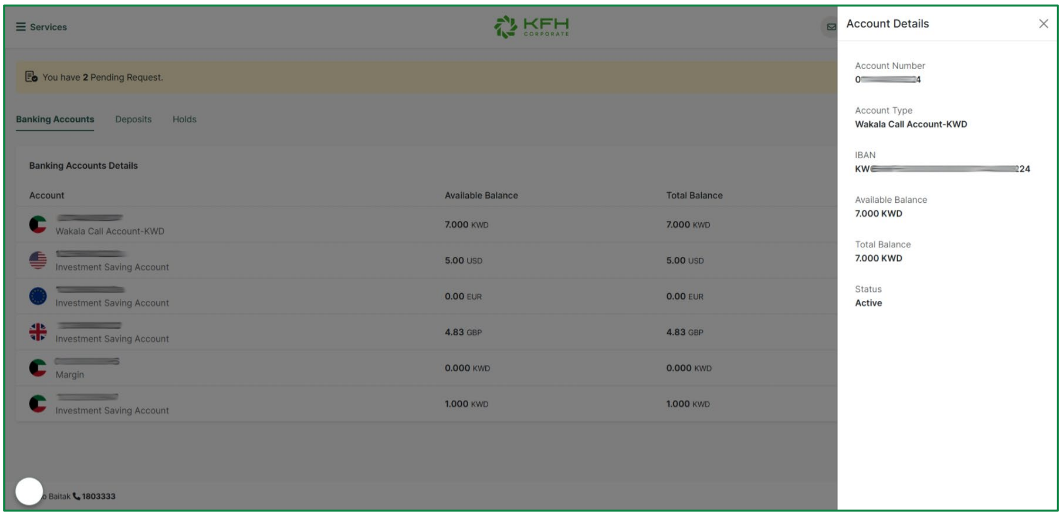


4. To view **account details**, including the full IBAN:

   a. Click on **Options**, then **View Details**.



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



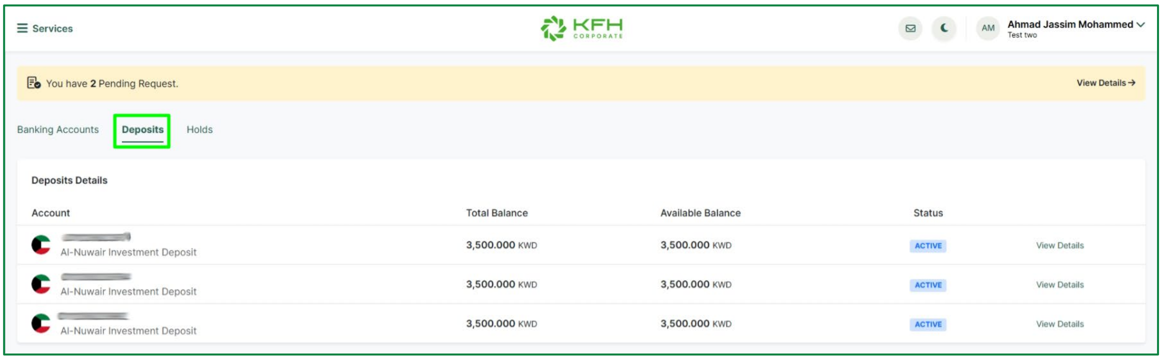
8.1.2. Investment Deposits

Features & Notes:

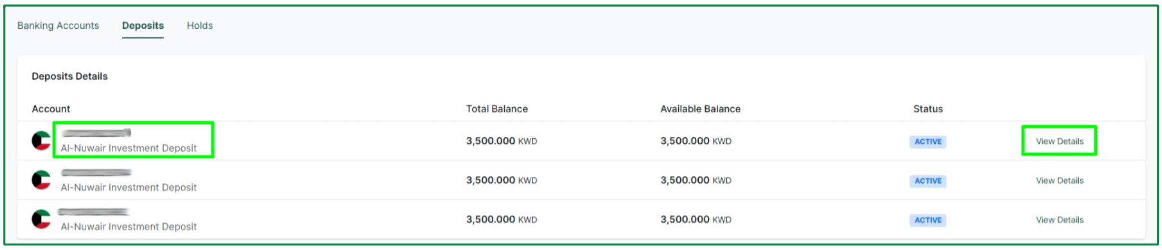
- This is the primary dashboard displayed immediately upon a successful login. it provides a consolidated view of the company’s financial position across three distinct categories.

Step-by-Step Instructions:

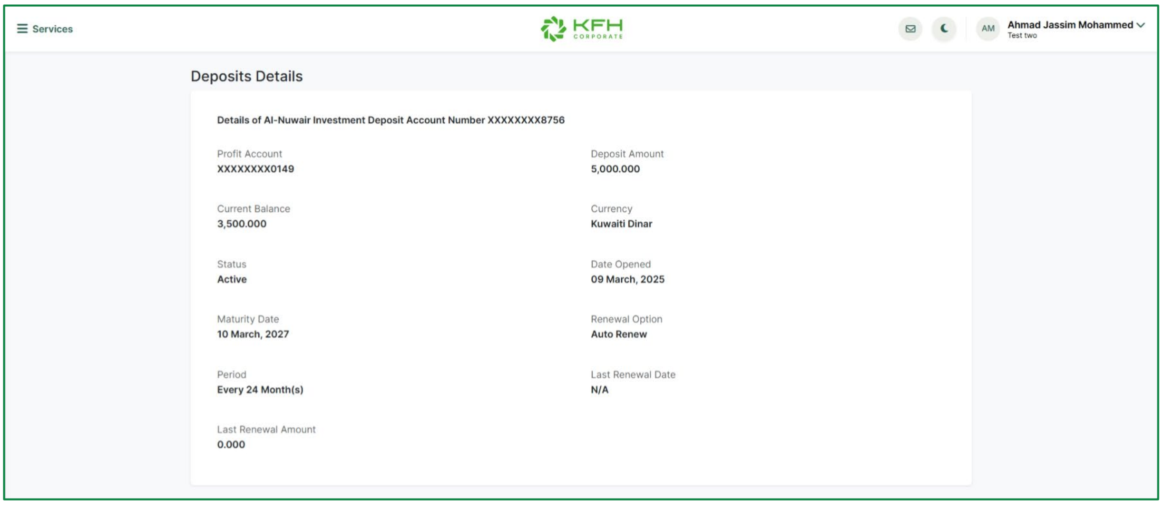
1. This is the Default Home Page; it can also be reached by clicking on **KFH Logo**.
2. Select **Deposits Tab**.
3. This tab provides a dedicated view of your company’s investment deposits.



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



5. **Details** will be displayed.



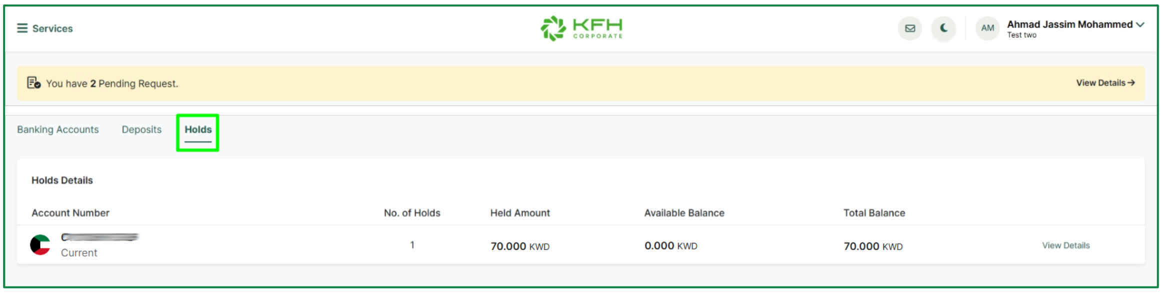
8.1.3. Holds

Features & Notes:

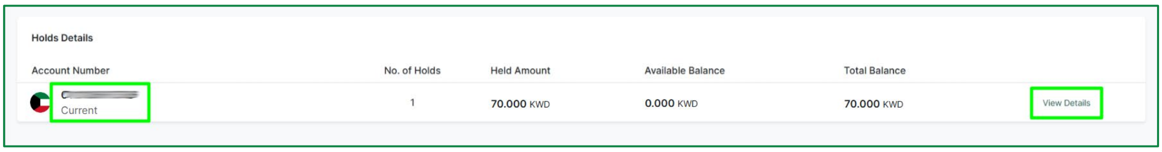
- This is the primary dashboard displayed immediately upon a successful login. it provides a consolidated view of the company's financial position across three distinct categories.

Step-by-Step Instructions:

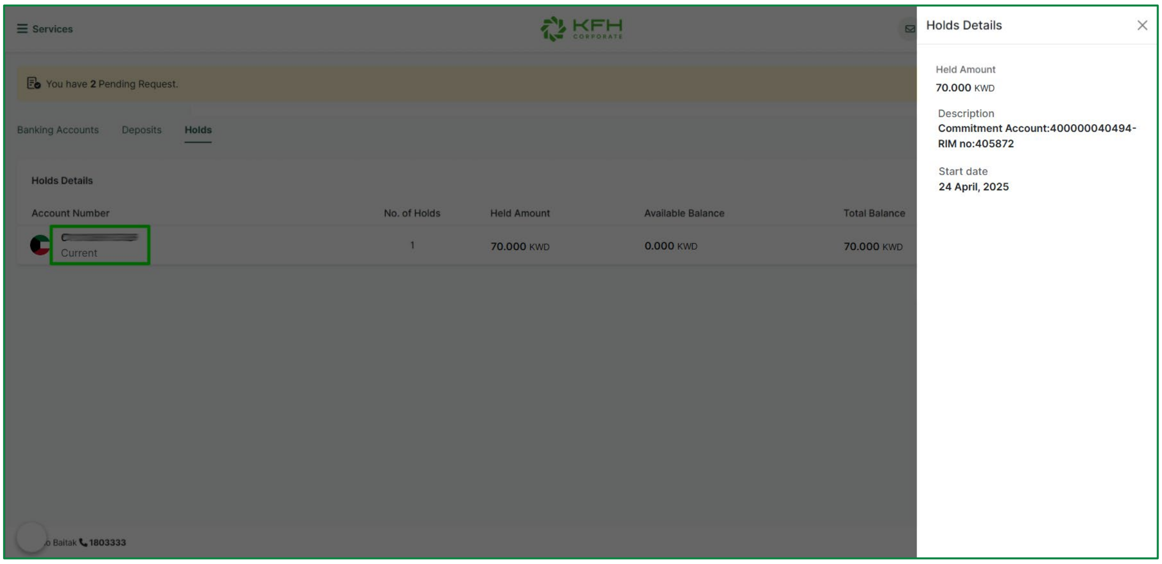
1. This is the Default Home Page; it can also be reached by clicking on **KFH Logo**.
2. Select **Holds Tab**.
3. See any existing Holds (frozen amounts) on your accounts, which might be due to pending transactions, letter of guarantee margins, or other administrative holds.



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



5. **Details** will be displayed.



8.2 Advanced Statement

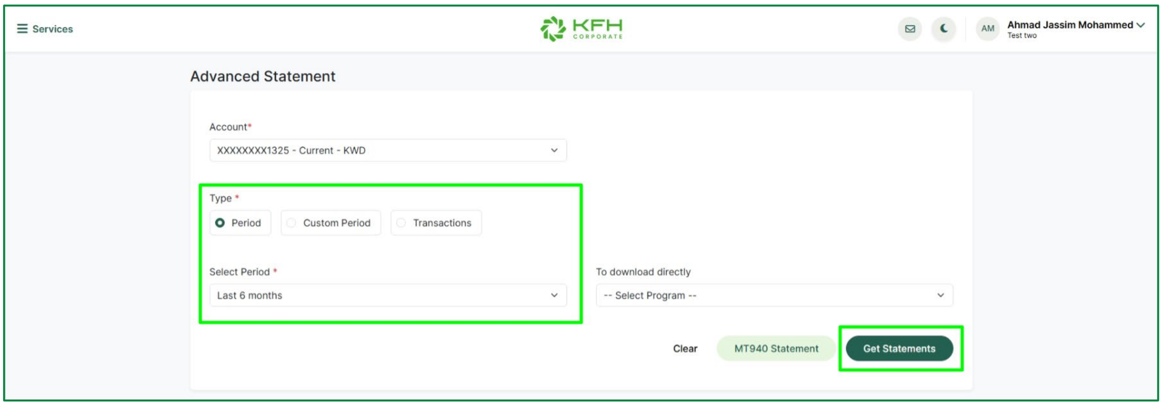
Features & Notes:

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

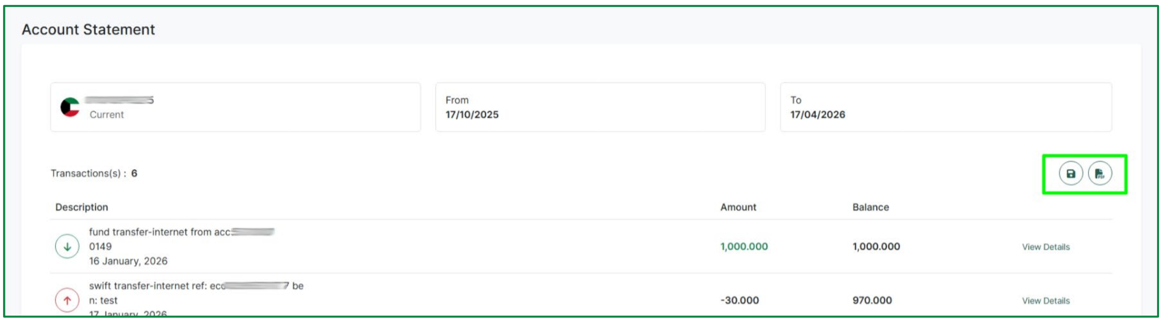
Step-by-Step Instructions:

1. Navigate to **Account Services** > **Advanced Statement**.
2. Select the **Account**.

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



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



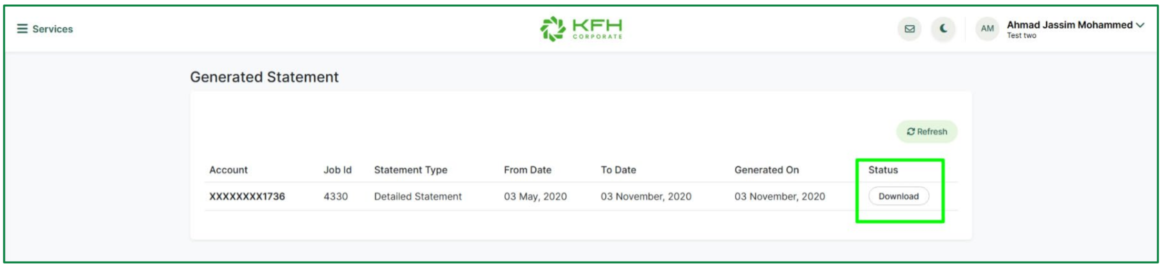
8.3 Generated Statement

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.



8.4 Monthly Account Statement

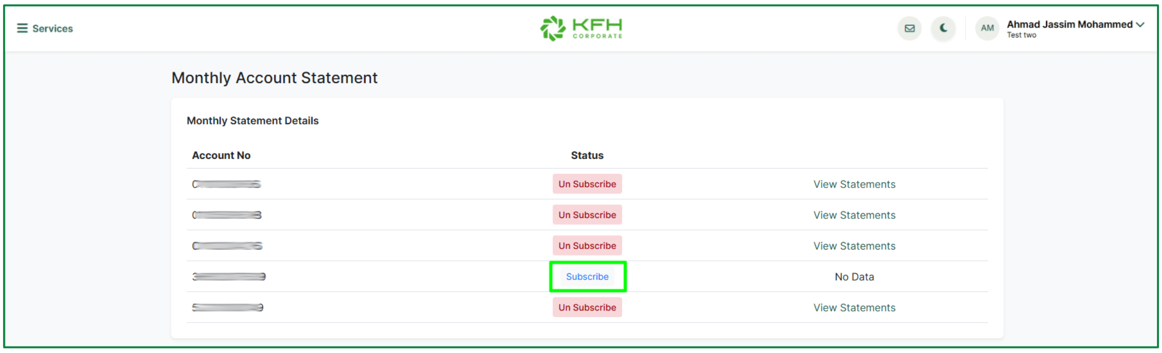
8.4.1. Subscribe

Features & Notes:

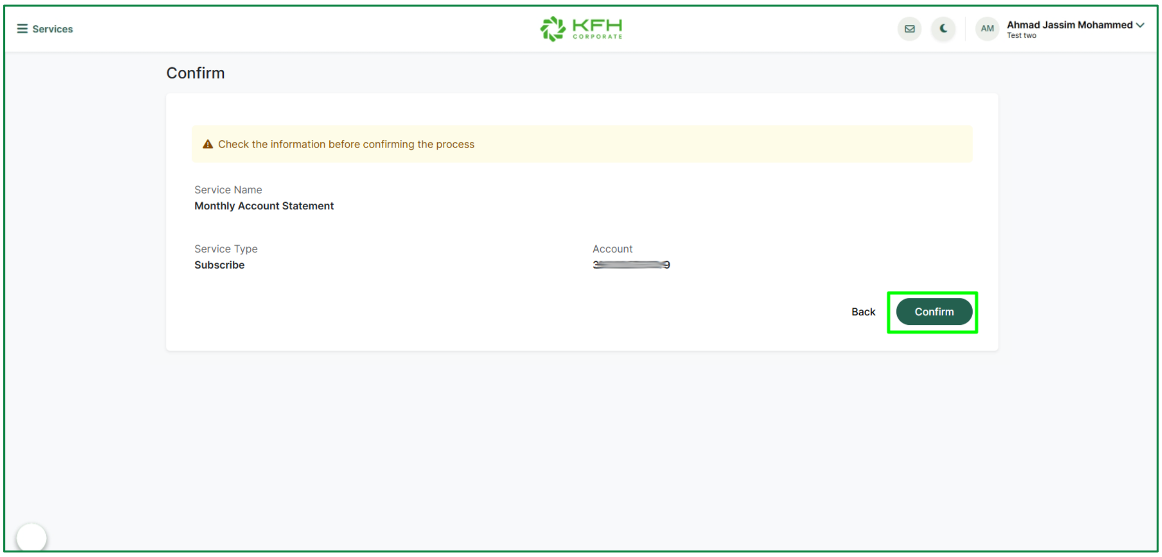
- To access pre-generated transaction records organized by month. This service provides a convenient way to retrieve historical data that the system has already compiled for your accounts.
- Subscribing is by Corporate Super Admin (CSA) OR Single Full Access user only.

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.**



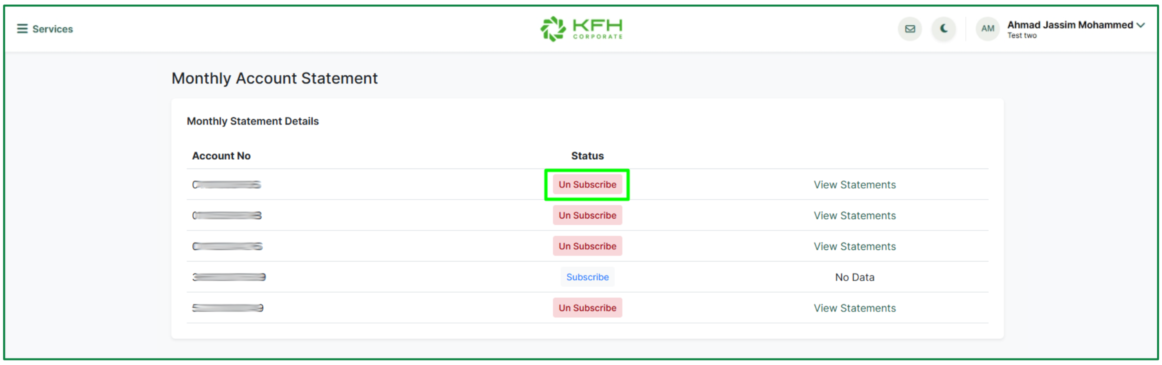
8.4.2. Unsubscribe

Features & Notes:

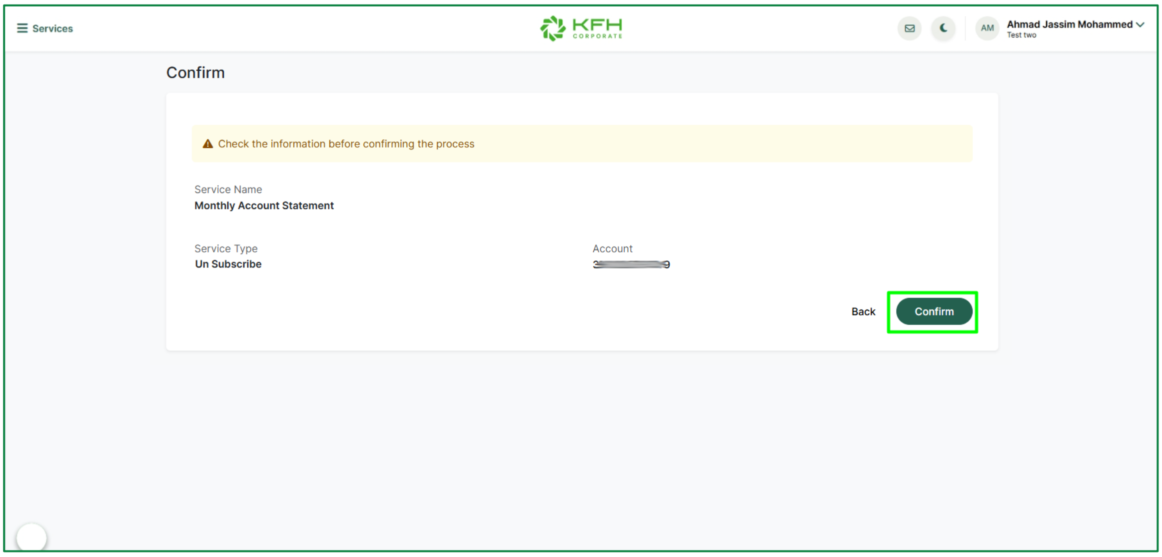
- To access pre-generated transaction records organized by month. This service provides a convenient way to retrieve historical data that the system has already compiled for your accounts.
- Unsubscribe is by Corporate Super Admin (CSA) OR Single Full Access user only.

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.

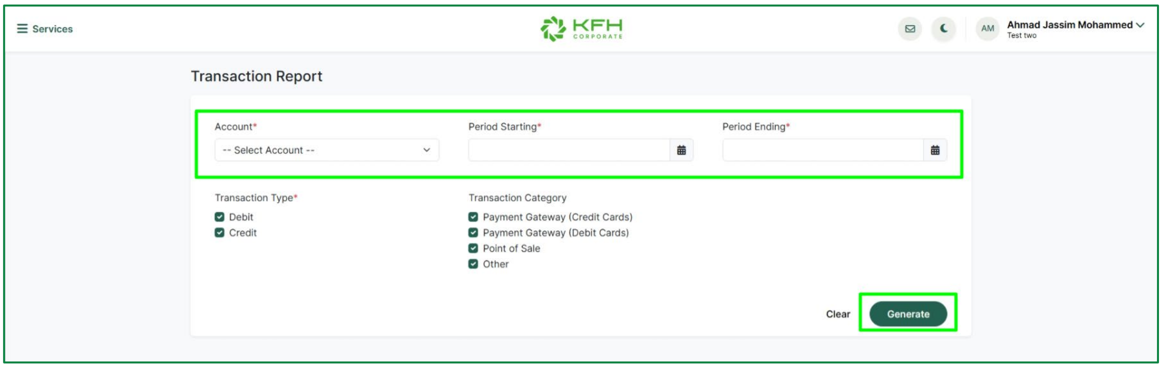
8.5 Transaction Report

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.



8.6 Auto Coverage

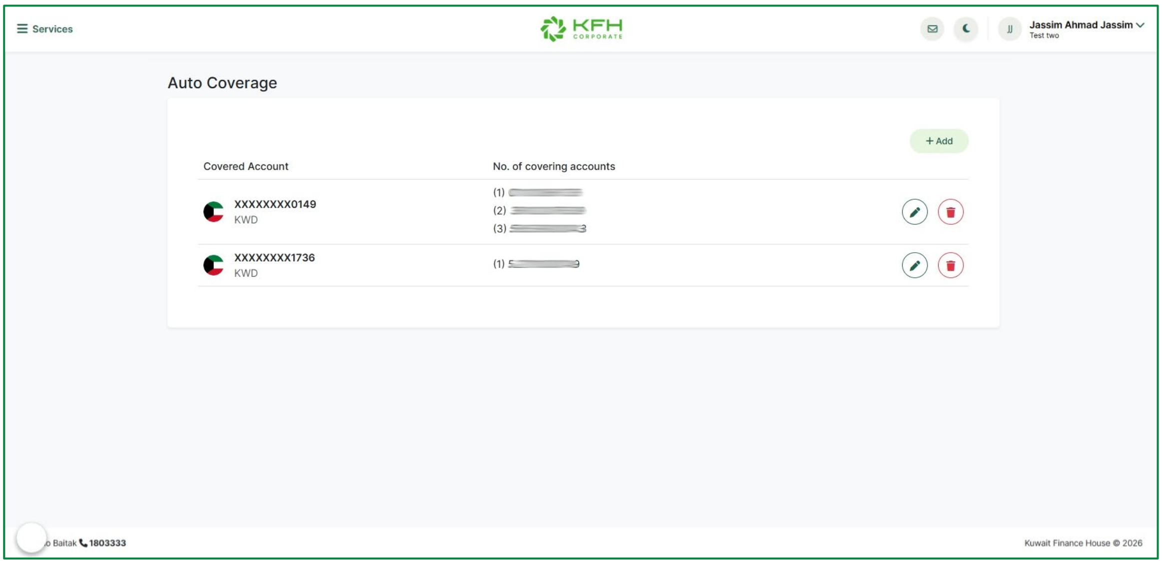
8.6.1. View Auto Coverage

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

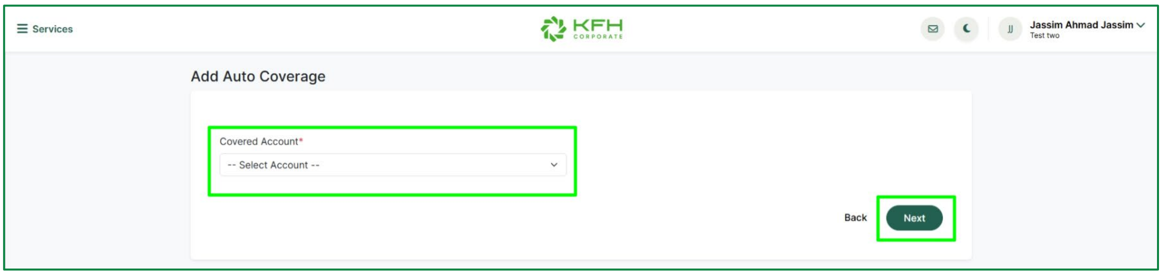
Features & Notes:

- 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.

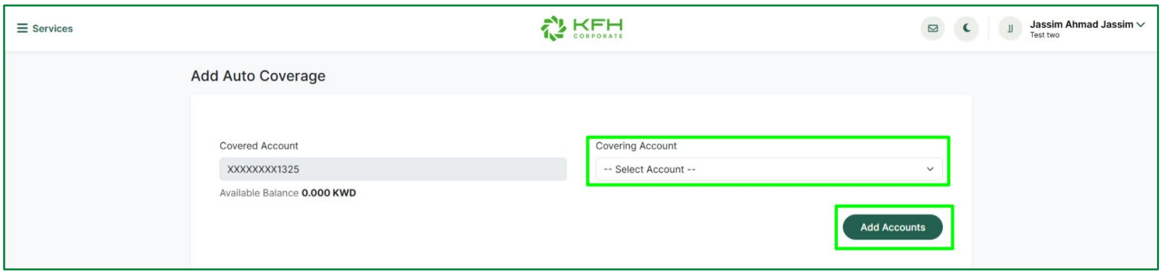
Step-by-Step Instructions:

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

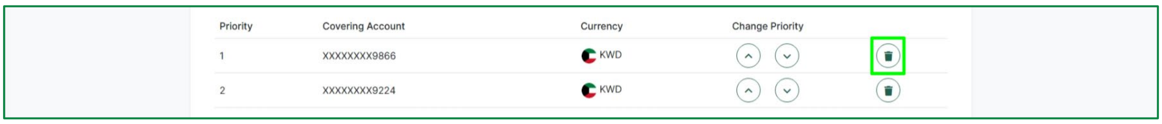
3. Choose the account that needs to be **Covered** and click **Next**.



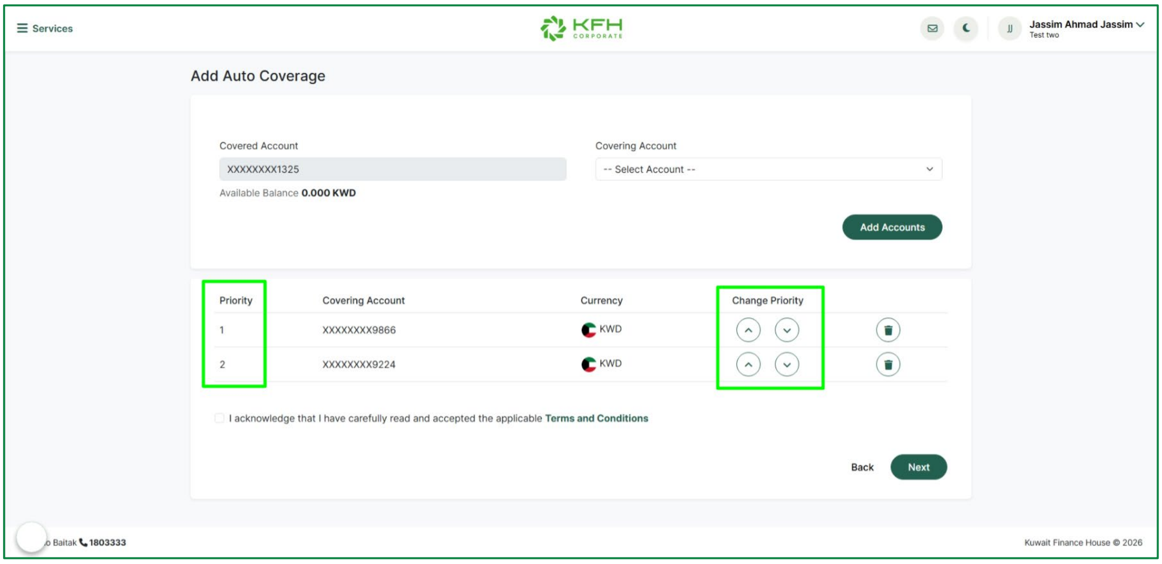
4. Select the **account(s)** that will function as the source of funds (**Covering**).
5. Click **Add** to move them into the coverage pool.



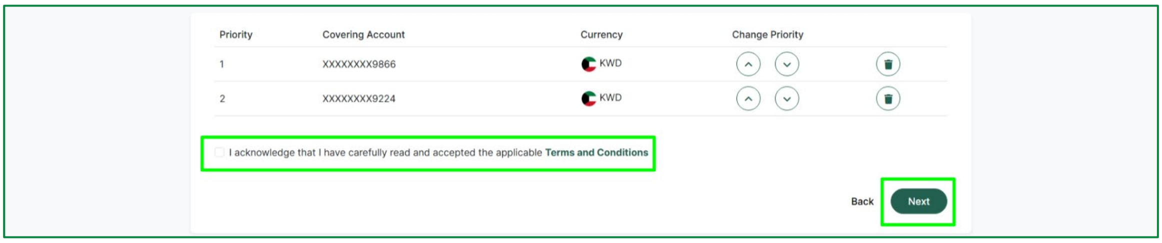
6. You can delete covering account by clicking on **delete** button.



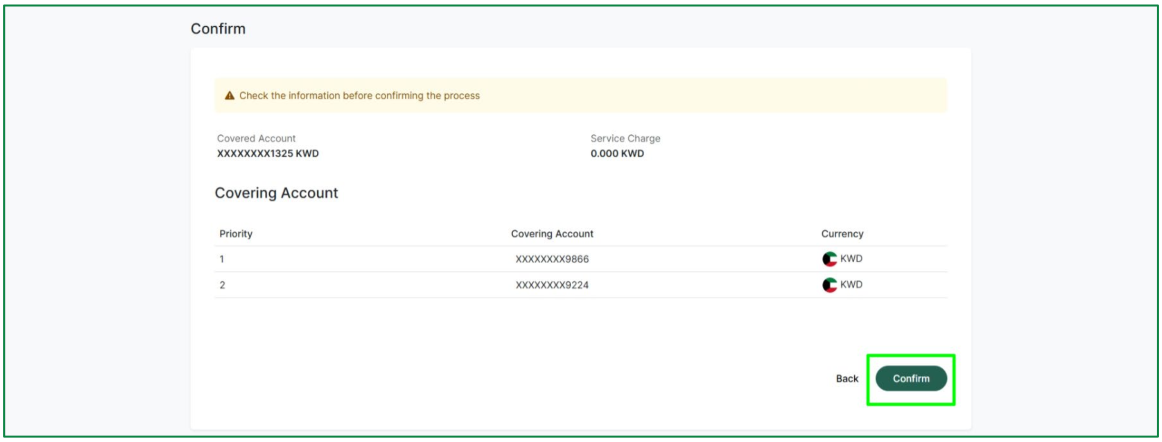
7. If you have multiple covering accounts, **arrange the priority**.
    a. Example: If Account A is Priority 1 and Account B is Priority 2, the system will attempt to pull funds from Account A first before moving to Account B.



8. Read and **Accept the Terms and Conditions**.
9. Click **Next**.



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



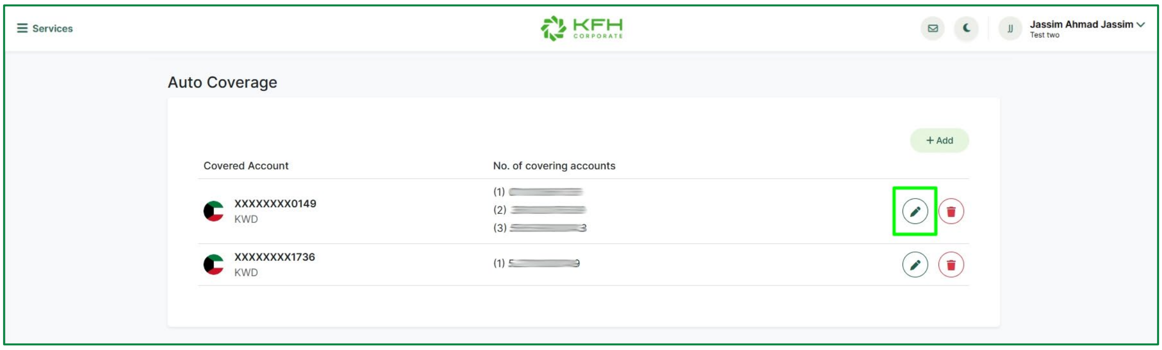
8.6.3. Edit Auto Coverage

Features & Notes:

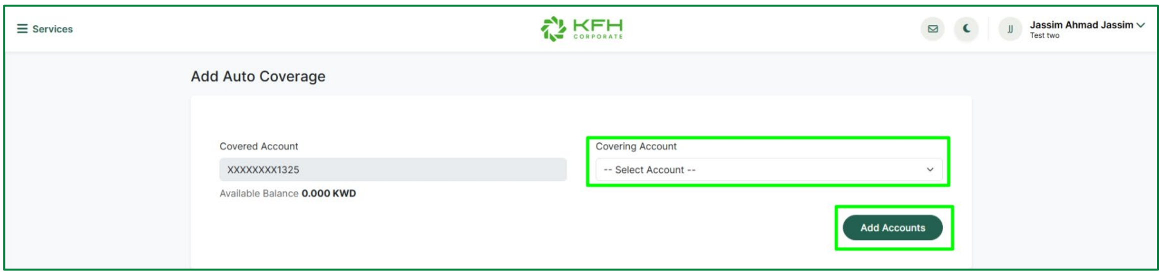
- To automate fund management between accounts. This service ensures that a "Covered Account" always has sufficient funds by automatically pulling balances from "Covering Accounts" based on a priority list you define.
- This must be performed by an Initiator or a user with Single Full Access.
- Covered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

Step-by-Step Instructions:

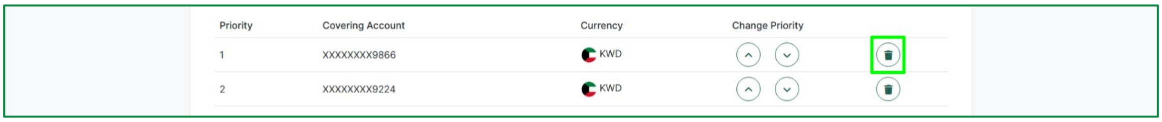
1. Navigate to **Account Services** > **Auto Coverage**.
2. Click on **Edit**.



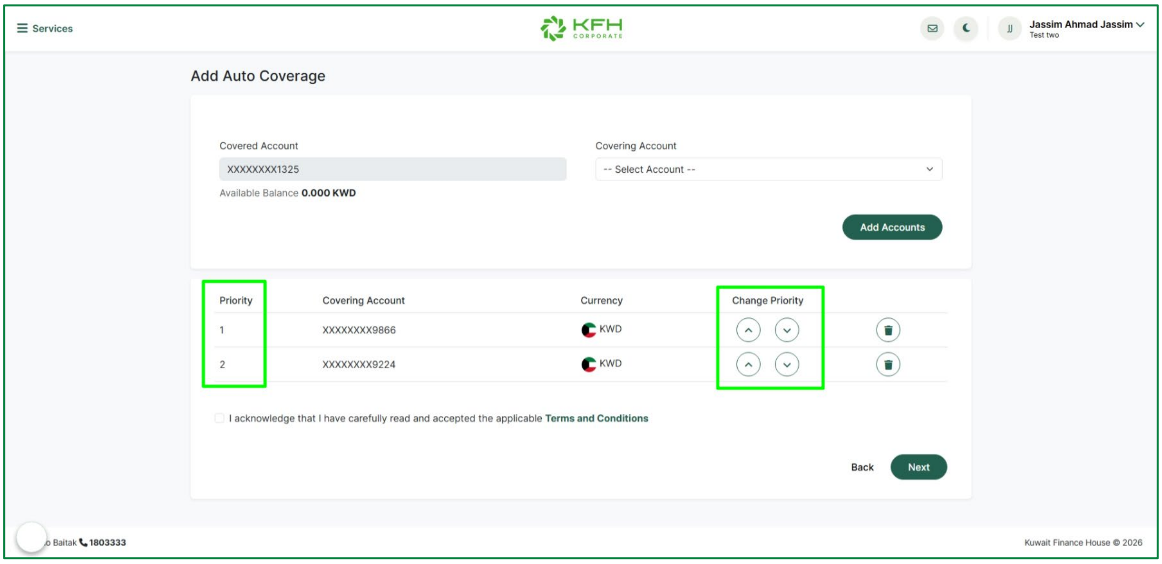
3. Amend the **account(s)** that will function as the source of funds (**Covering**).
4. Click **Add** to move them into the coverage pool.



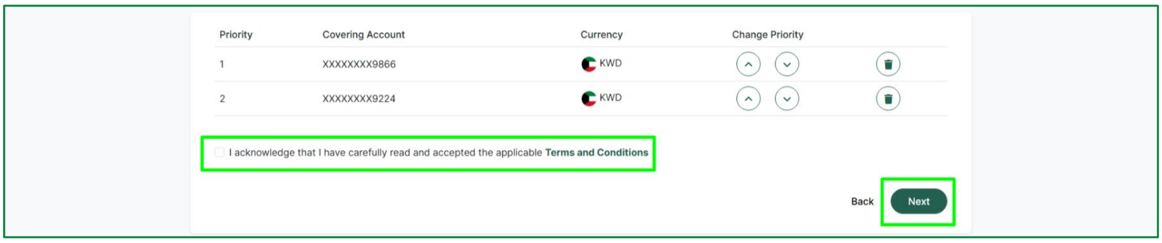
5. You can delete covering account by clicking on **delete** button.



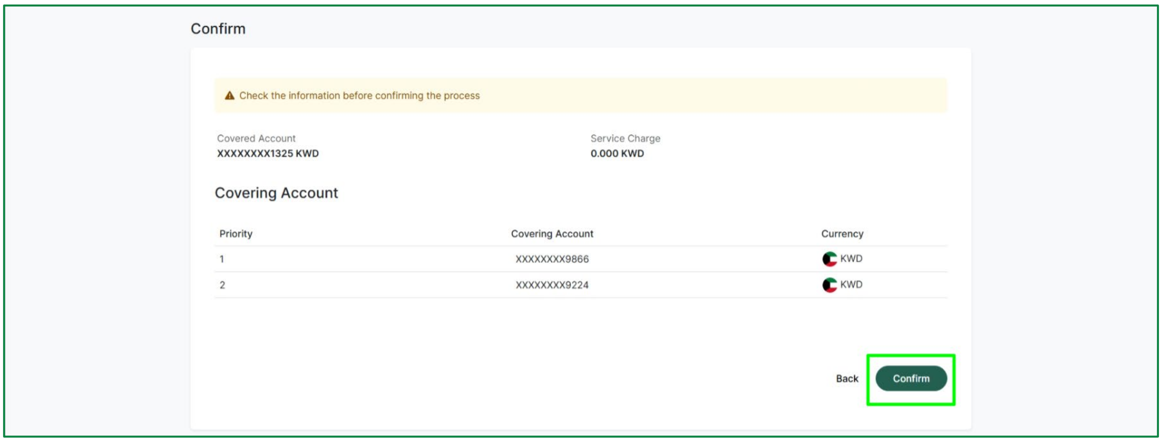
6. If you have multiple covering accounts, **arrange the priority**.
    a. Example: If Account A is Priority 1 and Account B is Priority 2, the system will attempt to pull funds from Account A first before moving to Account B.



7. Read and **Accept the Terms and Conditions**.
8. Click **Next**.



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



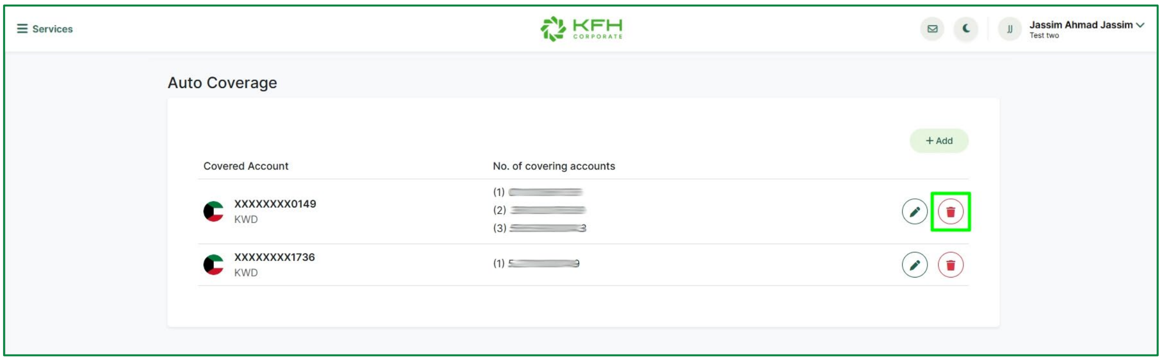
8.6.4. Delete Auto Coverage

Features & Notes:

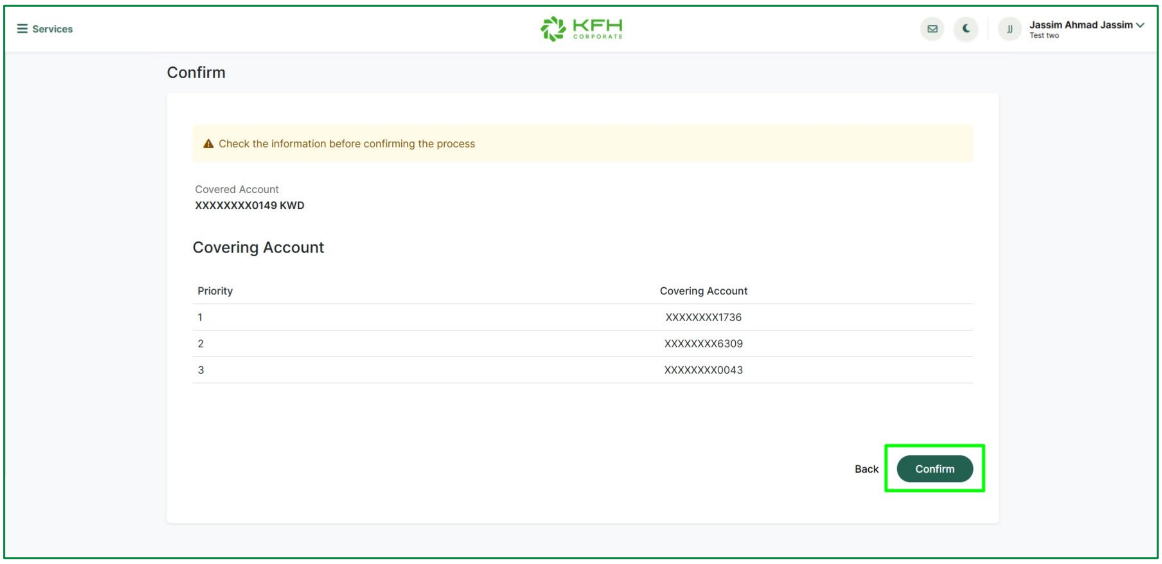
- To automate fund management between accounts. This service ensures that a "Covered Account" always has sufficient funds by automatically pulling balances from "Covering Accounts" based on a priority list you define.
- This must be performed by an Initiator or a user with Single Full Access.

Step-by-Step Instructions:

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



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



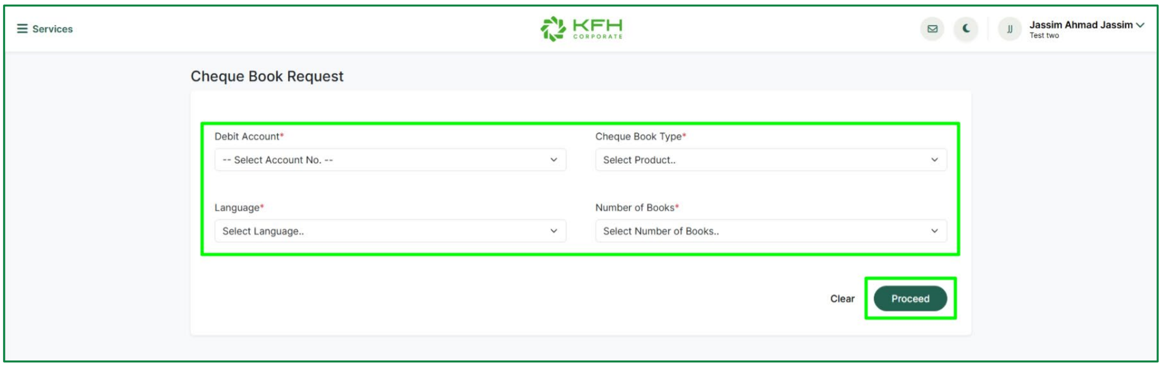
8.7 Cheque Book Request

Features & Notes:

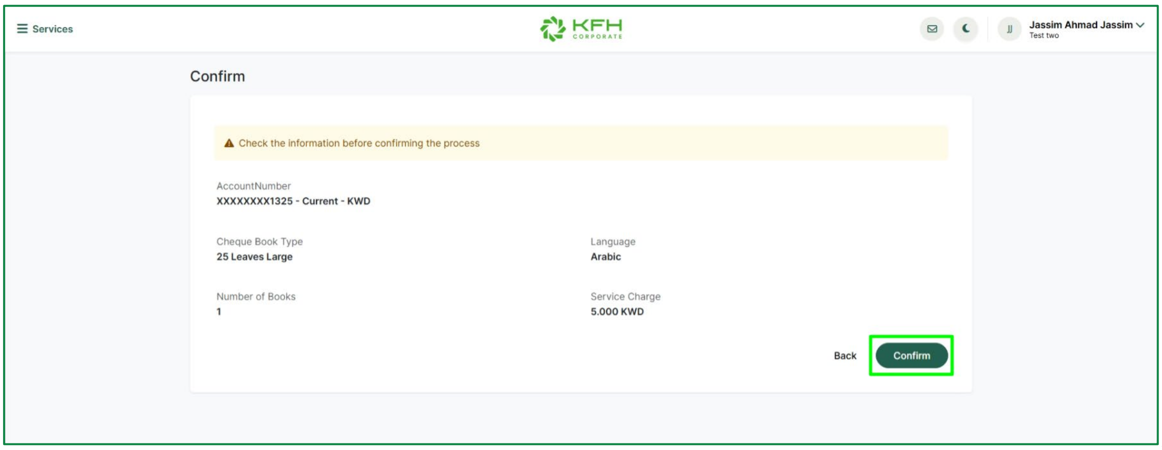
- To request new physical cheque books for your corporate accounts.
- This service is available to Initiators or users with Single Full Access only.
- **Note**: cheque book will be ready for collection in **3 business days** from your branch.

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.**



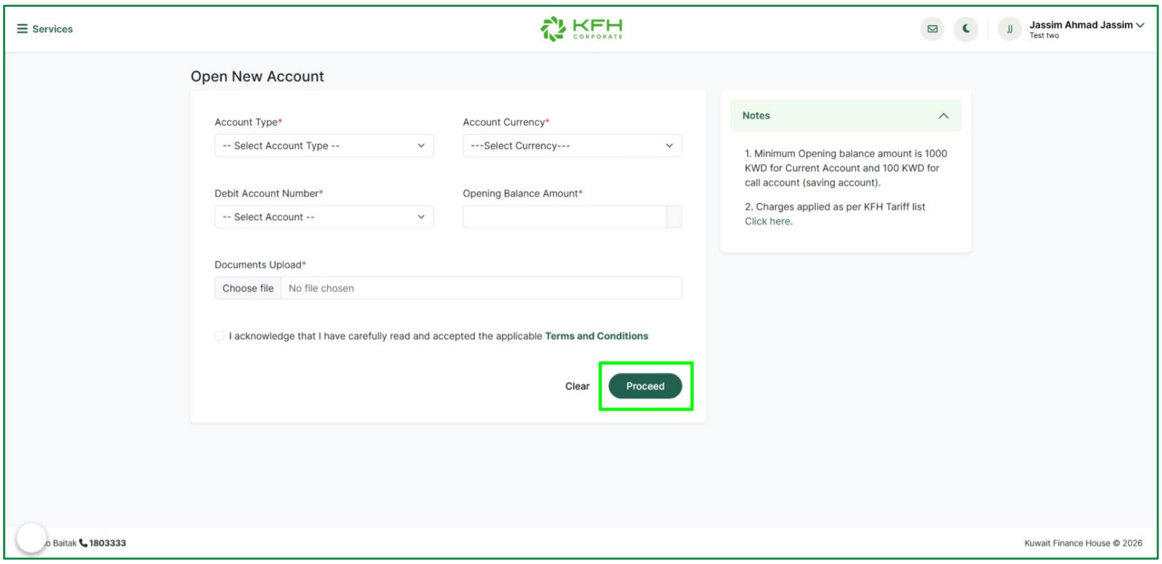
8.8 Open New Account

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**.



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

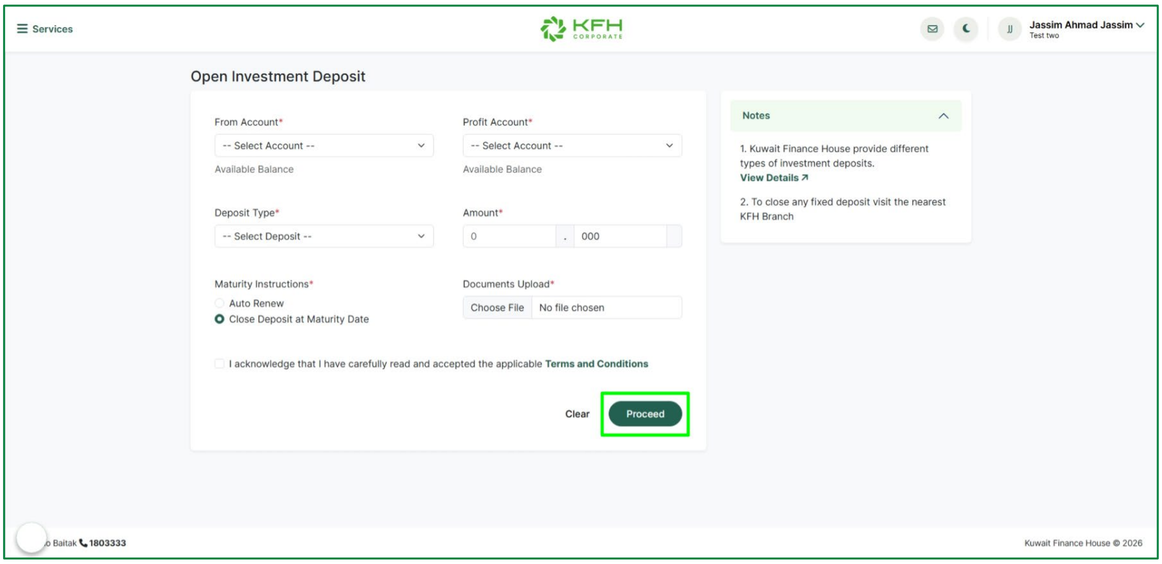
8.9 Open Investment Deposit

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**.



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

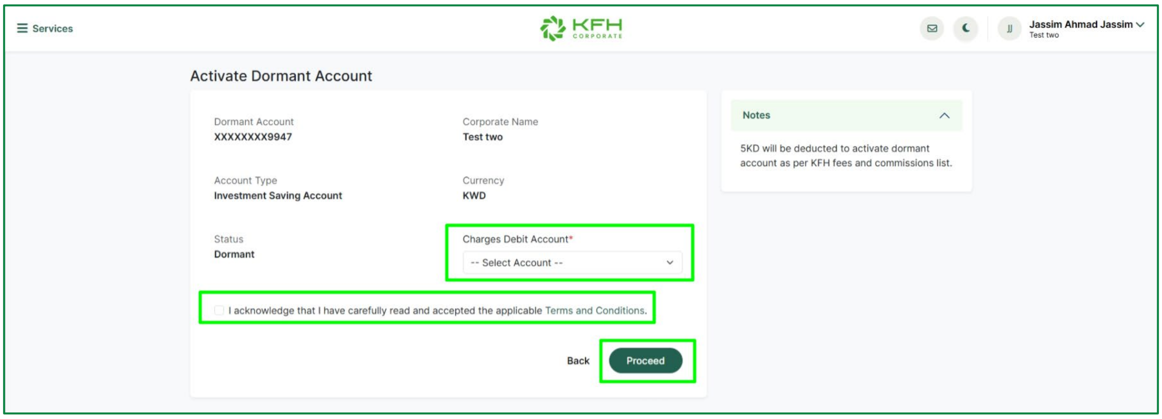
Features & Notes:

- 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**.

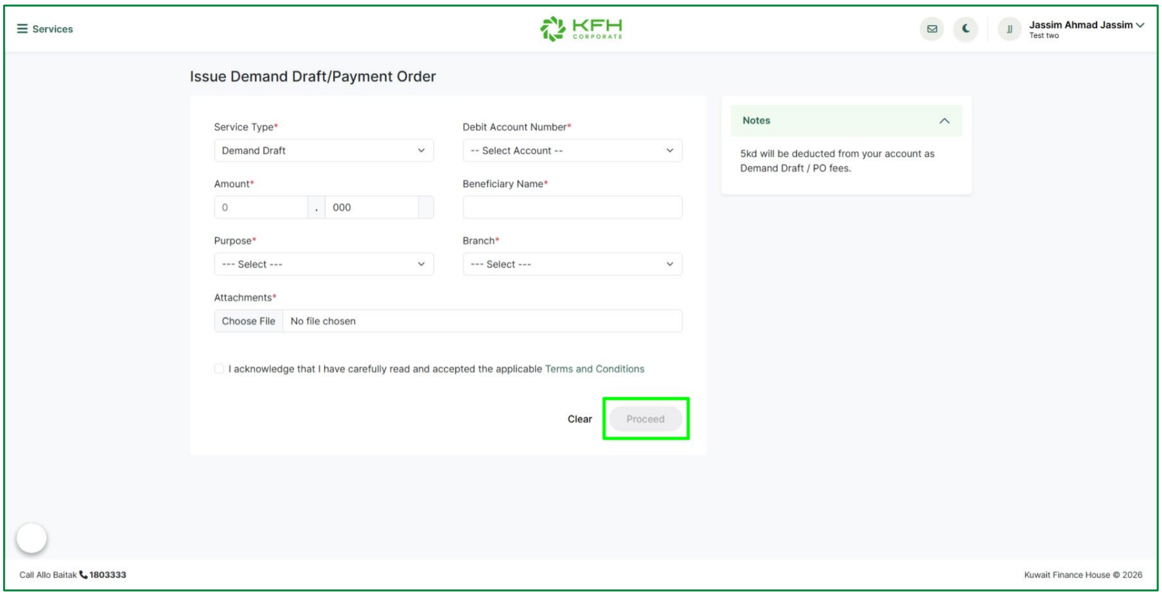
8.11 Issue Demand Draft/Payment Order

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**.



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

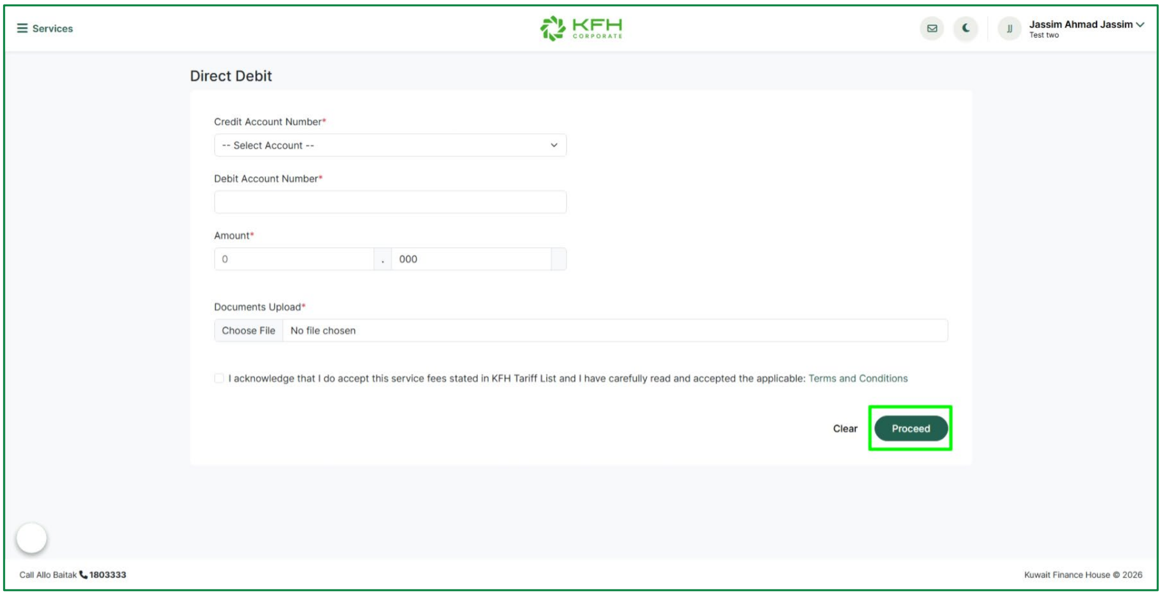
8.12 Direct Debit

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 <u>Requests History</u>.

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**.



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

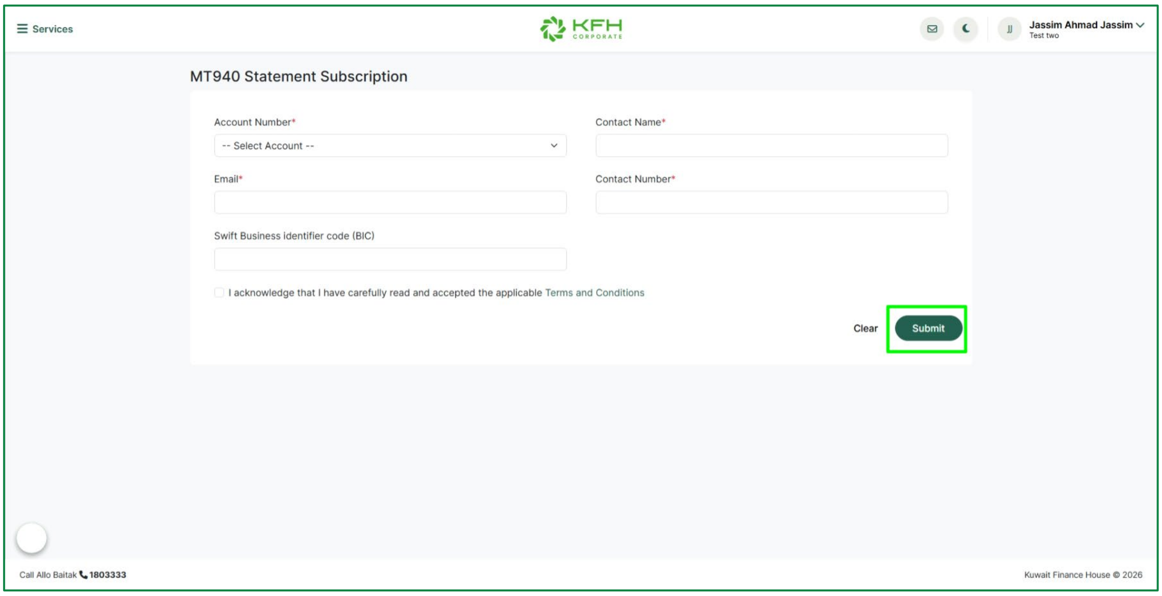
8.13 MT940 Statement Subscription

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**.



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

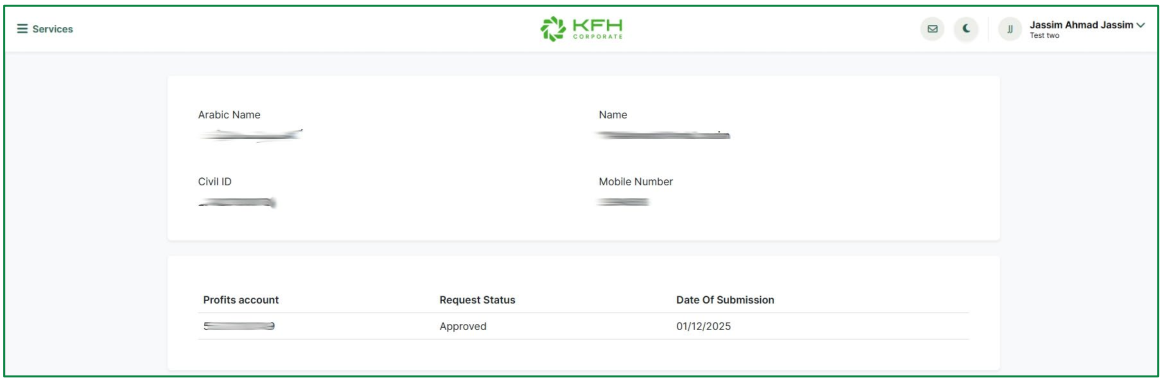
8.14 KCC Dividends Subscription

Features & Notes:

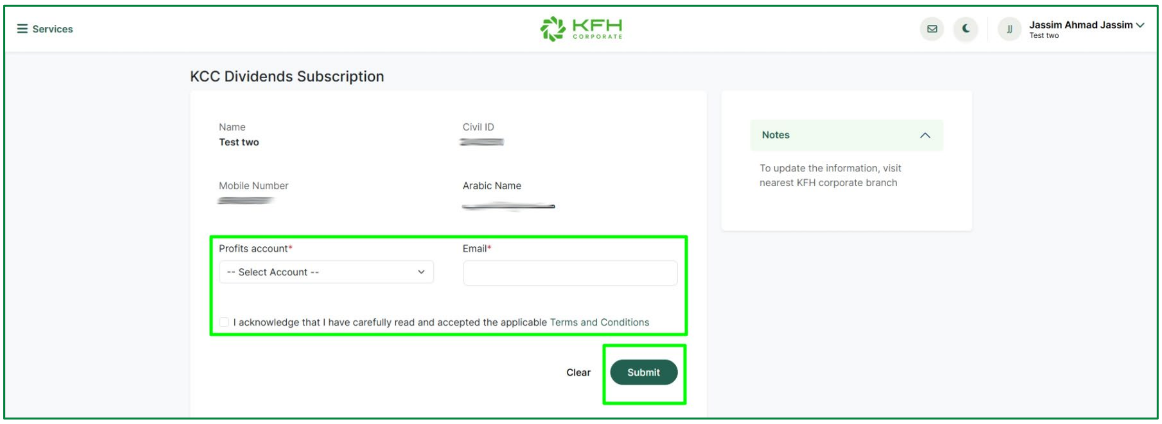
- To enroll your company in the automated dividend collection service. Once subscribed, any dividends distributed via the Kuwait Clearing Company (KCC) for shares held by your company will be credited directly to your designated bank account.
- This service is available to Initiators or users with Single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



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



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

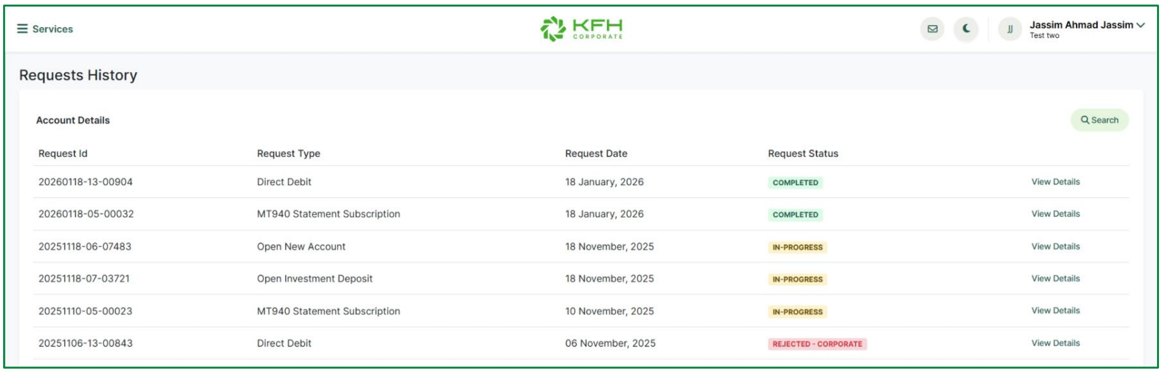
8.15 Requests History

Features & Notes:

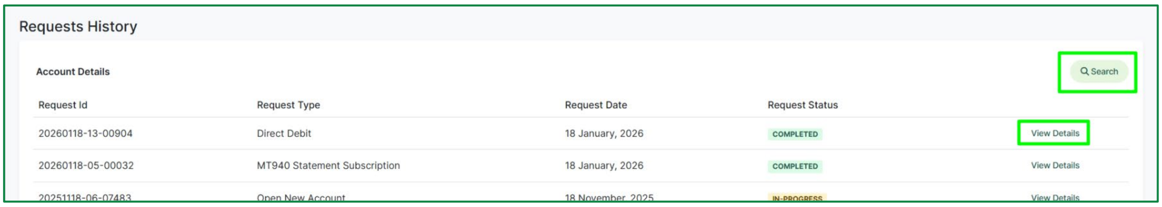
- To track and manage the lifecycle of all service requests made under the Account Services module.

Step-by-Step Instructions:

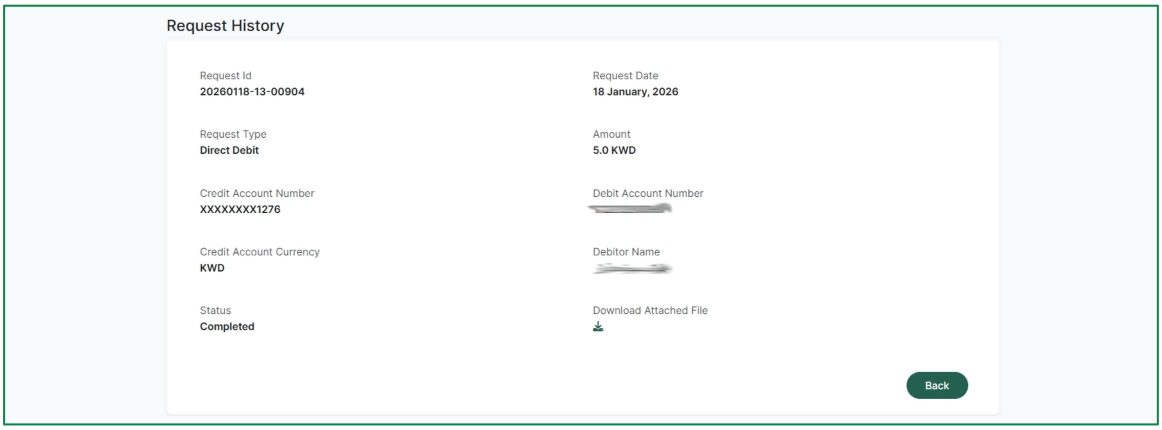
1. Navigate to **Account Services** > **Requests History**.
2. The main screen displays a list of all submitted requests.
3. Monitor the real-time progress of your application. Once the KFH Backoffice completes their validation, the status will update to Success or Completed.



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.



6. **Details** View.



9. Transfers & Payments

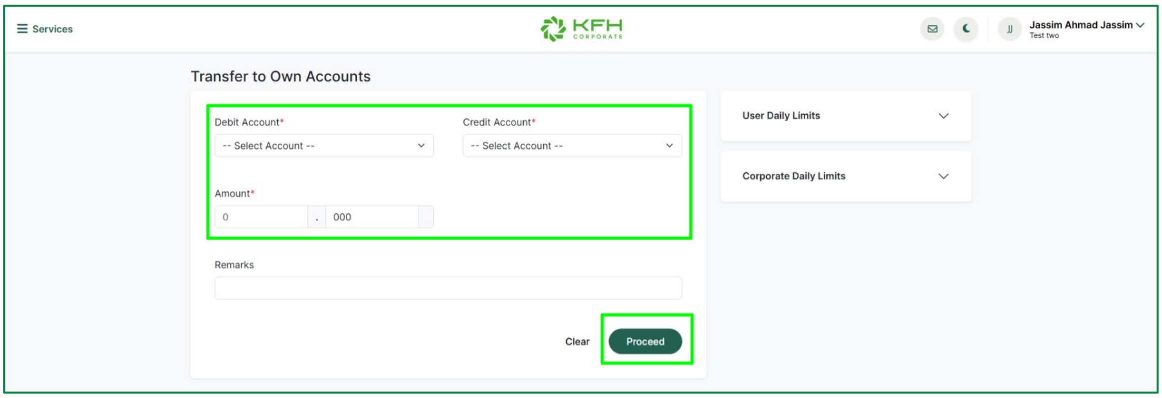
9.1 Transfer to Own Accounts

Features & Notes:

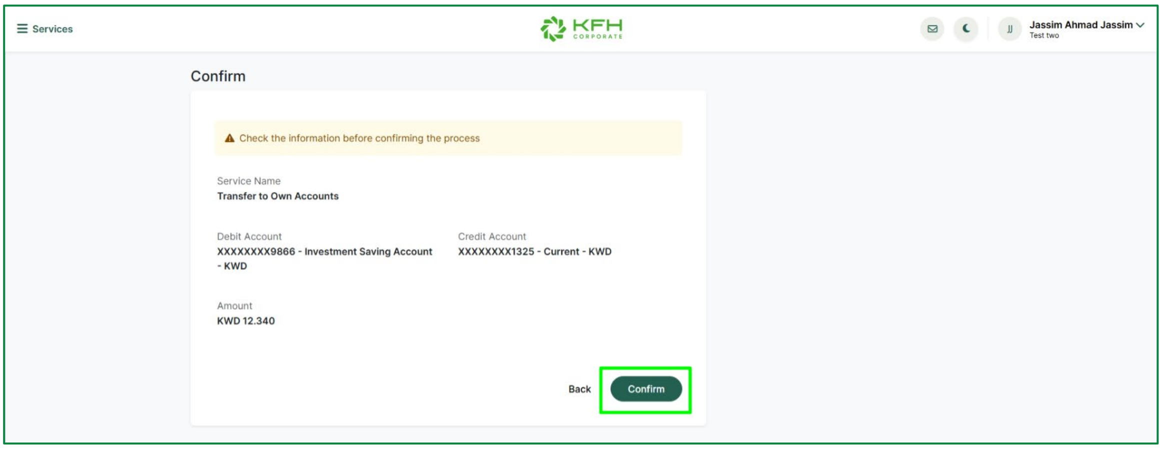
- To enable the corporation to move funds instantly between different accounts held under the same Corporate.
- This service is available to Initiators or users with Single Full Access only.

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**.



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



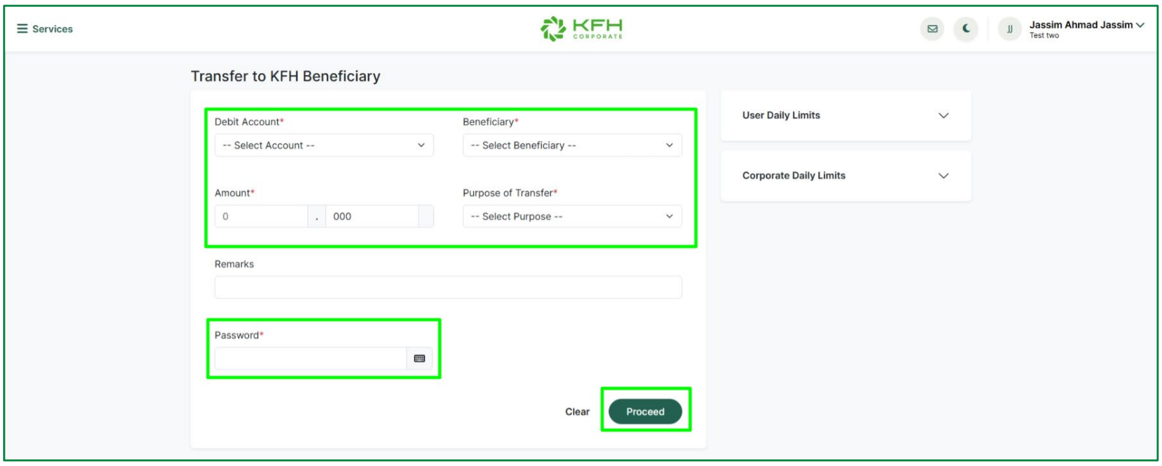
9.2 Transfer to KFH Beneficiary

Features & Notes:

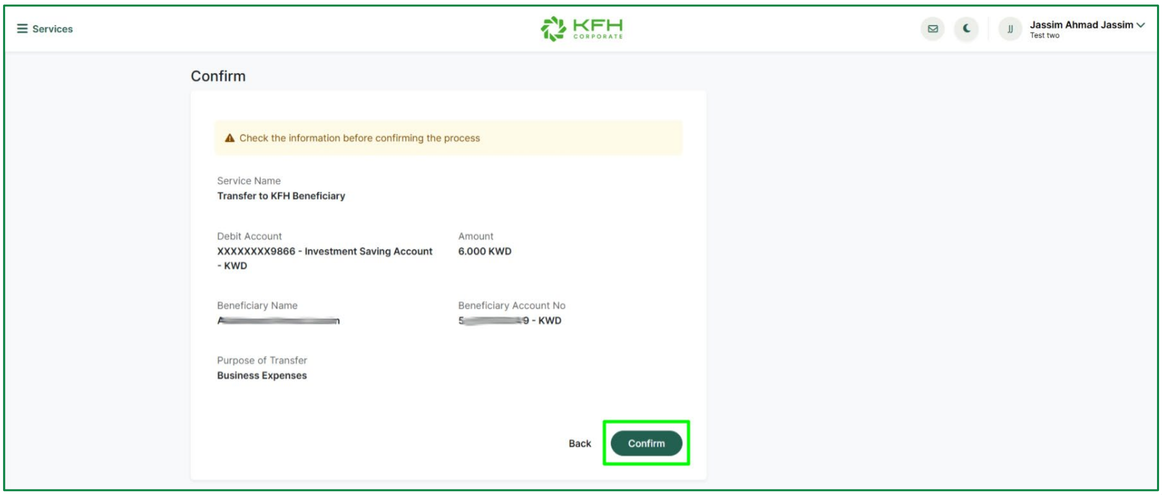
- To enable the corporation to transfer funds to other KFH account holders (Third-Party accounts) within Kuwait Finance House.
- The recipient must be added and active in your [KFH Beneficiaries list] before they can be selected here.
- This service is available to Initiators or users with Single Full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



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



9.3 Transfer to Other Banks

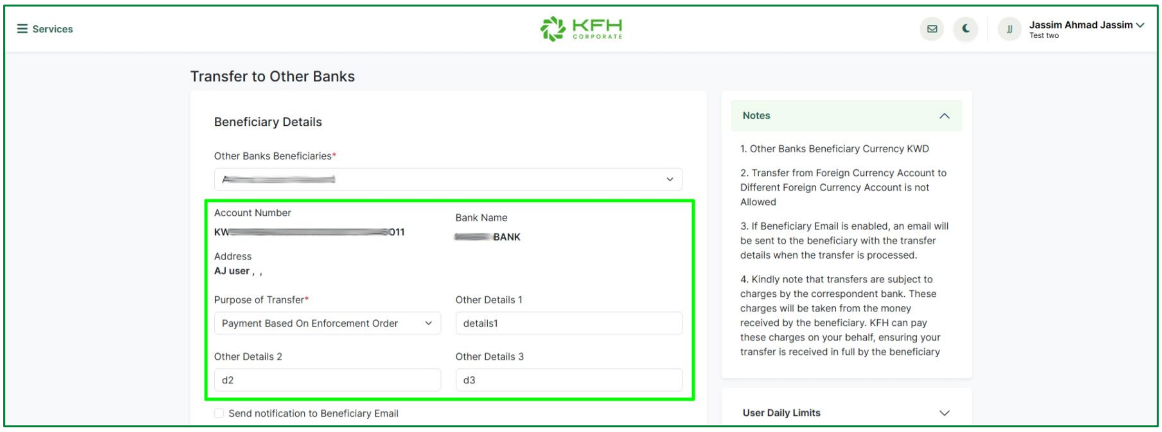
Features & Notes:

- 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.

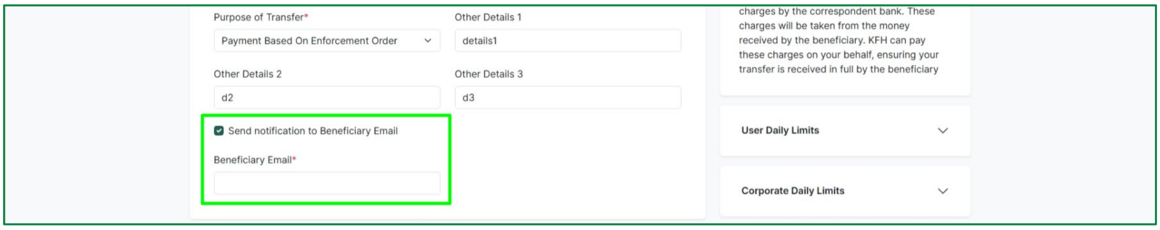
Step-by-Step Instructions:

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

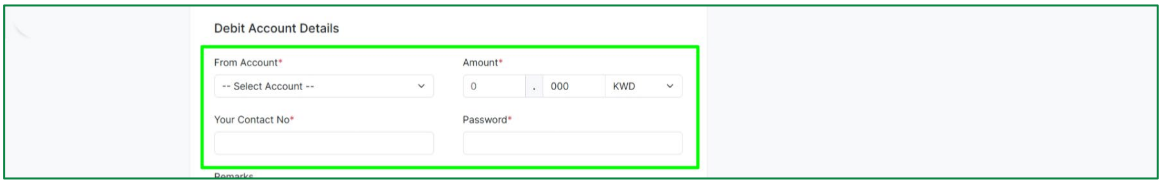
3. The system will automatically display the **Beneficiary details**.
4. Select the **Purpose of Transfer**.
5. **Other Details** (1, 2, 3): Fill in any additional information (**Optional**).



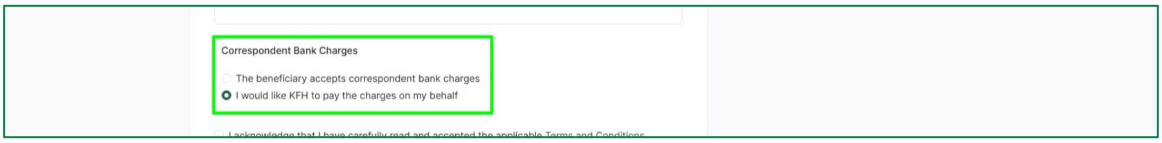
6. To notify the **recipient** by email, check the box and enter the **Beneficiary Email**.



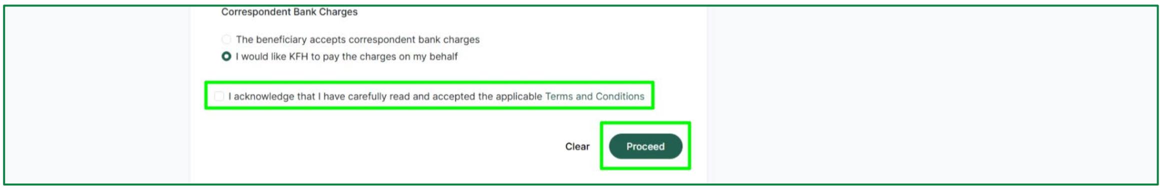
7. Select the **Debit account**.
8. Enter the transfer **Amount** and select the required **Currency** (e.g., KWD, USD, etc.).
9. Enter **your Contact number** for transaction-related communications.
10. Enter your **login password**.



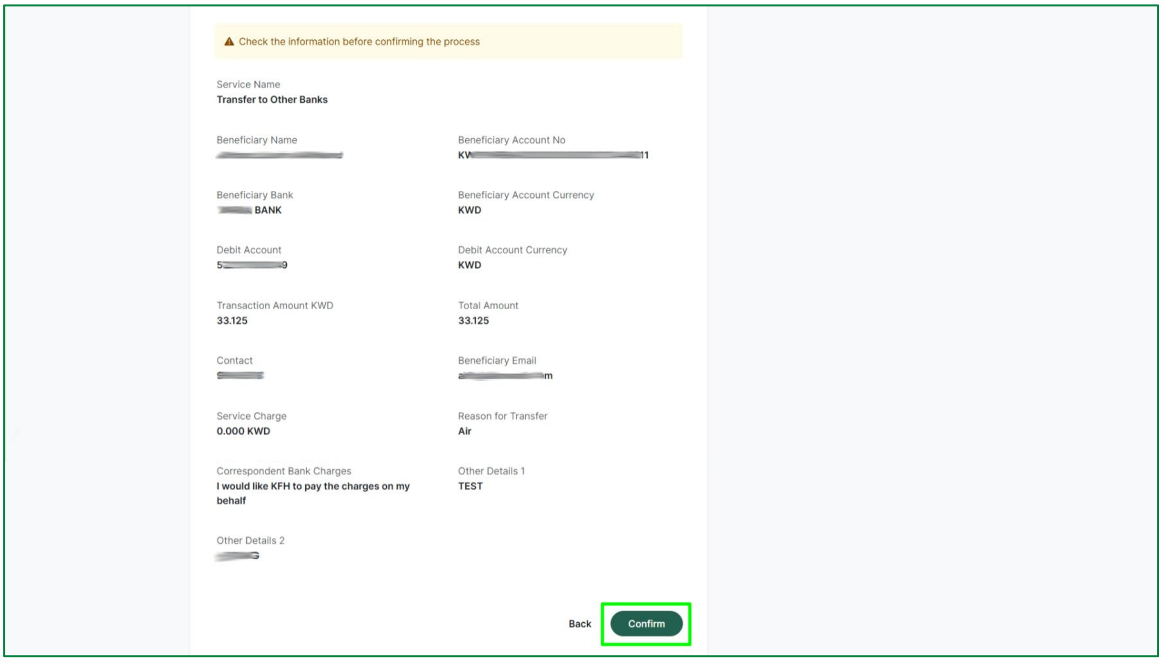
11. Select **Correspondent Bank Charges** (if any):
    a. The beneficiary accepts correspondent bank charges.
    b. I would like KFH to pay the charges on my behalf.



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



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



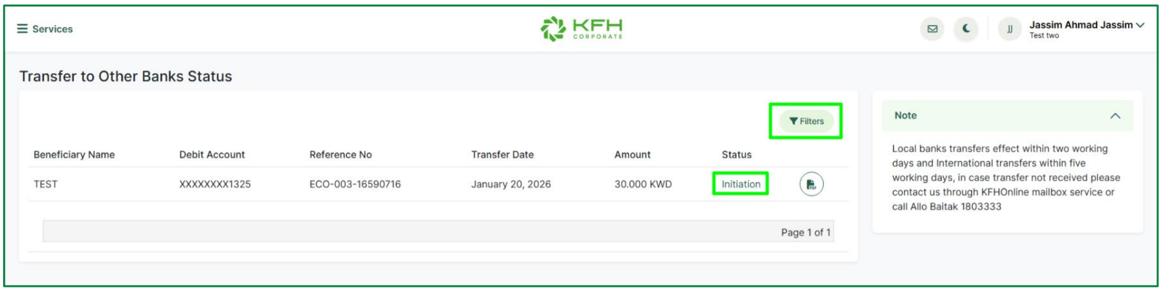
9.4 Transfer to Other Banks Status

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.



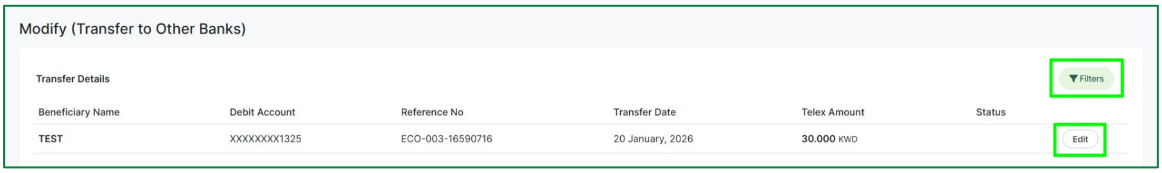
9.5 Modify (Transfer to Other Banks)

Features & Notes:

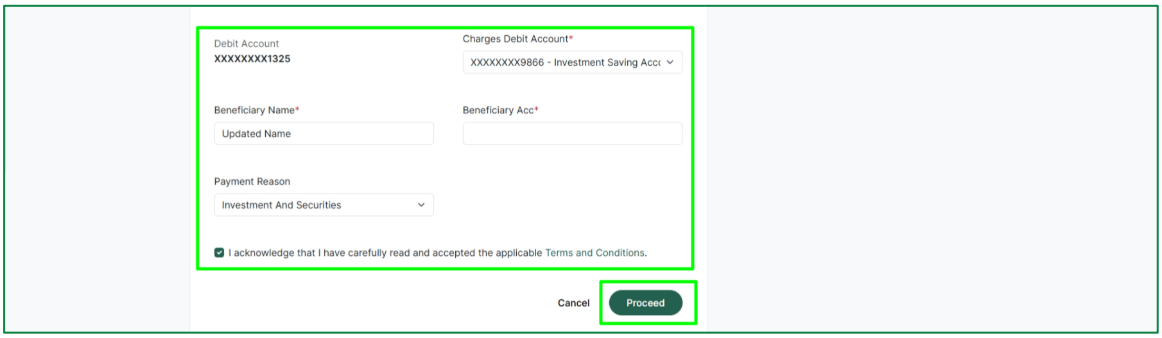
- To allow the corporation to update or correct the details of an external transfer.
- Modification requested is subject to the approval of the beneficiary bank.
- This feature is for correcting recipient names, account numbers, or payment reasons.
- This service is available to Initiators or users with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

Step-by-Step Instructions:

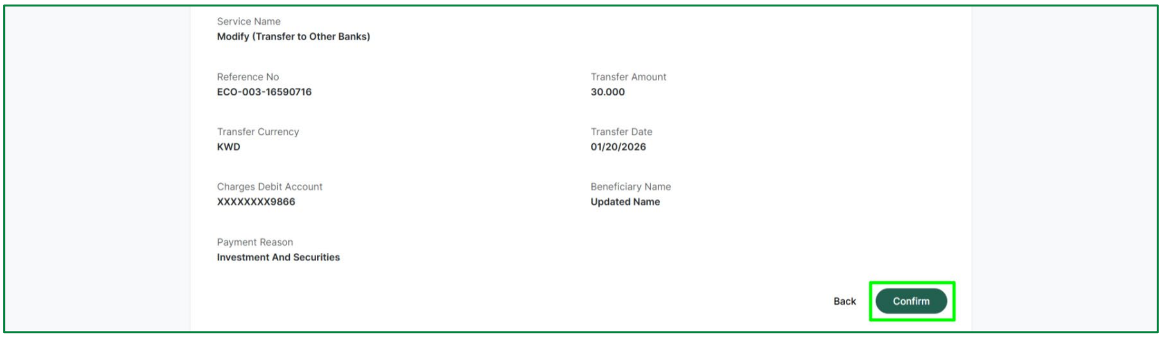
1. Navigate to **Transfers & Payments** > **Modify (Transfer to Other Banks)**.
2. Browse the Transfers table to find the **specific transaction**. You can use the **Filters** button at the top right to narrow the list.
3. Click the **Edit** button at the end of the row for the transaction you wish to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



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**.



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



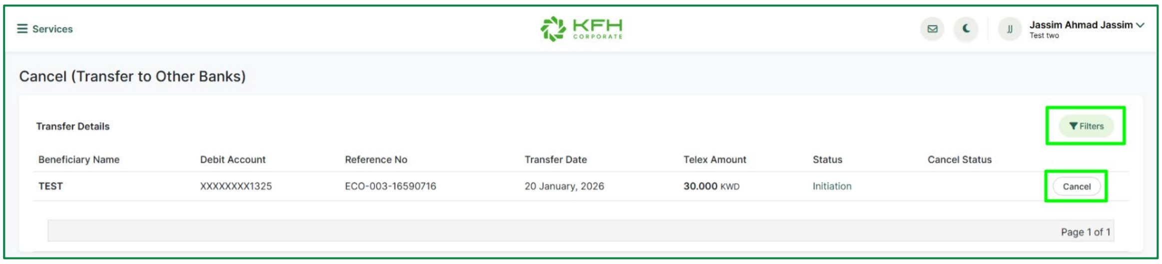
9.6 Cancel (Transfer to Other Banks)

Features & Notes:

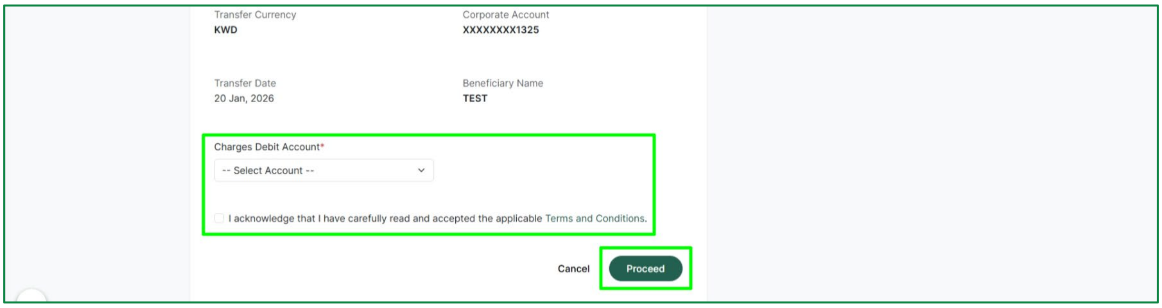
- To allow the corporation to cancel an external transfer.
- Cancelation is subject to the approval of the beneficiary bank.
- This service is available to Initiators or users with Single Full Access only.
- You can monitor the progress of your application by navigating to the Requests History.

Step-by-Step Instructions:

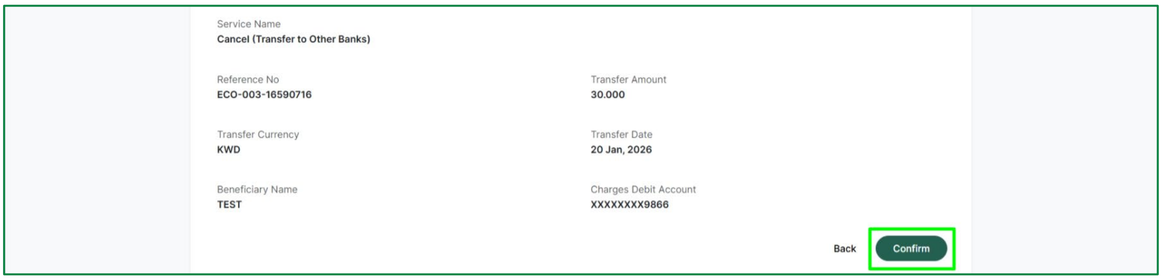
1. Navigate to **Transfers & Payments** > **Cancel (Transfer to Other Banks)**.
2. Browse the Transfers table to find the **specific transaction**. You can use the **Filters** button at the top right to narrow the list.
3. Click the **Cancel** button at the end of the row for the transaction you wish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



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



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



9.7 Bulk Transfer

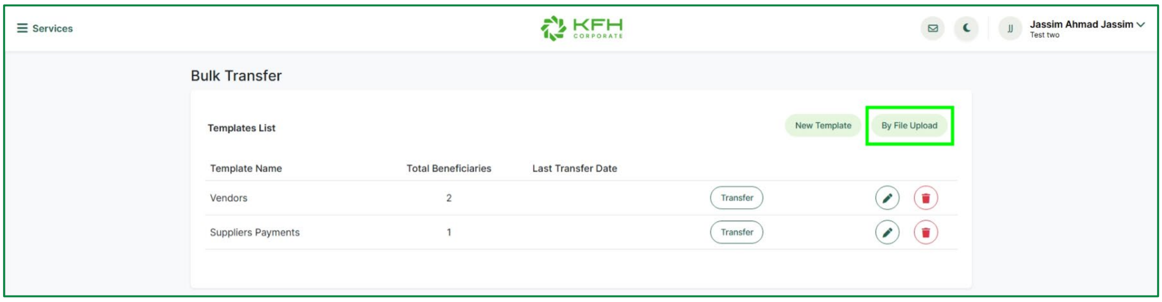
9.7.1. Bulk Transfer (By File Upload)

Features & Notes:

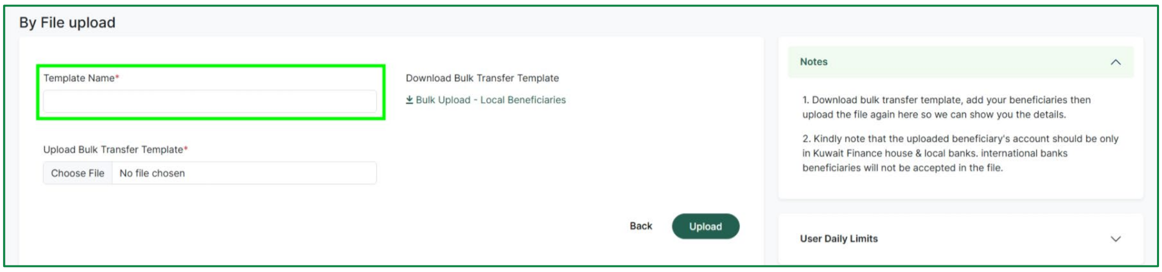
- This is a one-time bulk transfer; template will not be saved.
- This service accepts KFH Beneficiaries & Local Banks Beneficiaries only.
- To allow the corporation to execute multiple transfers to various beneficiaries simultaneously using file uploads, streamlining high-volume payment processing.
- 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:

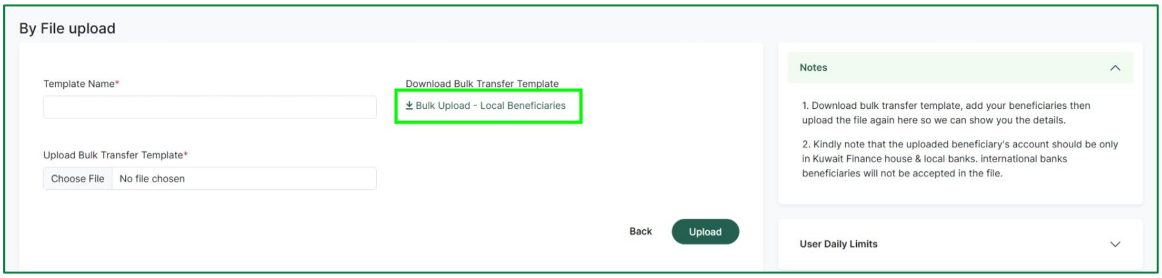
1. Navigate to **Transfers & Payments** > **Bulk Transfer**.
2. Click on the **By File Upload** button.



3. Enter **Template Name**.



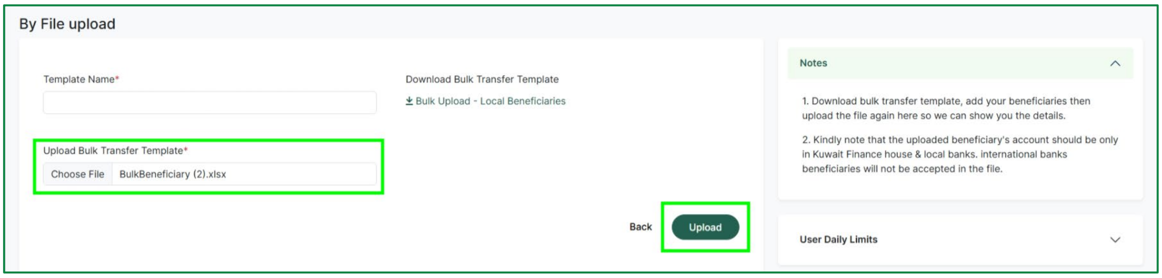
4. Click on **Bulk Upload - Local Beneficiaries** to download the official Excel **template**.



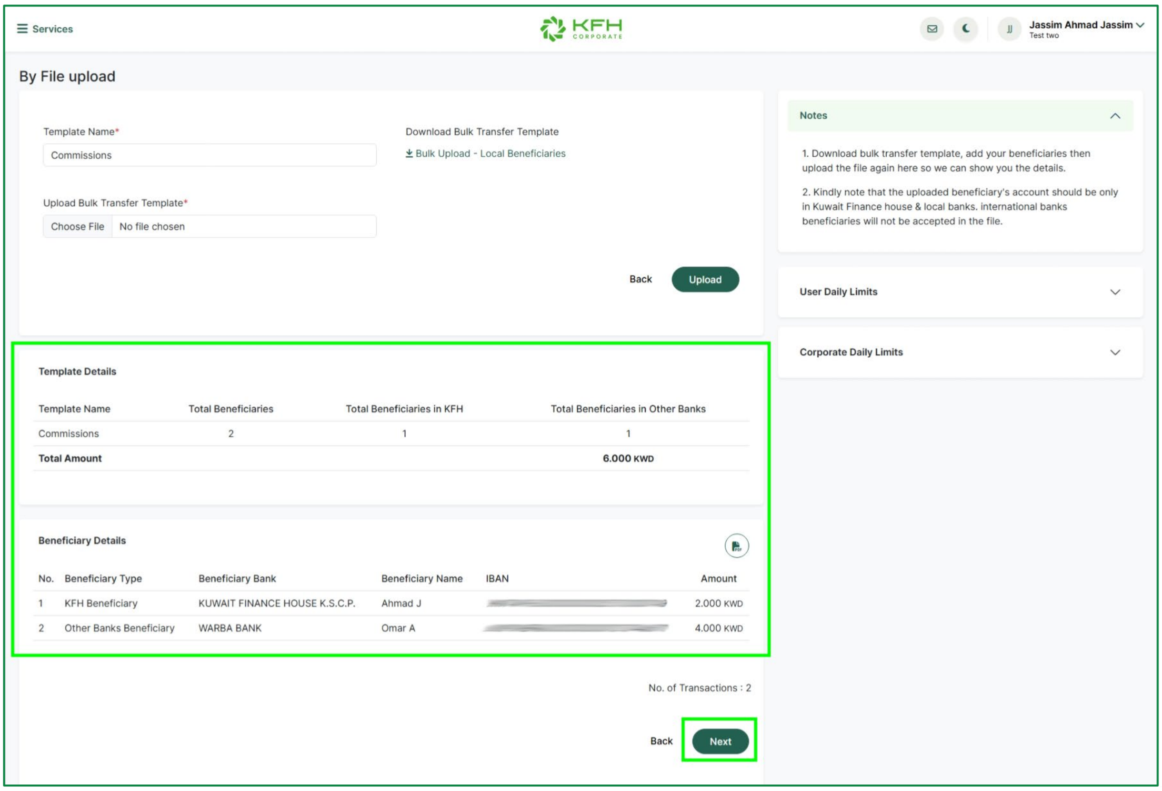
5. Populate the file with your **beneficiary details**.
    a. **Beneficiary Name**
    b. **IBAN**
    c. **Amount**
    d. **Currency**

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

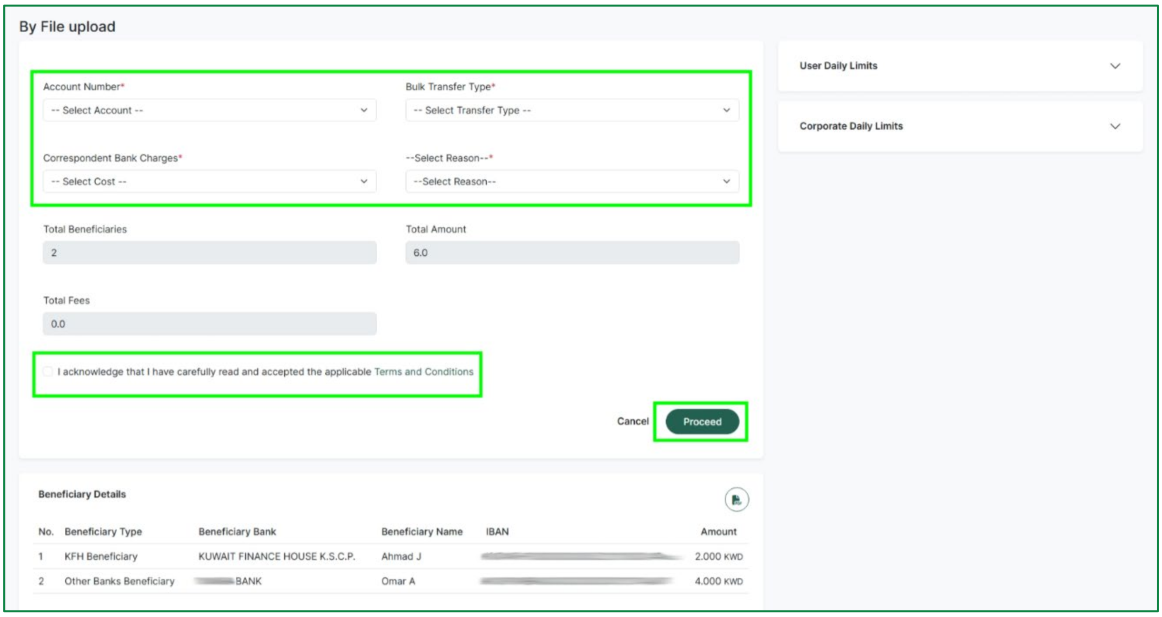
6. Click **Choose File** and select your **prepared file** from your computer.
7. Click **Upload** to process the file.



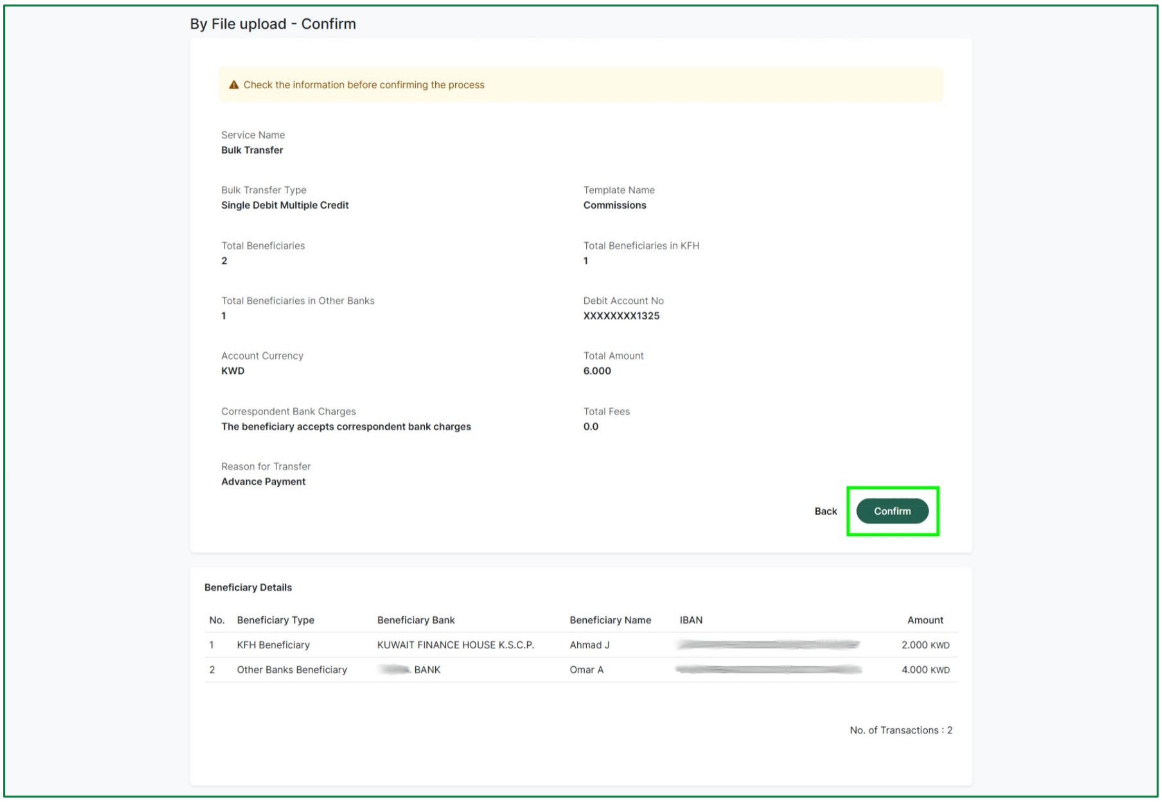
8. The system will validate the data and display a summary for your **final confirmation**.
9. Click **next**.



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**.



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



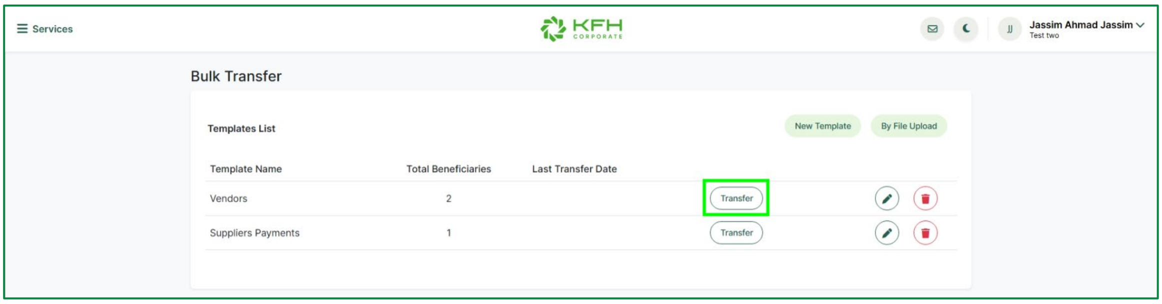
9.7.2. Bulk Transfer (By Template)

Features & Notes:

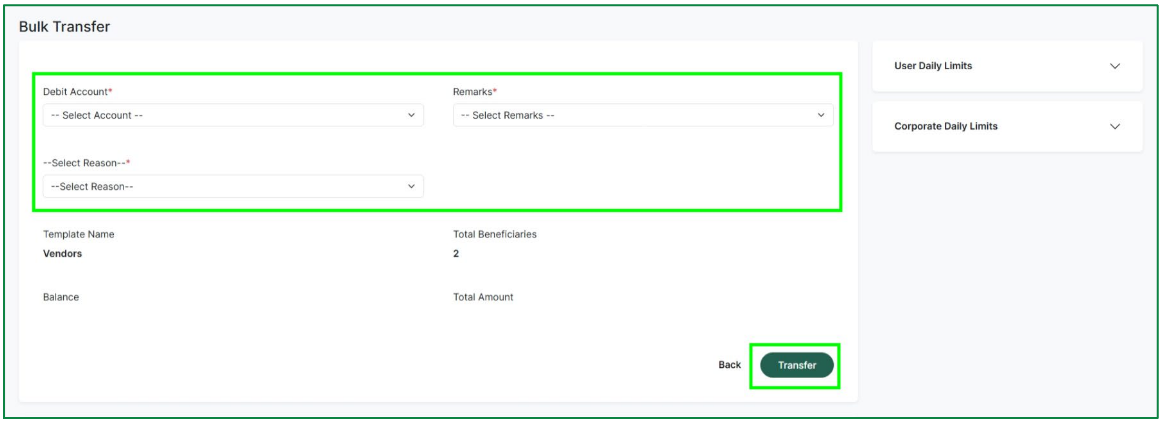
- To allow the corporation to execute multiple transfers to various beneficiaries simultaneously using saved templates, streamlining high-volume payment processing.
- Bulk transfers are ideal for recurring payments to suppliers or vendors. You can manage multiple lists by creating different templates. 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).

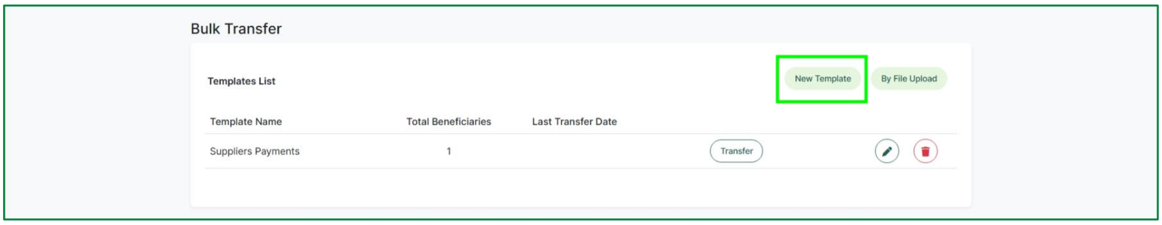
9.7.3. Manage Template (New Template)

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.

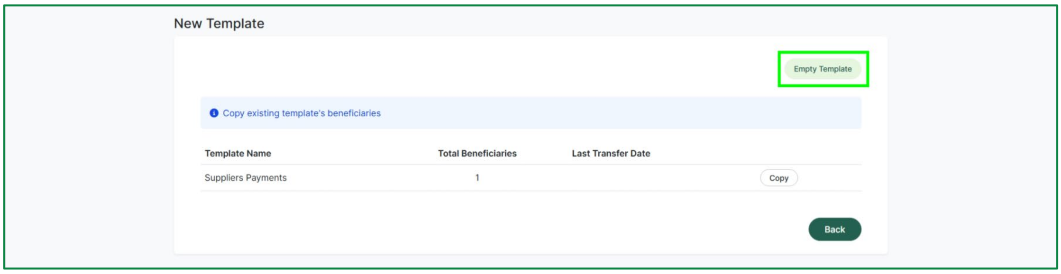
Step-by-Step Instructions:

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

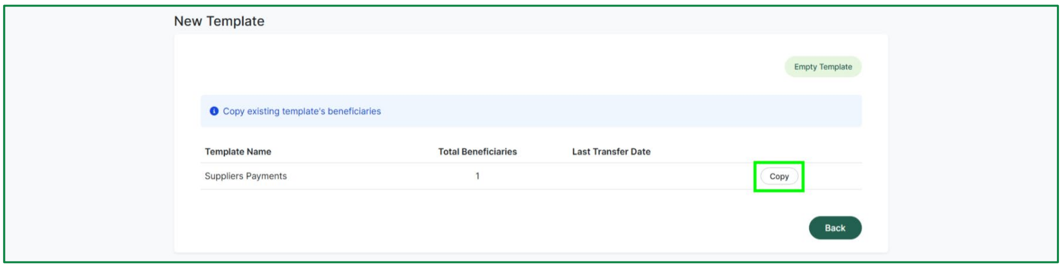


4. Select New template **method**:

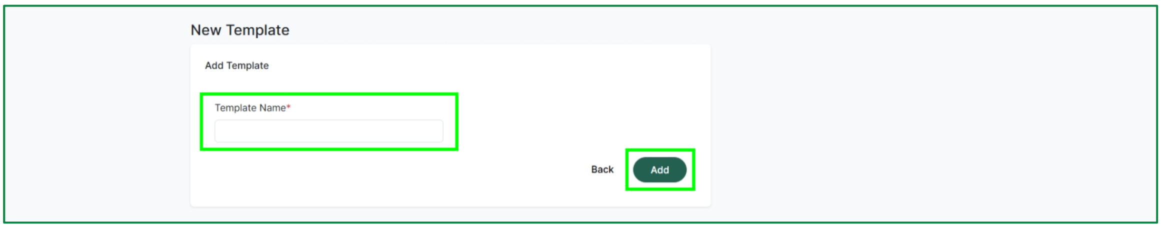
   a. **Empty Template**: start adding your beneficiaries from the beginning.



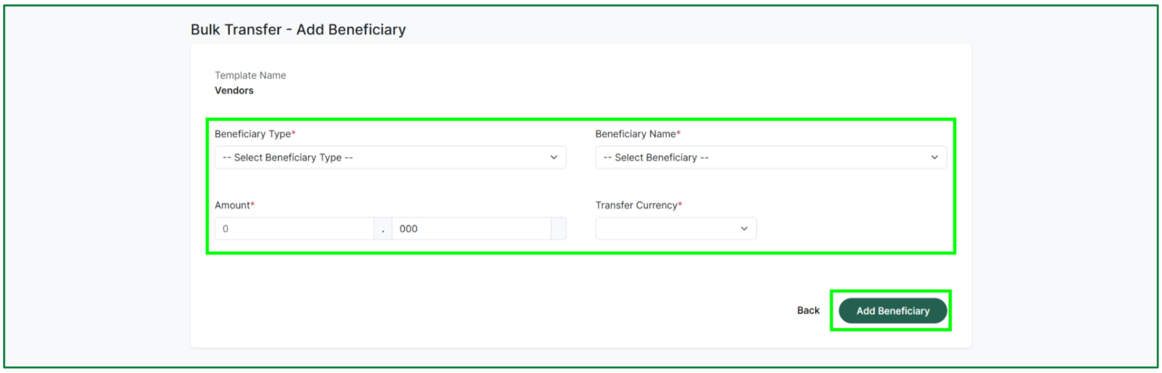
   b. **Copy existing template**: copy the existing details from an existing template, then modify as needed.



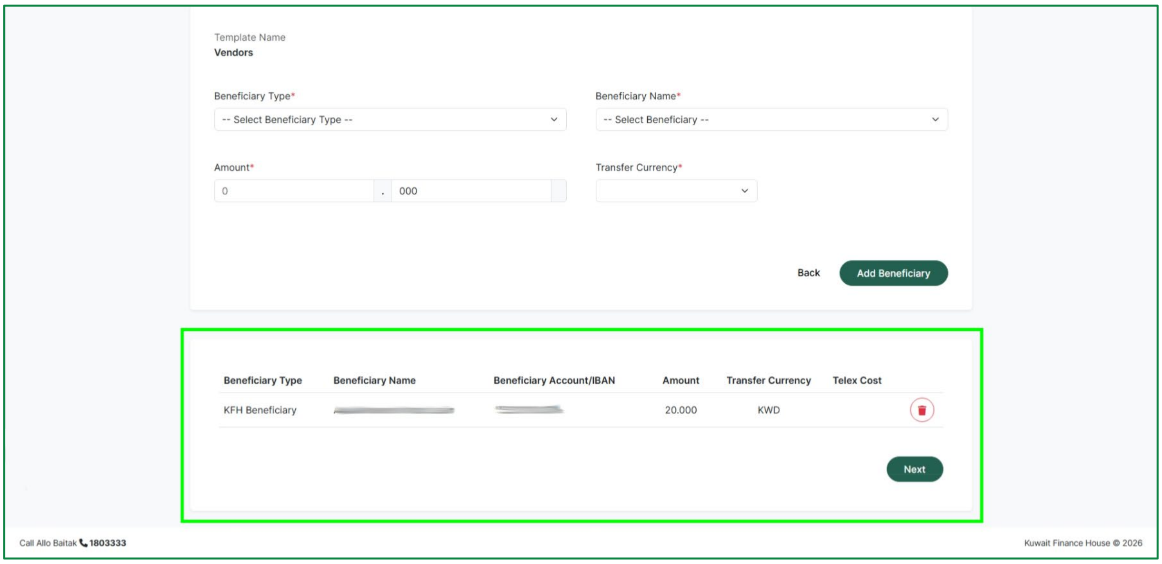
5. Enter **Template Name**.
6. Click **Add**.



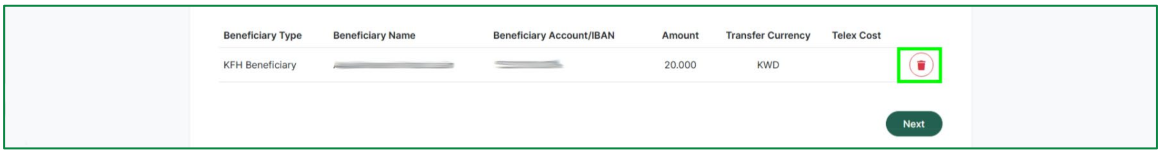
7. Select **Beneficiary Type** (KFH Beneficiary, or Other Banks Beneficiary).
8. Choose the **Beneficiary**.
9. Enter the **Amount** to be paid to this recipient.
10. Select the **Currency** for this specific transaction (e.g., KWD, USD).
11. Select the **Telex Cost** (if Beneficiary Type is Other Banks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



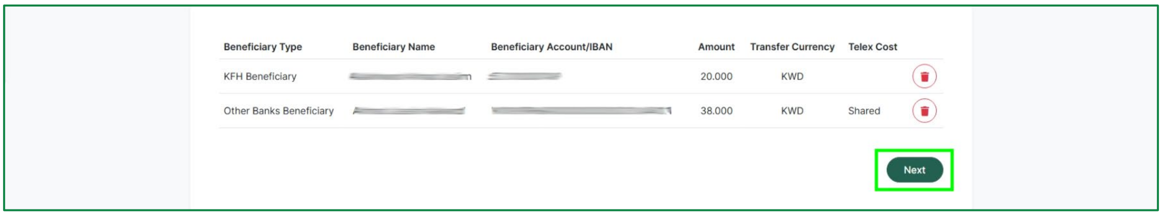
13. The details will be moved to the table below.



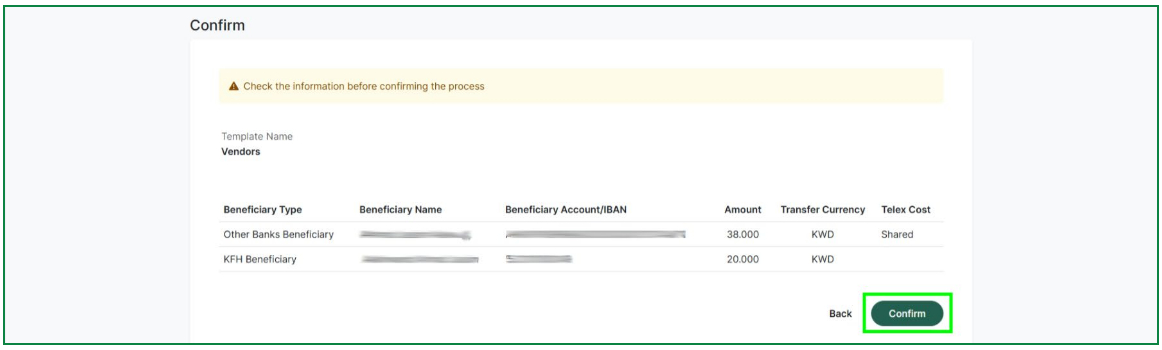
14. Add all the required beneficiaries.
15. To delete an added beneficiary, Click on **Delete** button.



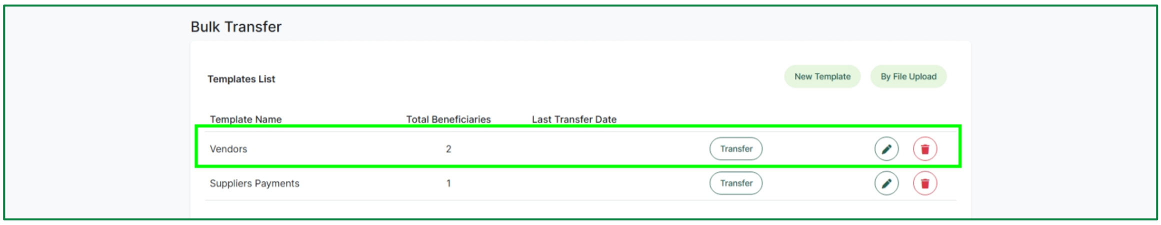
16. Monitor your batch list to ensure accuracy, once done, click **Next**.



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



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



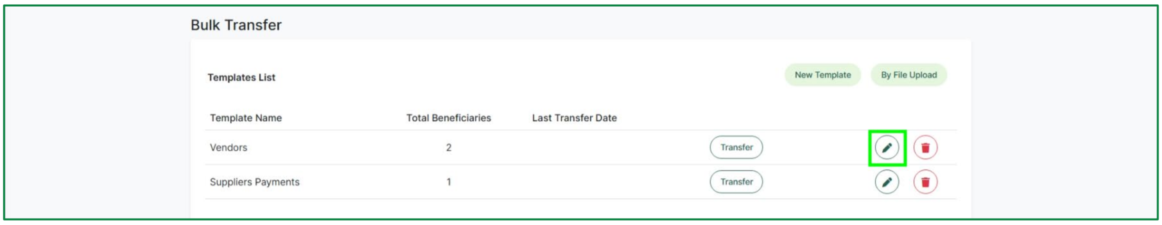
9.7.4. Manage Template (Edit Template Name)

Features & Notes:

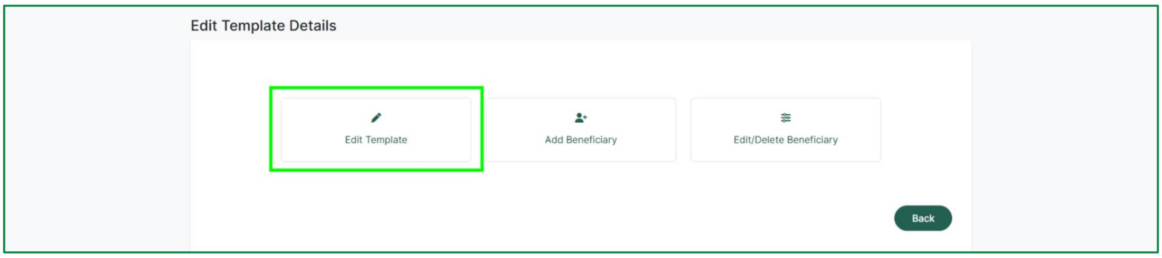
- To edit template Name.
- This service is available to Initiators or users with Single Full Access only.

Step-by-Step Instructions:

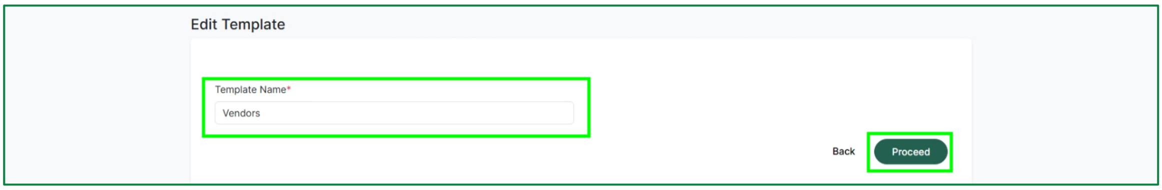
1. Navigate to **Transfers & Payments** > **Bulk Transfer**.
2. System displays existing templates.
3. Click on **Edit** button.



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



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



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

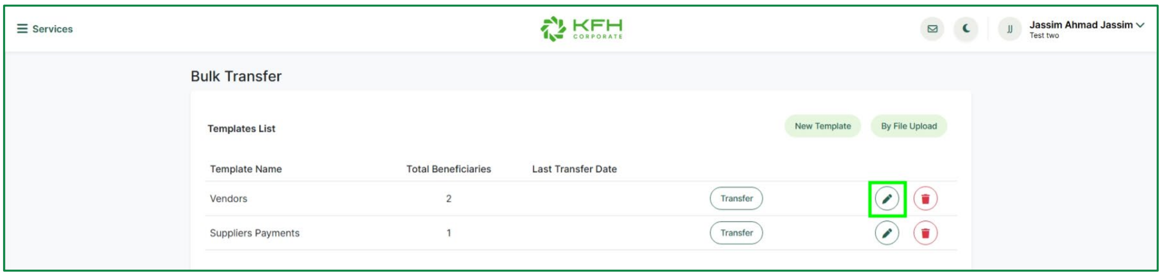
9.7.5. Manage Template (Add Beneficiaries)

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.

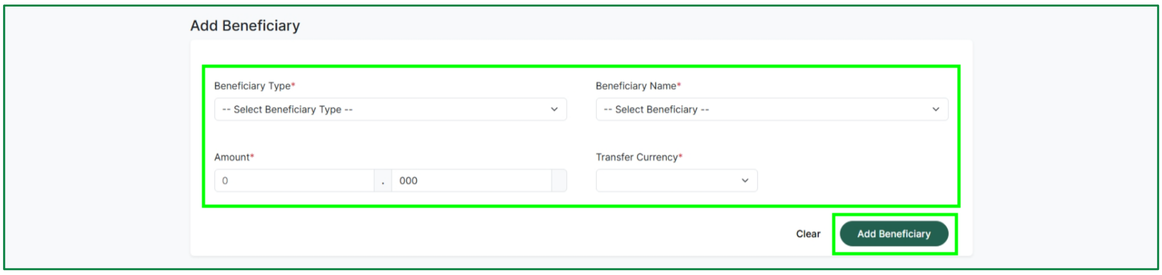
Step-by-Step Instructions:

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

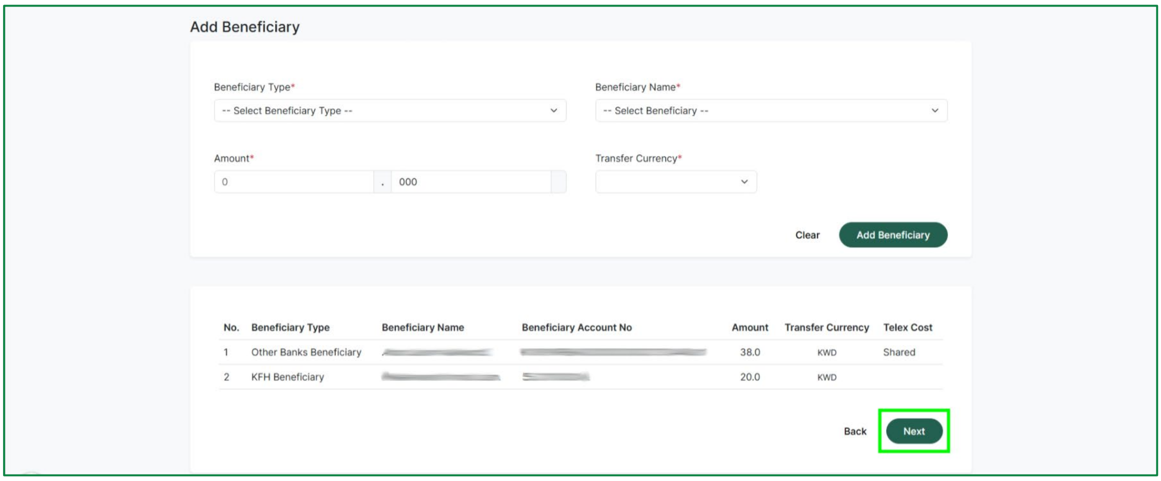


4. **Options** will be displayed, select **Add Beneficiary**.

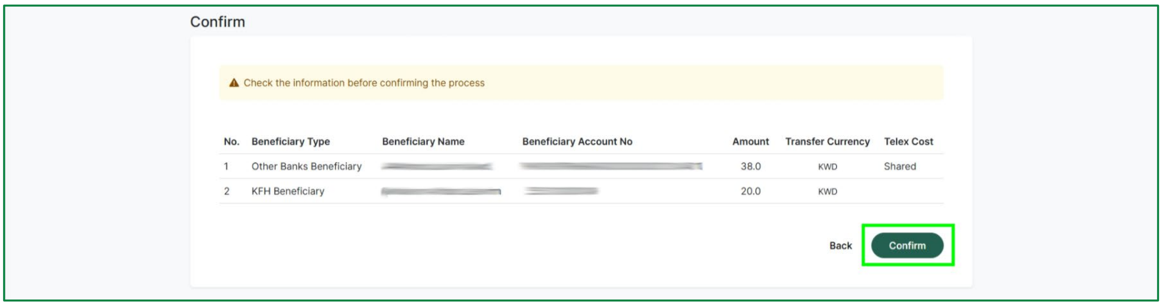
5. Select **Beneficiary Type** (KFH Beneficiary, or Other Banks Beneficiary).
6. Choose the **Beneficiary**.
7. Enter the **Amount** to be paid to this recipient.
8. Select the **Currency** for this specific transaction (e.g., KWD, USD).
9. Select the **Telex Cost** (if Beneficiary Type is Other Banks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



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



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



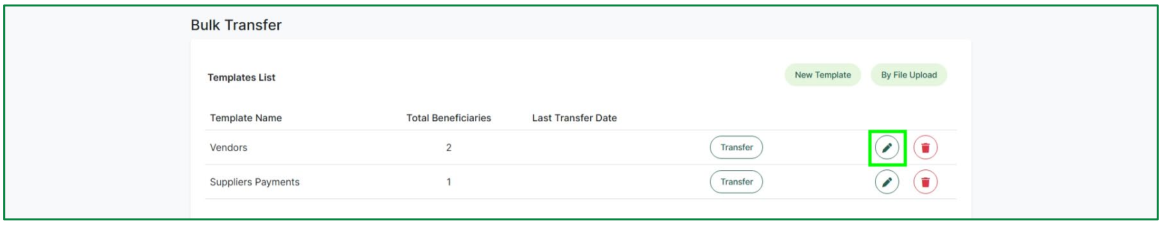
9.7.6. Manage Template (Edit Beneficiaries)

Features & Notes:

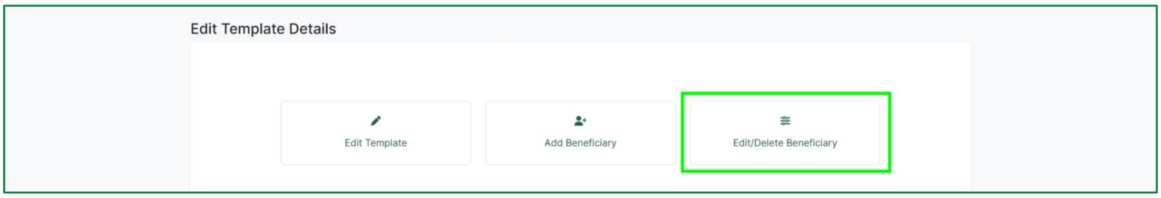
- To Edit beneficiaries in an existing template.
- This service is available to Initiators or users with Single Full Access only.

Step-by-Step Instructions:

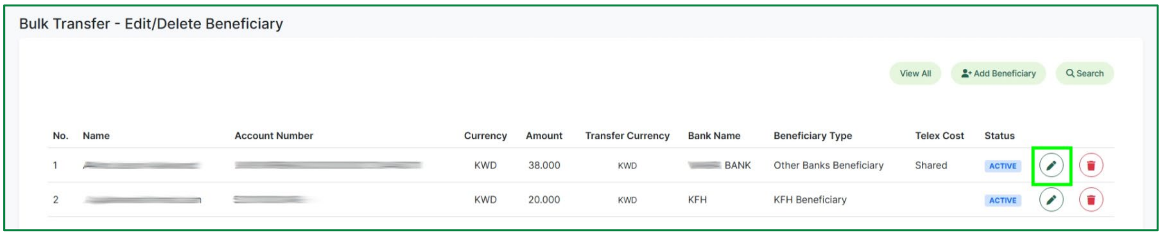
1. Navigate to **Transfers & Payments** > **Bulk Transfer**.
2. System displays existing templates.
3. Click on **Edit** button.



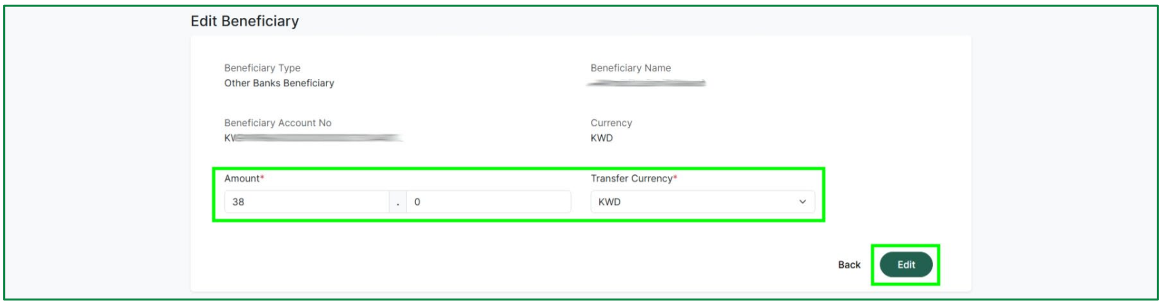
4. **Options** will be displayed, select **Edit/Delete Beneficiary**.



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**

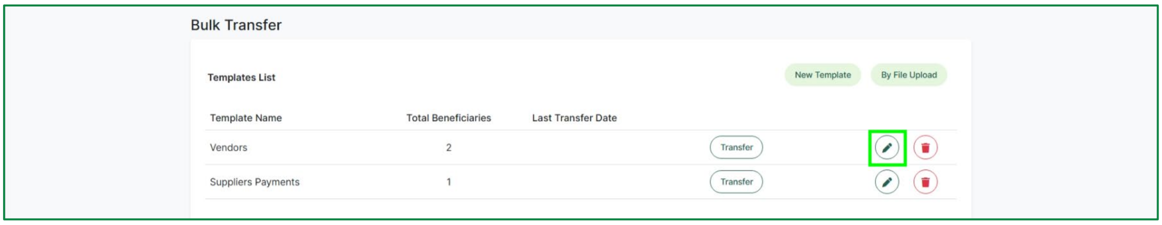
9.7.7. Manage Template (Delete Beneficiaries)

Features & Notes:

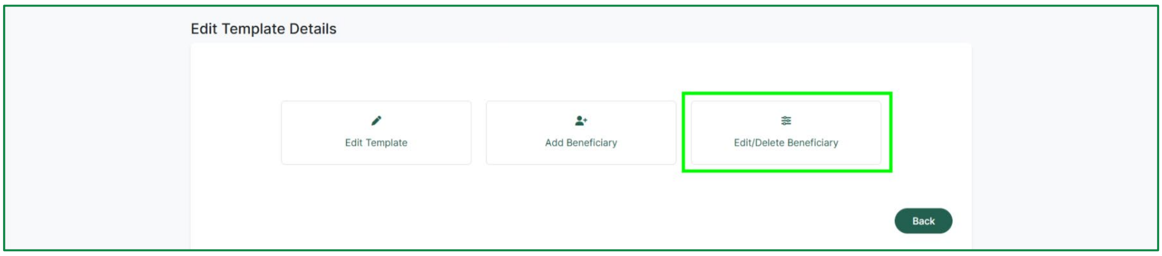
- To Delete beneficiaries from an existing template.
- This service is available to Initiators or users with Single Full Access only.

Step-by-Step Instructions:

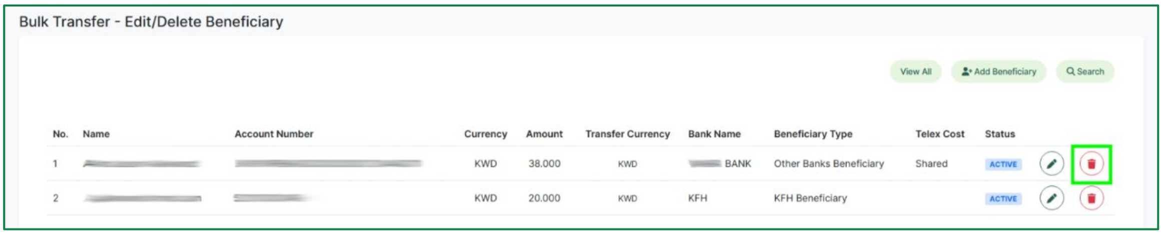
1. Navigate to **Transfers & Payments** > **Bulk Transfer**.
2. System displays existing templates.
3. Click on **Edit** button.



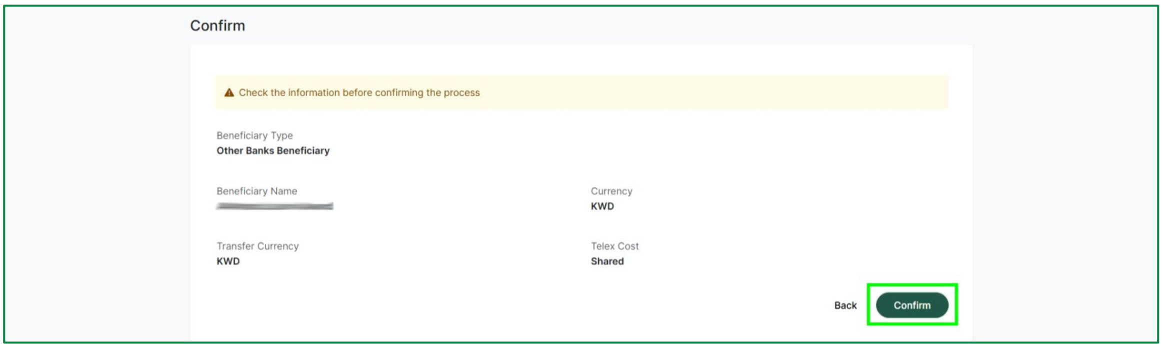
4. **Options** will be displayed, select **Edit/Delete Beneficiary**.



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



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



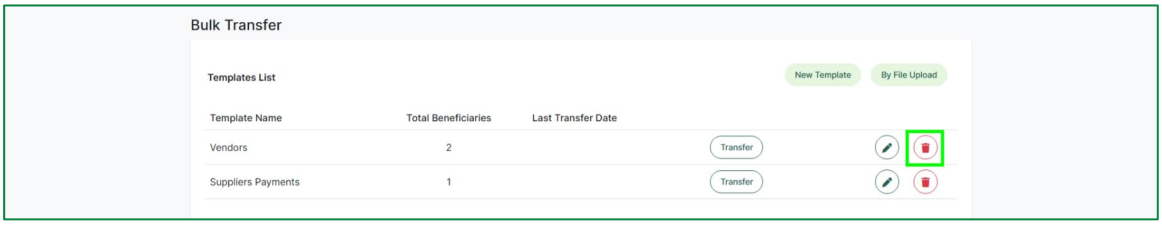
9.7.8. Manage Template (Delete Template)

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**

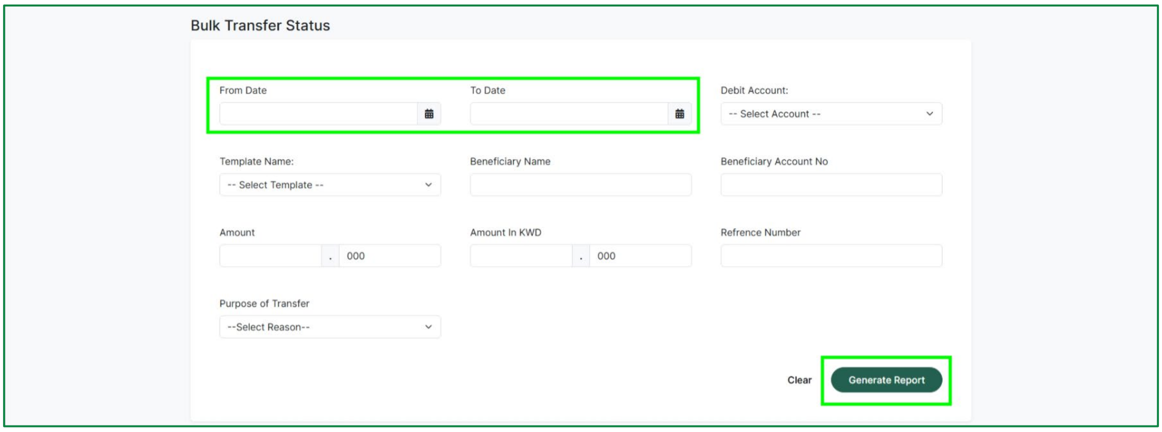
9.8 Bulk Transfer Status

Features & Notes:

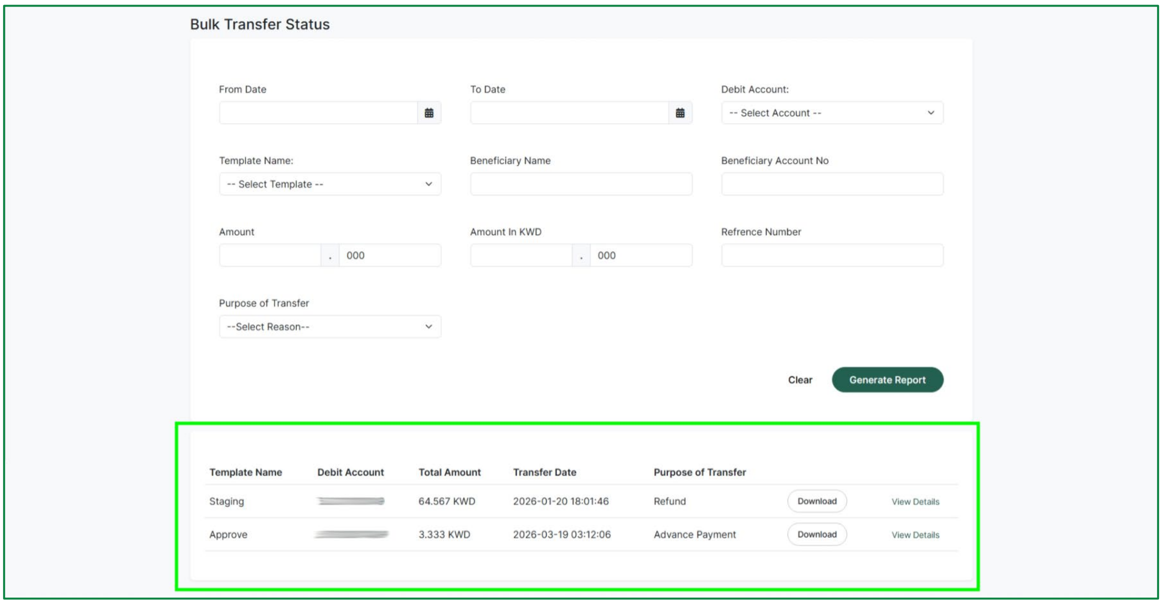
- To track the history and processing status of all bulk transfer batches and to generate detailed reports for reconciliation.
- This dashboard allows you to view the outcome of your bulk uploads. While the summary table shows the total batch amount, the "View Details" option allows you to drill down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

Step-by-Step Instructions:

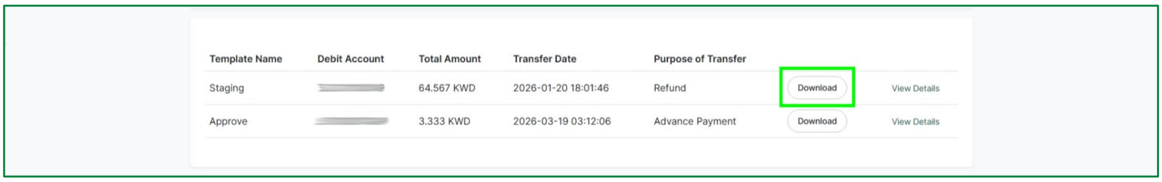
1. Navigate to **Transfers & Payments** > **Bulk Transfer Status**.
2. Use the following criteria to locate specific batches:
   a. **From Date** & **To Date** (Mandatory).
   b. All other Filters are optional.
3. Click **Generate Report** to refresh the results table based on your filters.



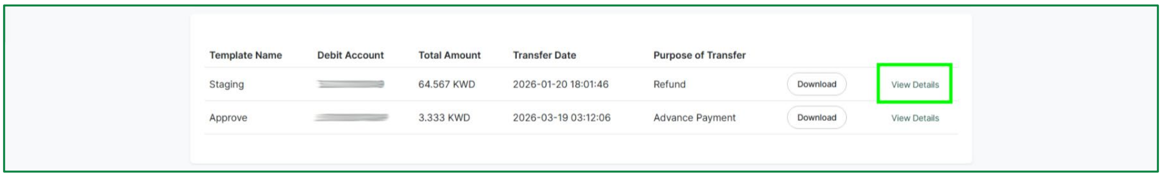
4. System will list the **results** in a table.



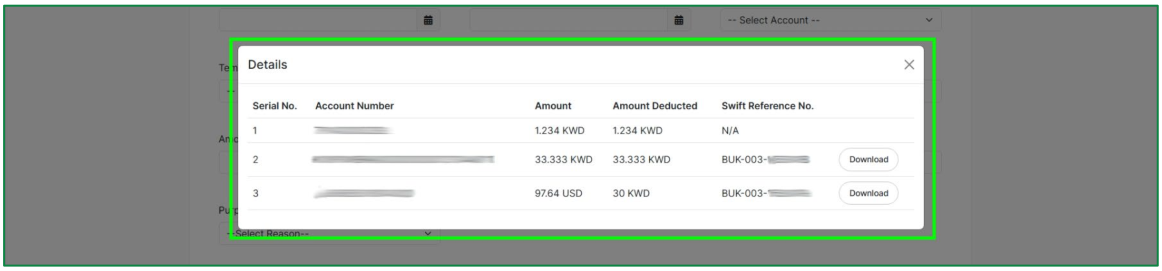
5. Click **Download** to export an excel file with beneficiary details in the selected batch.



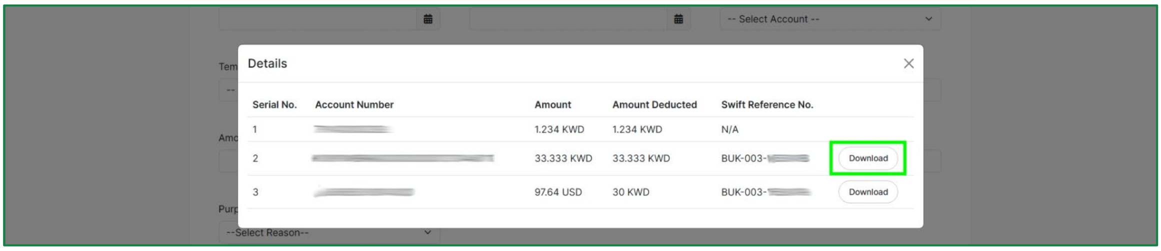
6. Click **View Details**.



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



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



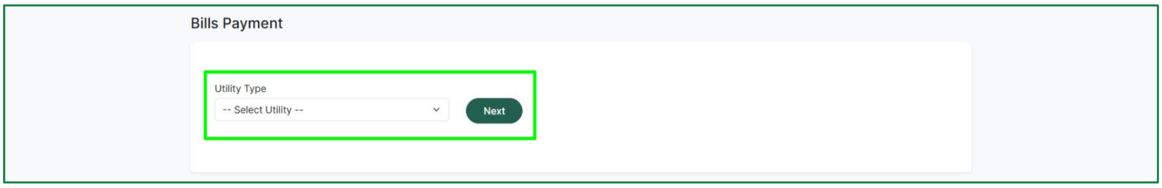
9.9 Bills Payment

Features & Notes:

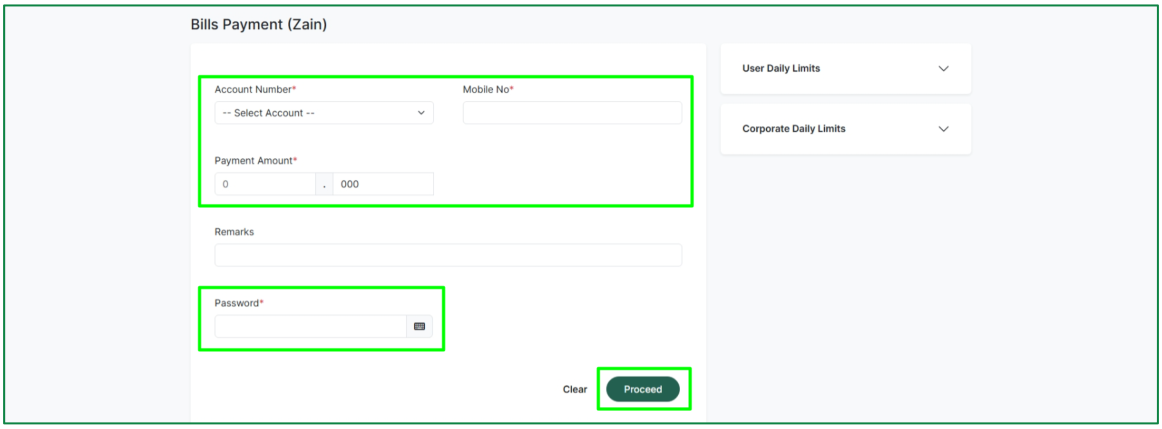
- To allow the corporation to pay utility bills (such as Telecommunications, Electricity, or Water) directly from their corporate accounts.
- Read the notes on the screen before proceeding, as some service providers' payments are instant, while others are not.
- This service is available to Initiators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



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**.



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

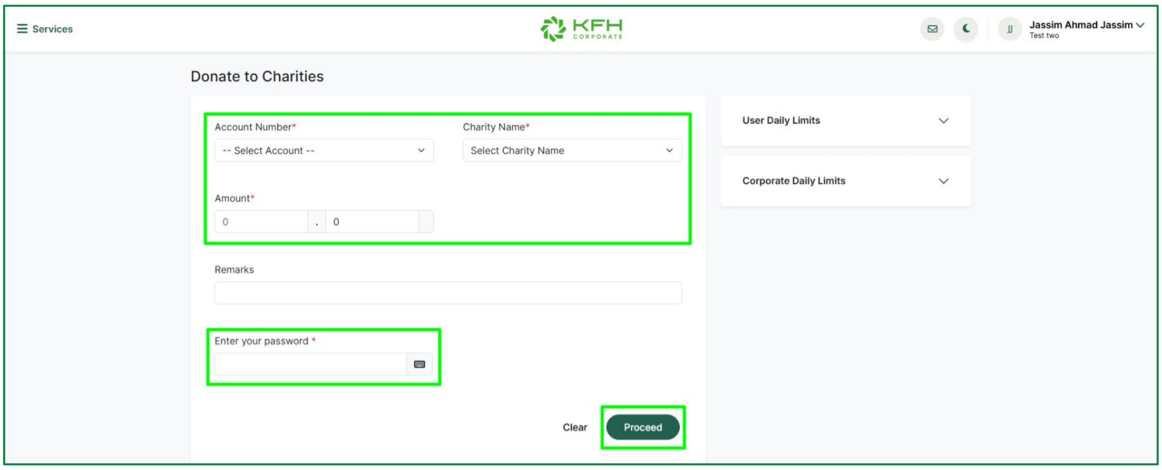
9.10 Donate to Charities

Features & Notes:

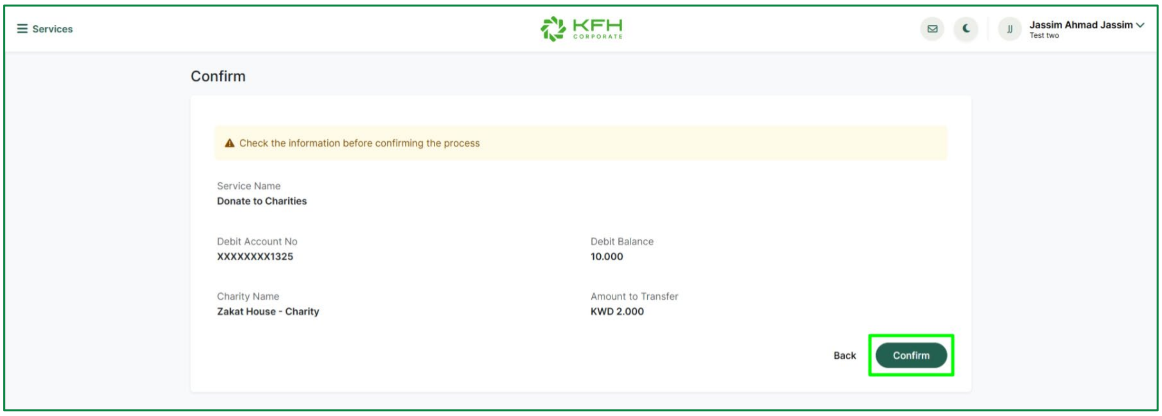
- To enable the corporation to make direct charitable contributions to registered organizations in Kuwait.
- Donations are processed directly to the charity's official bank account. Ensure you select the correct organization from the dropdown menu to ensure your contribution reaches the intended recipient.
- 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**.



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



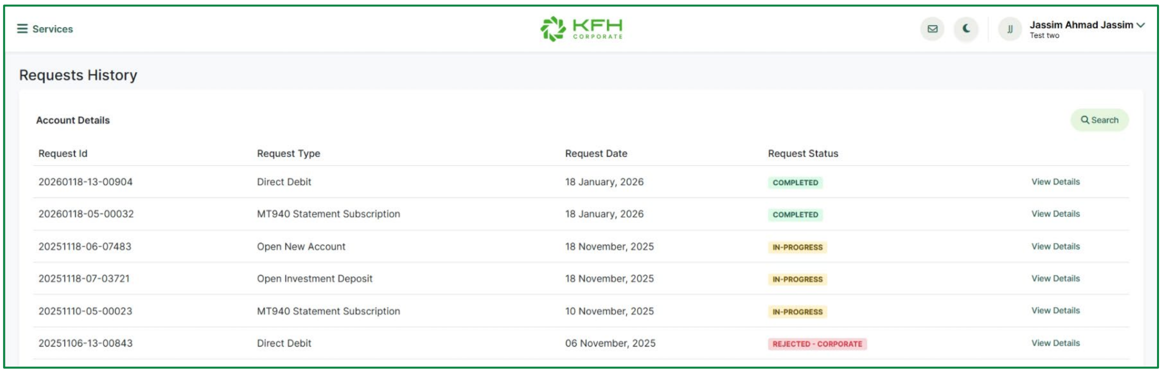
9.11 Requests History

Features & Notes:

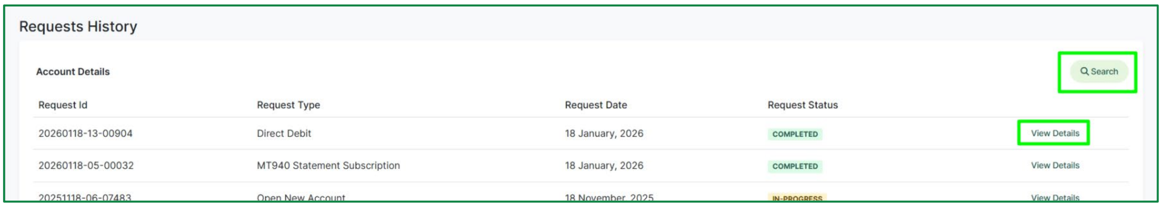
- To track and manage the lifecycle of all service requests made under the Transfers & Payments module.

Step-by-Step Instructions:

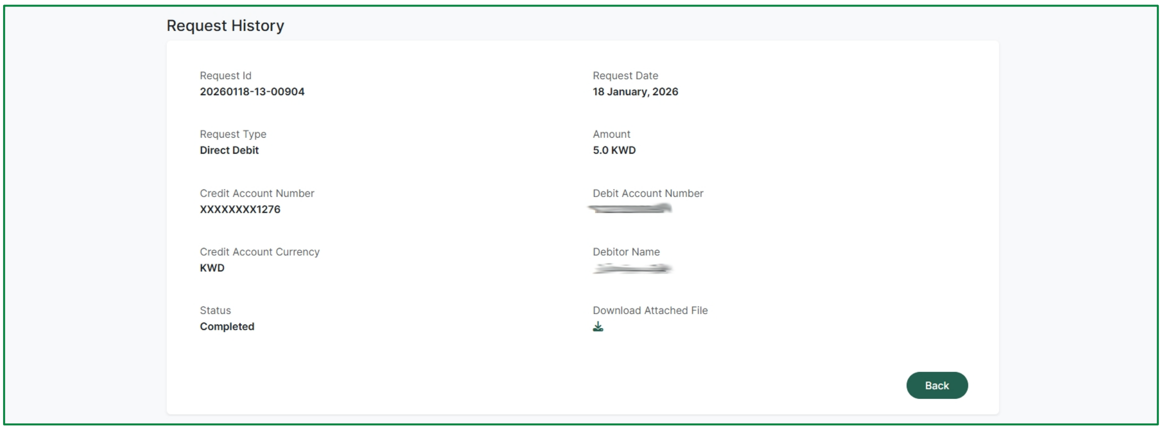
1. Navigate to **Transfers & Payments** > **Requests History**.
2. The main screen displays a list of all submitted requests.
3. Monitor the real-time progress of your application. Once the KFH Backoffice completes their validation, the status will update to Success or Completed.



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.



6. **Details** View.



10. Beneficiaries

10.1 KFH Beneficiaries

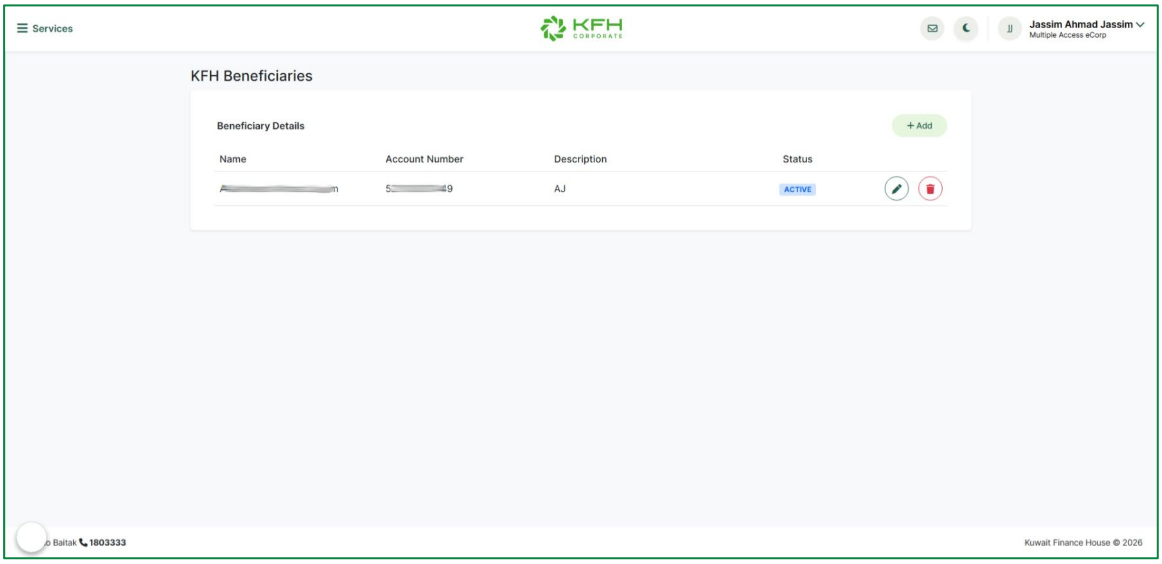
10.1.1. View KFH Beneficiaries

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.



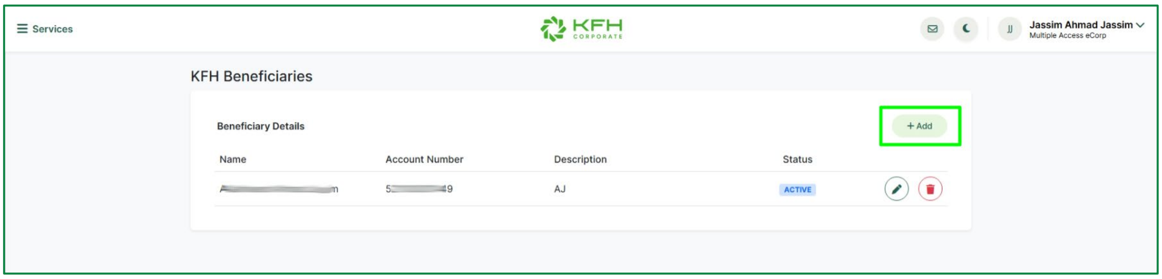
10.1.2.Add KFH Beneficiaries

Features & Notes:

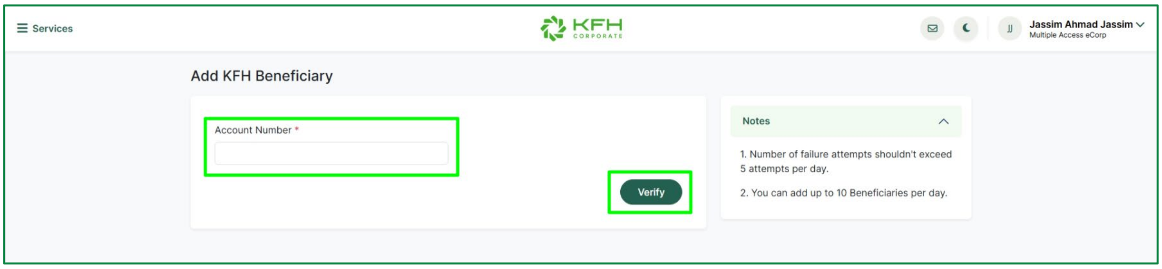
- To Add Beneficiaries who hold accounts within Kuwait Finance House.
- This service is available to Initiators or users with Single Full Access only.
- For (Single Full Access), Added beneficiaries will be Activated after 12 hours.

Step-by-Step Instructions:

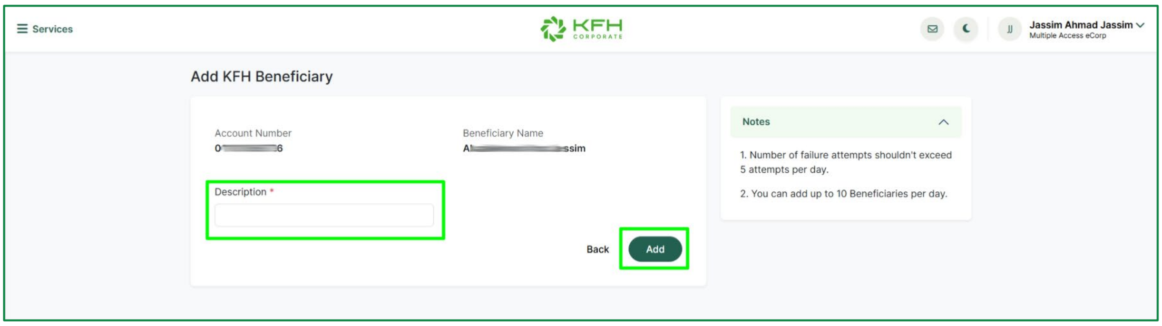
1. Navigate to **Beneficiaries** > **KFH Beneficiaries**.
2. Click the **Add** button at the top right of the table.



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.

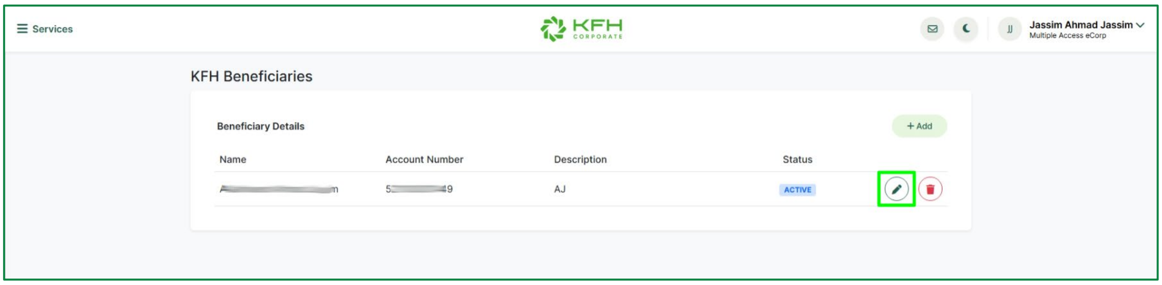
10.1.3.Edit KFH Beneficiaries

Features & Notes:

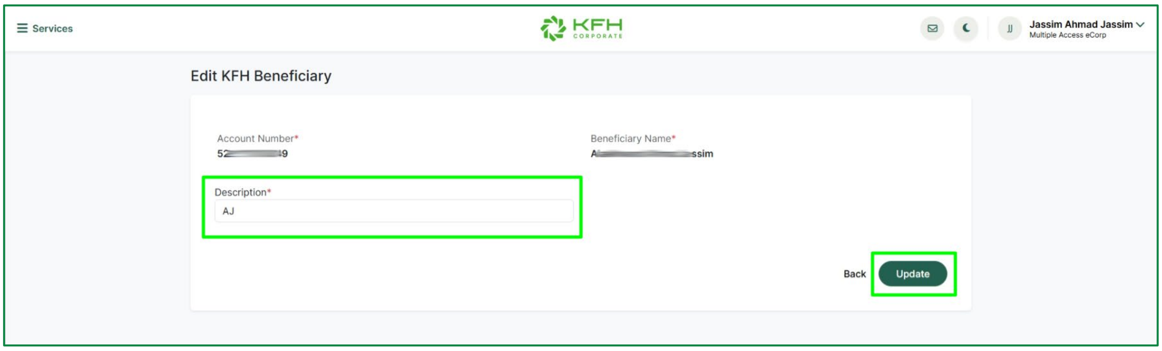
- To Edit Beneficiaries who hold accounts within Kuwait Finance House.
- This service is available to Initiators or users with Single Full Access only.
- For (Single Full Access), Edited beneficiaries will be Activated after 12 hours.

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.

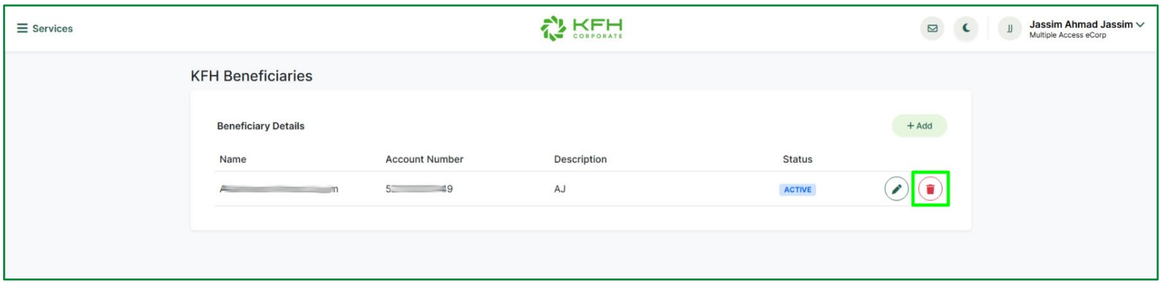
10.1.4.Delete KFH Beneficiaries

Features & Notes:

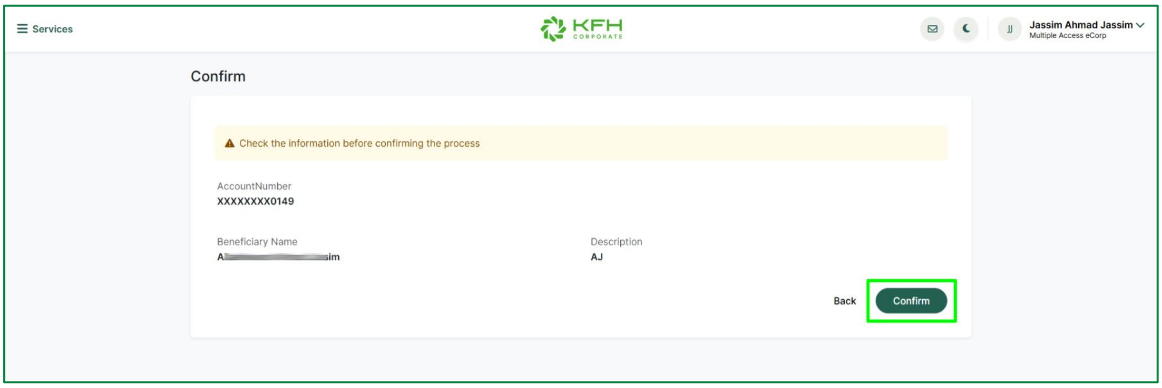
- To delete Beneficiaries who hold accounts within Kuwait Finance House.
- This service is available to Initiators or users with Single Full Access only.

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

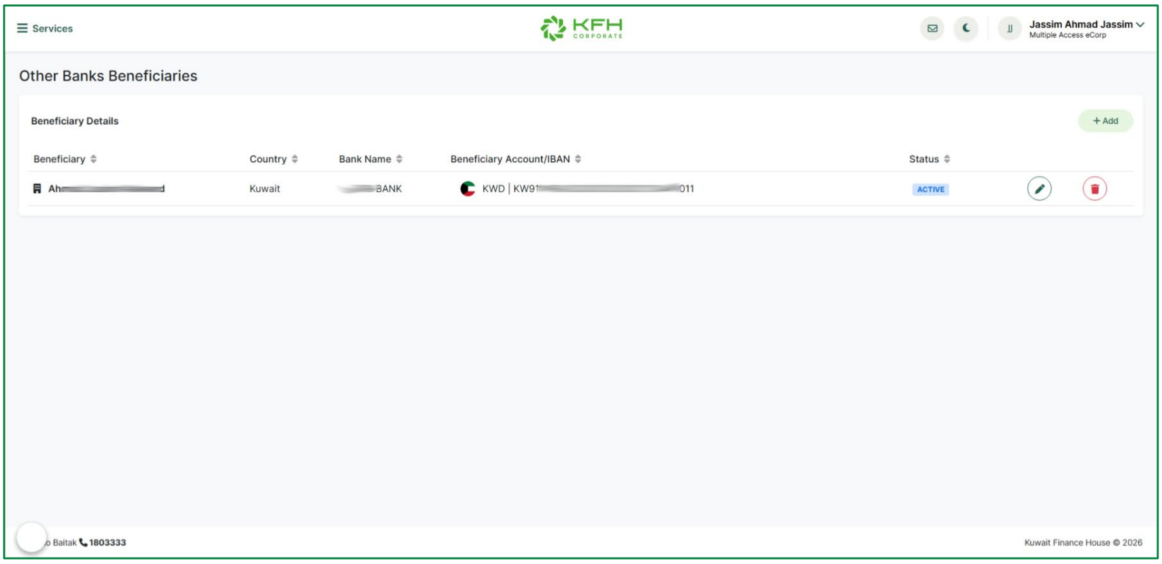
10.2.1. View Other Banks Beneficiaries

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.



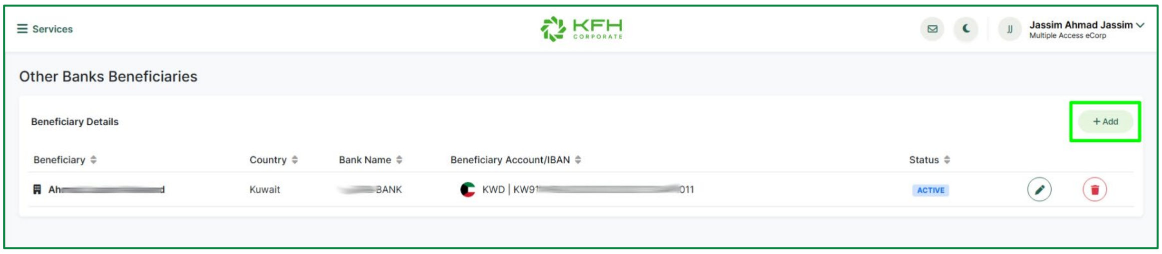
10.2.2.Add Other Banks Beneficiaries

Features & Notes:

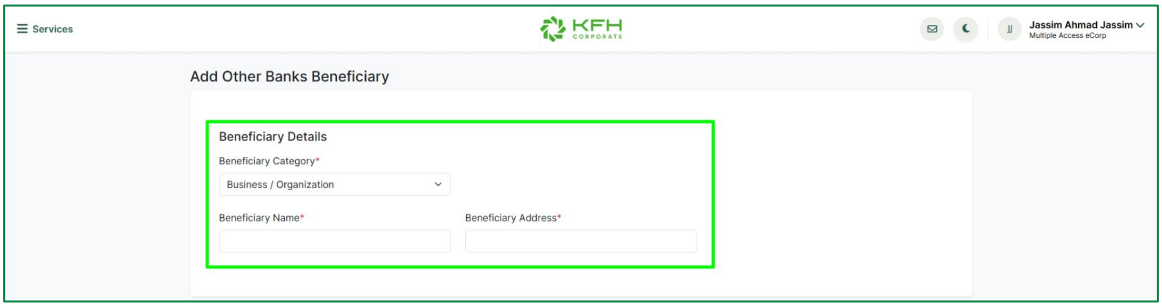
- To Add Beneficiaries who hold accounts in other banks.
- This service is available to Initiators or users with Single Full Access only.
- For (Single Full Access), Added beneficiaries will be Activated after 12 hours.

Step-by-Step Instructions:

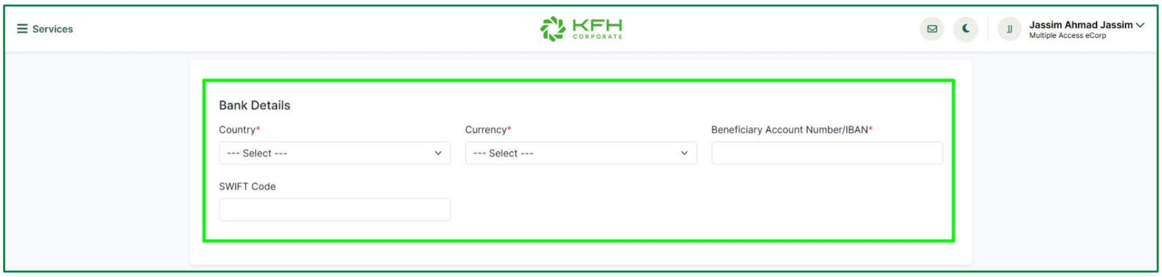
1. Navigate to **Beneficiaries** > **Other Banks Beneficiaries**.
2. The dashboard displays your saved other banks beneficiaries.
3. Click the **Add** button at the top right of the table.



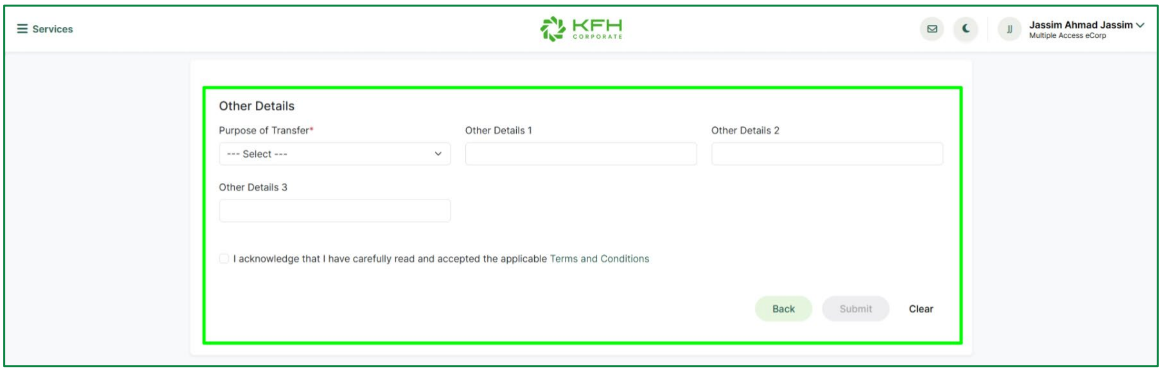
4. Select the **Beneficiary Category** (Individual or Corporate).
5. Enter the **Beneficiary Name**.
6. Enter the **physical address** or location of the recipient.



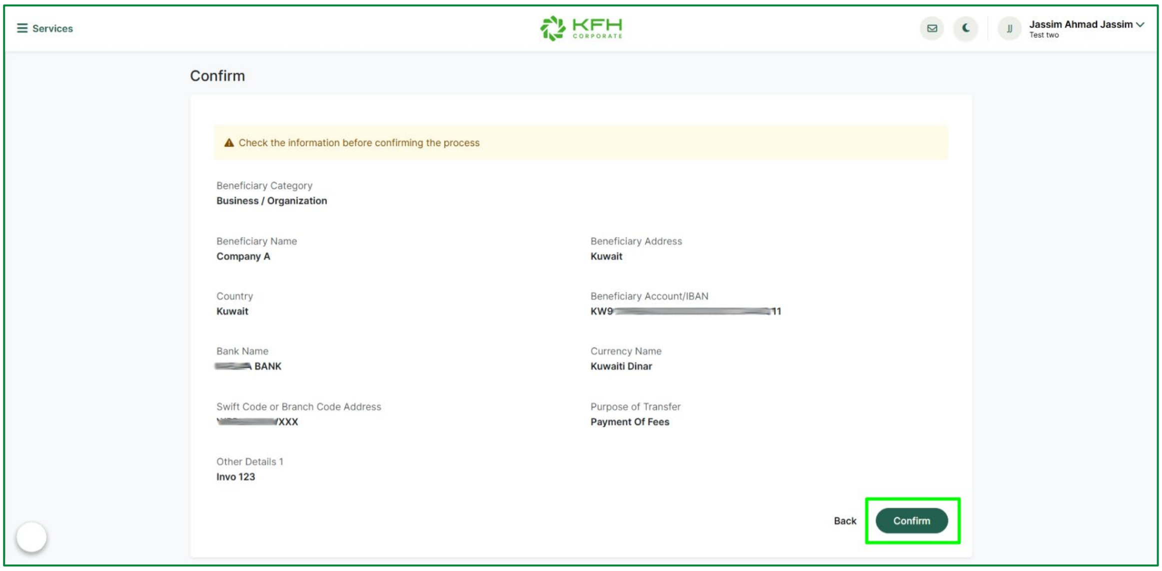
7. Select the **beneficiary country** from the dropdown.
8. Choose the **currency** for the transfers (e.g., KWD, USD, EUR).
9. Enter **Beneficiary Account Number/IBAN**.
10. Provide the **SWIFT/BIC code** for the receiving bank (**if requested**).



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.



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



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

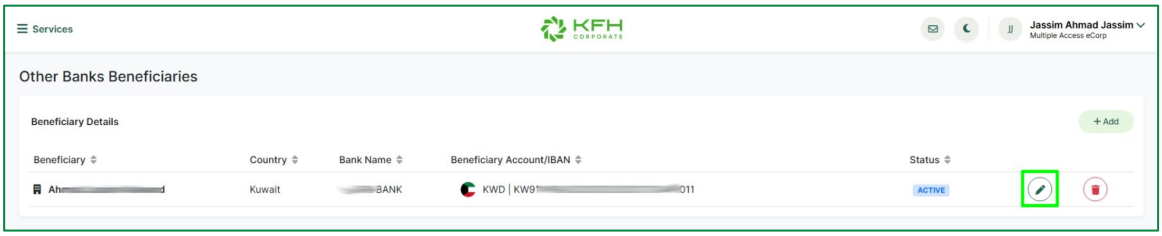
10.2.3.Edit Other Banks Beneficiaries

Features & Notes:

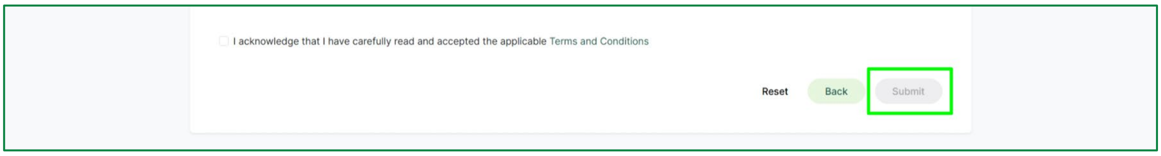
- To Edit Beneficiaries who hold accounts in other banks.
- This service is available to Initiators or users with Single Full Access only.
- For (Single Full Access), Added beneficiaries will be Activated after 12 hours.

Step-by-Step Instructions:

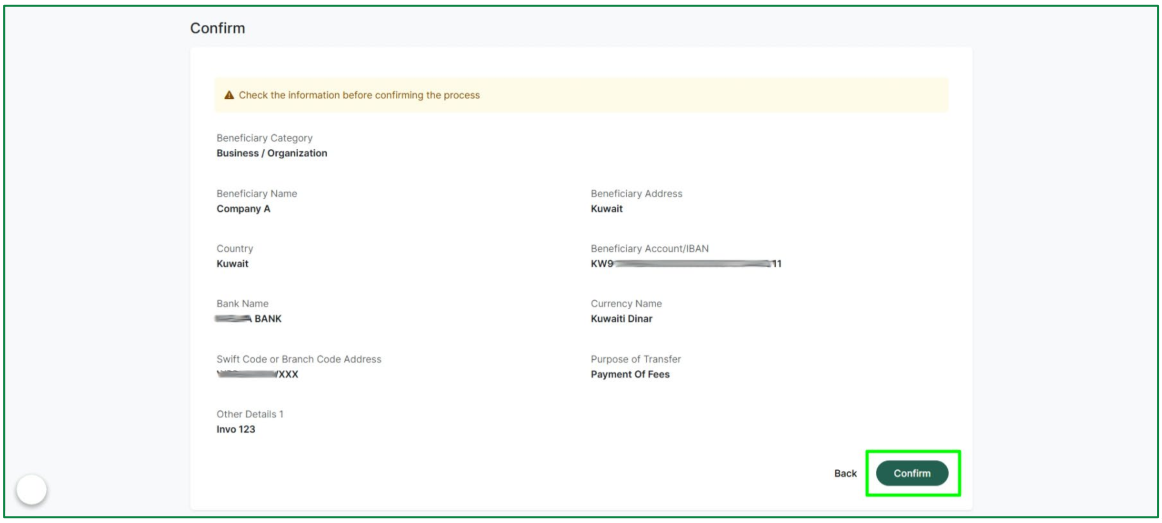
1. Navigate to **Beneficiaries** > **Other Banks Beneficiaries**.
2. The dashboard displays your saved other banks beneficiaries.
3. Click the **Pencil Icon (Edit)** located at the end of the beneficiary row.



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.

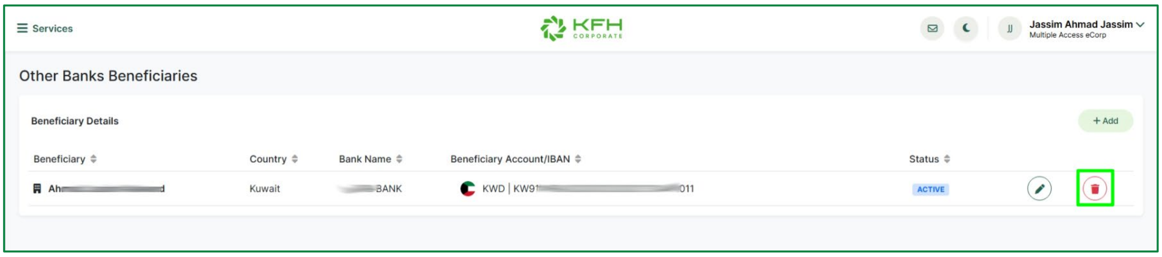
10.2.4.Delete Other Banks Beneficiaries

Features & Notes:

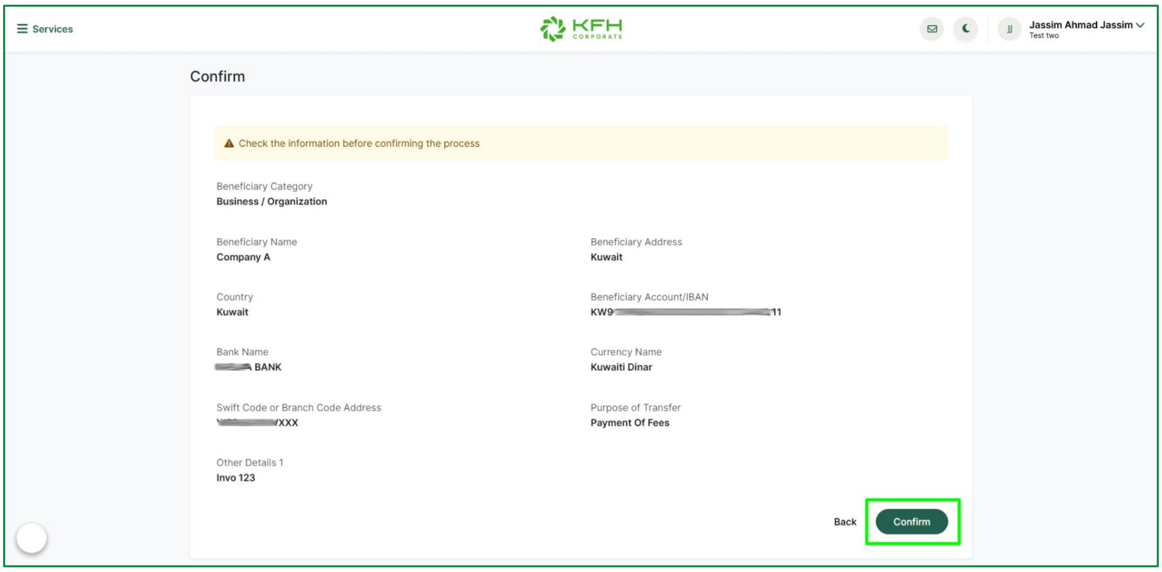
- To Delete Beneficiaries who hold accounts in other banks.
- This service is available to Initiators or users with Single Full Access only.

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

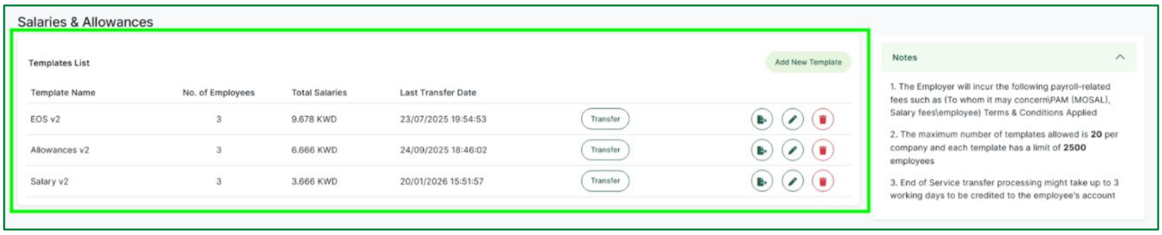
11.1.1.Transfer (Salaries, Allowances, End of Service)

Features & Notes:

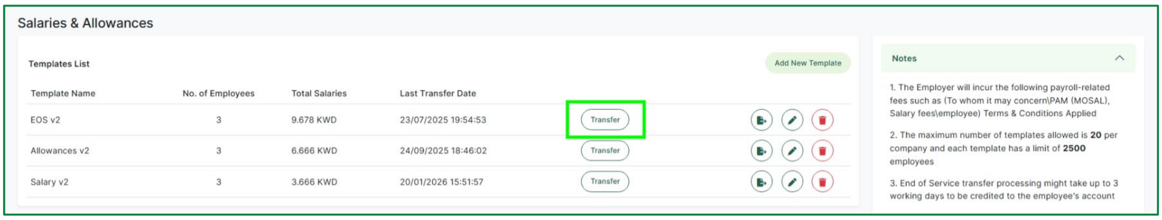
- To enable the corporation to process salaries, allowances, and end-of-service benefits for employees efficiently.
- To process salaries, you must first create a Salary Template. This template acts as a master list, you can add employees manually or via a file upload.
- This service is available to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

Step-by-Step Instructions:

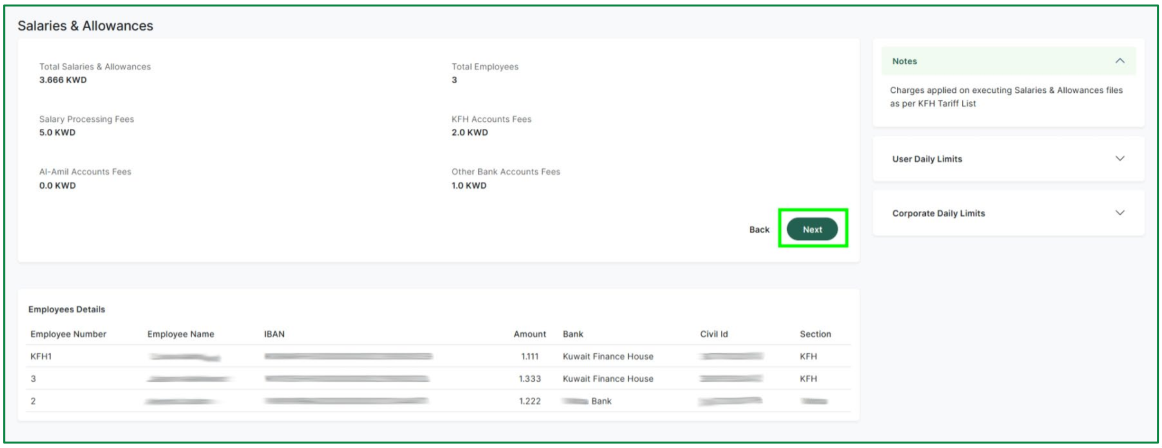
6. Navigate to **Salaries & Allowances** > **Salaries & Allowances**.
7. System will list all existing templates.



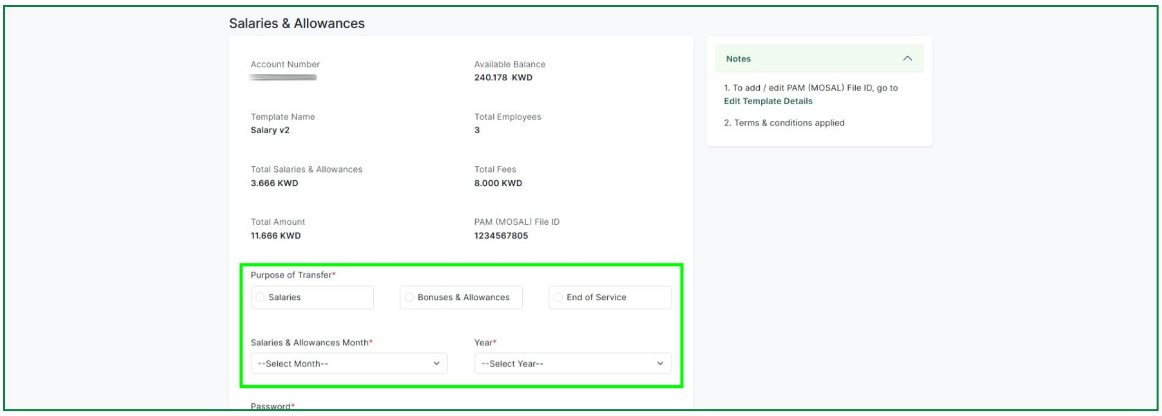
8. Click the **Transfer** icon next to the required Template.



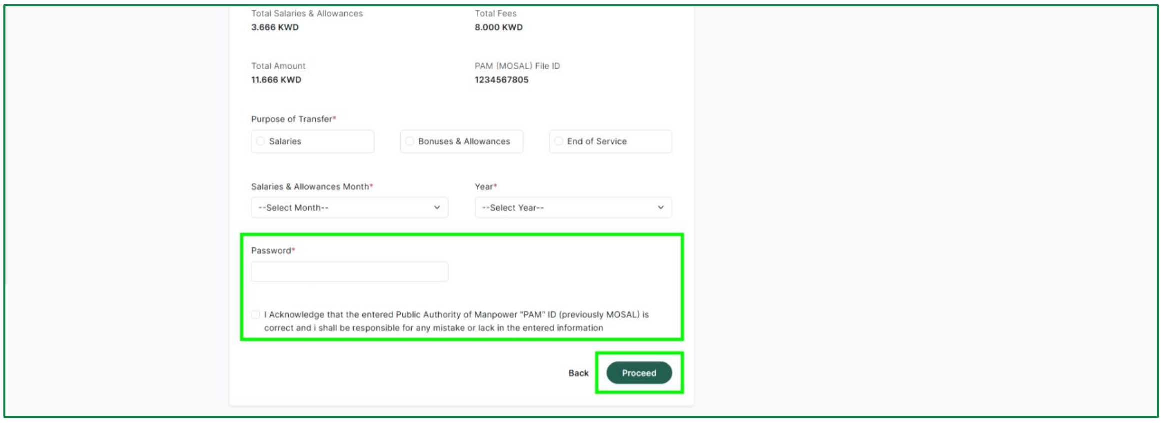
9. **Check** the details (Template & Employees), then click **Next**.



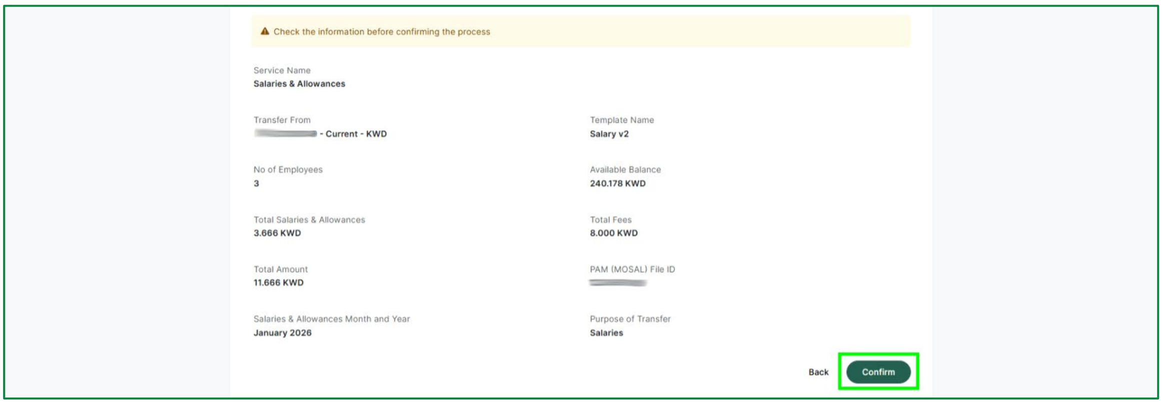
10. Select **Purpose of Transfer**:
    a. **Salaries**
    b. **Bonuses & Allowances**
    c. **End of Service** (Will be processed within 3 to 5 business days)
11. Select the **Month** and **Year** for the Salaries & Allowances period (Not applicable for End of Service).



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



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



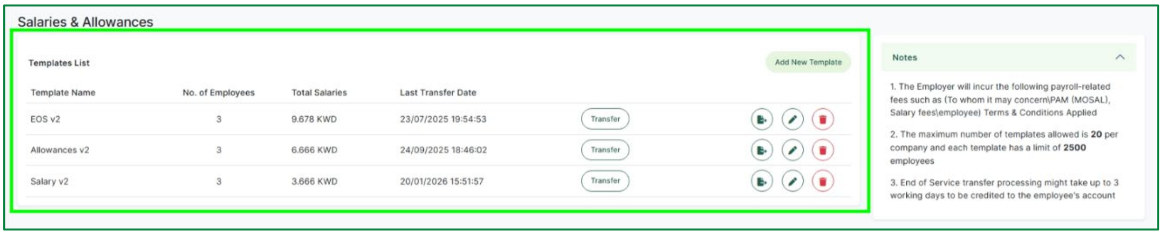
11.1.2.Manage Template (New Template)

Features & Notes:

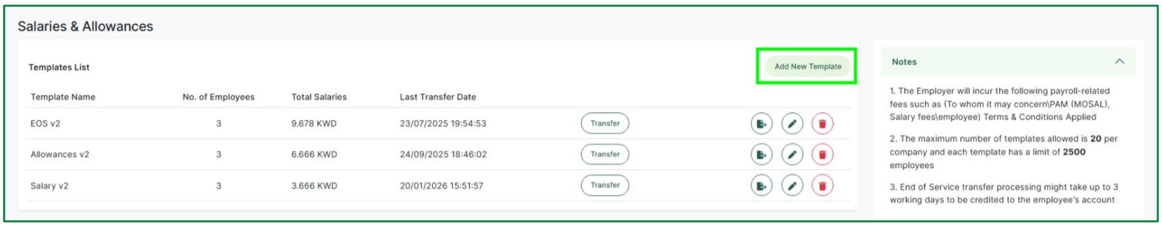
- Create a new template.
- This service is available to Initiators, Single Full Access users, or Single Limited Access users.

Step-by-Step Instructions:

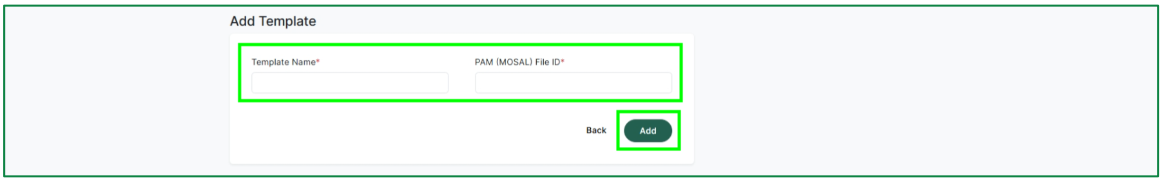
1. Navigate to **Salaries & Allowances** > **Salaries & Allowances**.
2. System will list all existing templates.



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



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



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

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

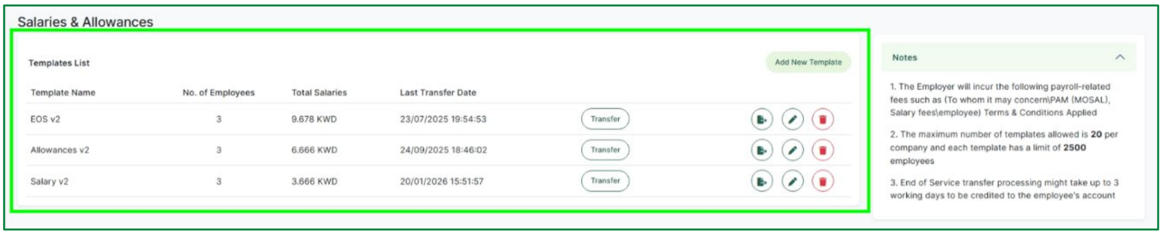
11.1.3.Manage Template (Edit Template Name/PAM ID)

Features & Notes:

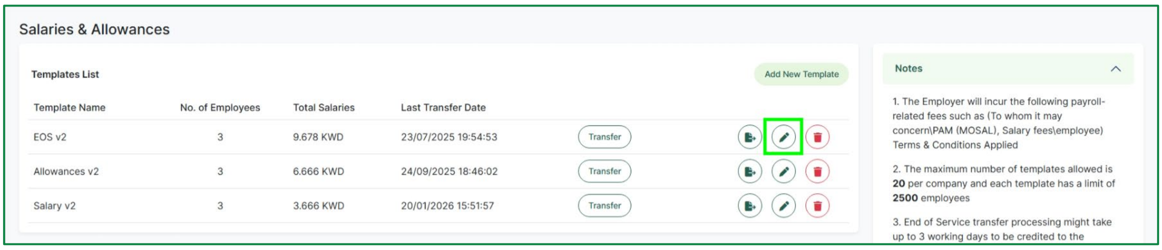
- Edit template name / PAM ID.
- This service is available to Initiators, Single Full Access users, or Single Limited Access users.

Step-by-Step Instructions:

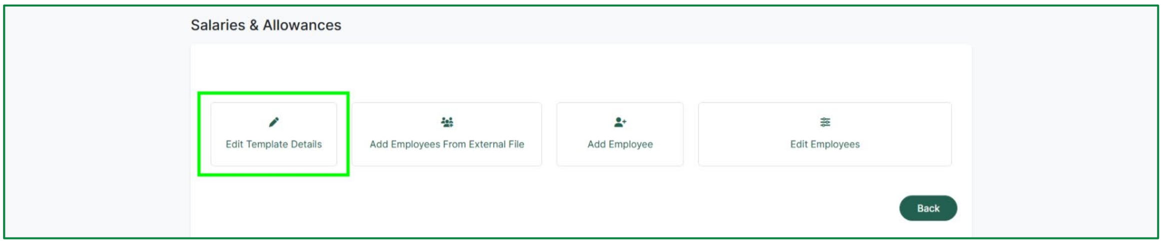
1. Navigate to **Salaries & Allowances** > **Salaries & Allowances**.
2. System will list all existing templates.



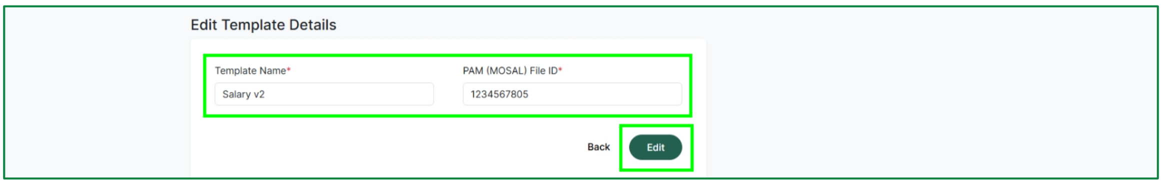
3. Click **Manage Template** button.



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**

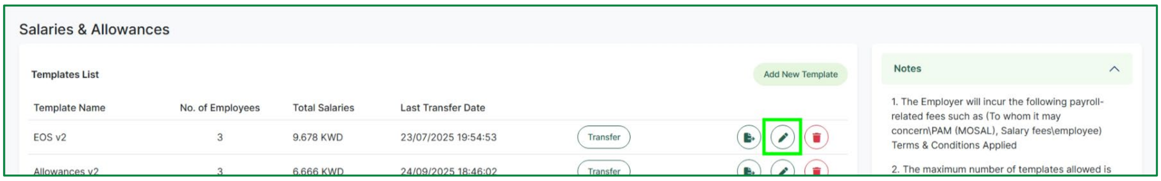
11.1.4.Manage Template (Add Employees - File Upload)

Features & Notes:

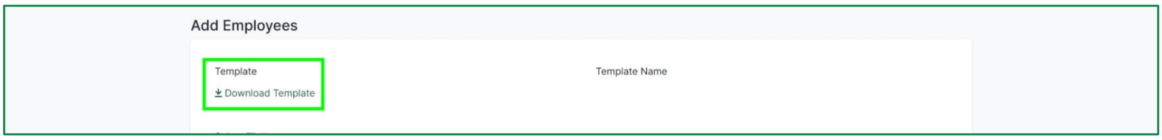
- Adding Employees by excel file, this is common for larger records.
- This service is available to Initiators, Single Full Access users, or Single Limited Access users.

Step-by-Step Instructions:

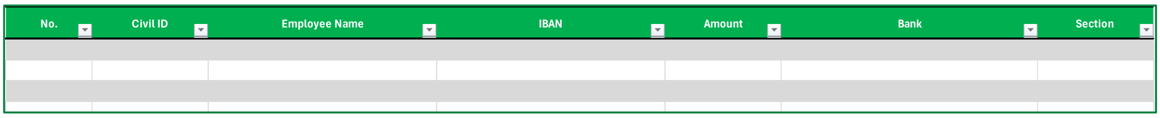
1. Navigate to **Salaries & Allowances** > **Salaries & Allowances**.
2. System will list all existing templates.
3. Click **Manage Template** button.



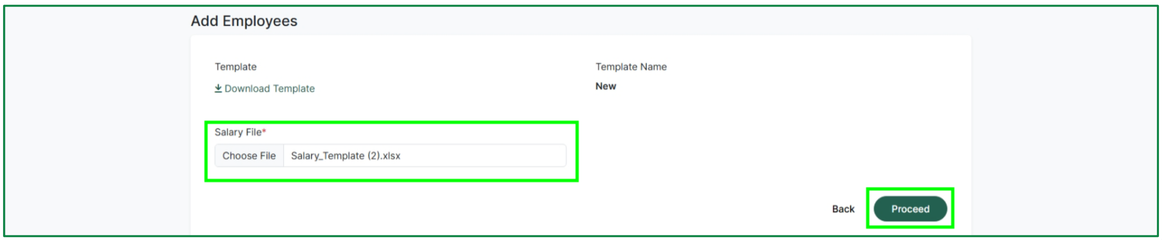
4. Click **Download** Template to get the **official KFH Excel format**.



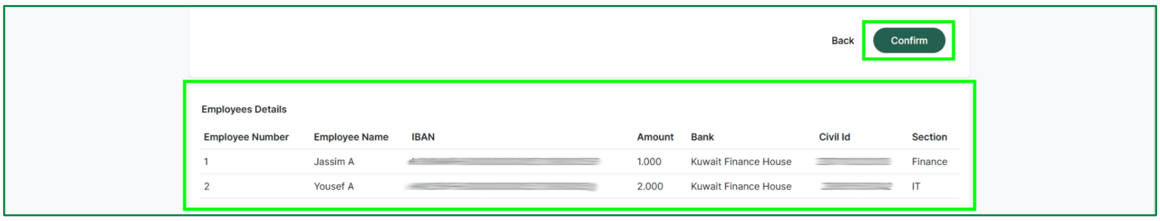
5. **Fill** all template **details**.



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



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



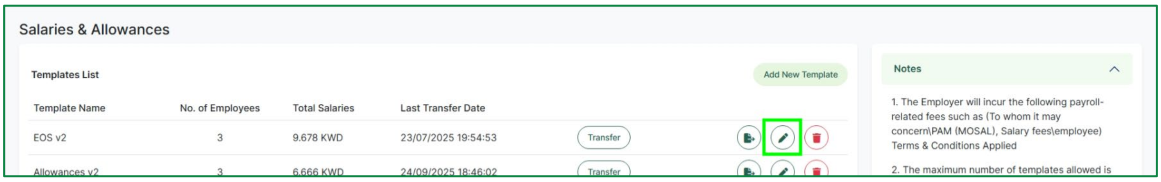
11.1.5.Manage Template (Add Employees - Manual)

Features & Notes:

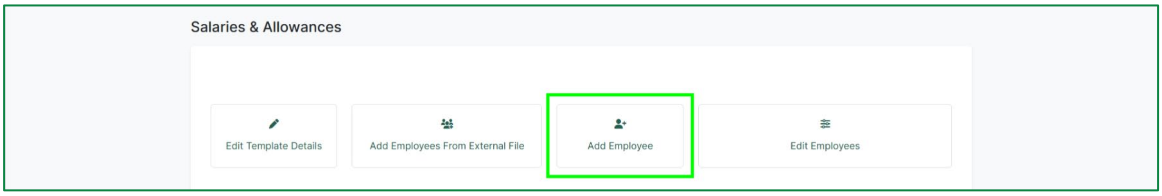
- Adding Employees Manually, this is common for very small companies.
- This service is available to Initiators, Single Full Access users, or Single Limited Access users.
- Template must be created to proceed with these steps.

Step-by-Step Instructions:

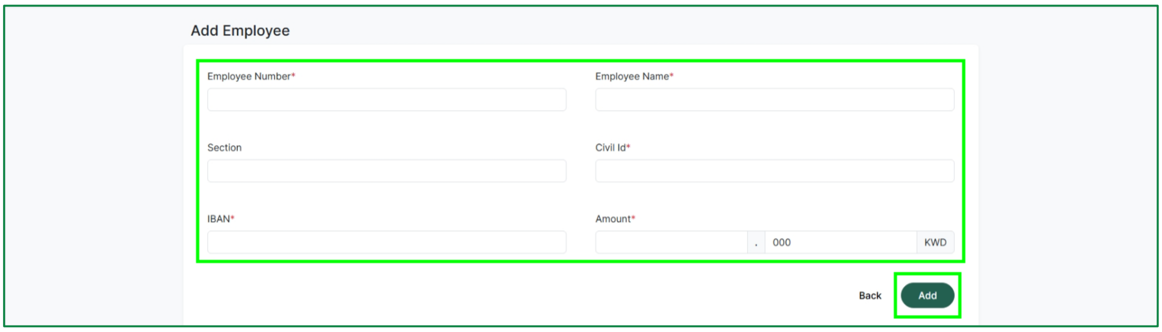
1. Navigate to **Salaries & Allowances** > **Salaries & Allowances**.
2. System will list all existing templates.
3. Click **Manage Template** button.



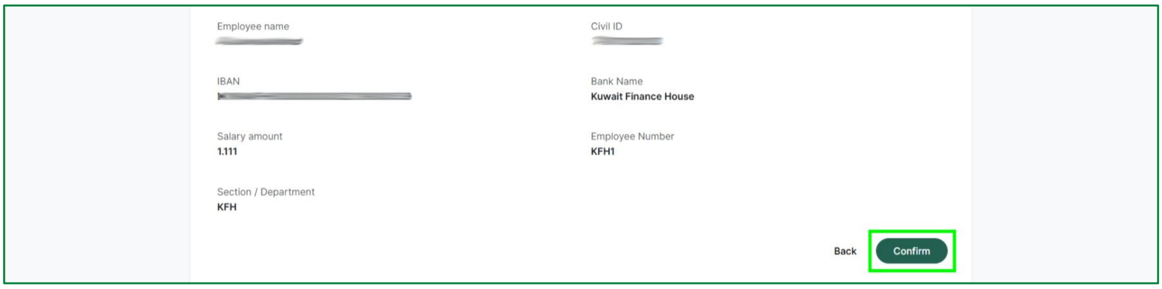
4. Click **Add Employee**.



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



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



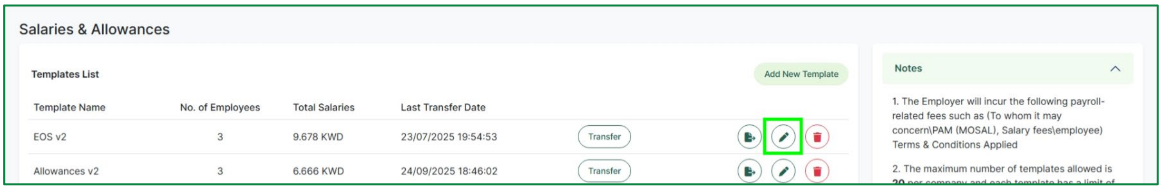
11.1.6.Manage Template (Edit Employees)

Features & Notes:

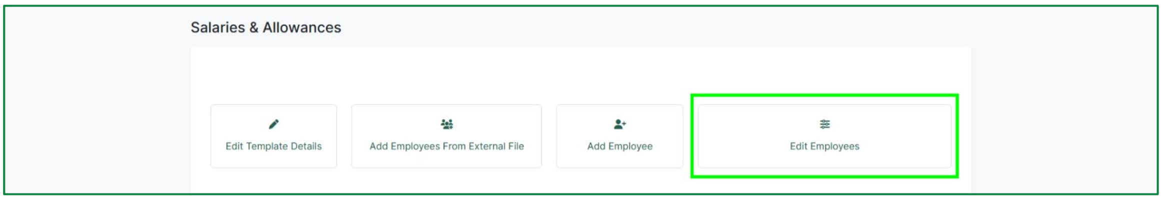
- To edit employee details manually.
- This service is available to Initiators, Single Full Access users, or Single Limited Access users.

Step-by-Step Instructions:

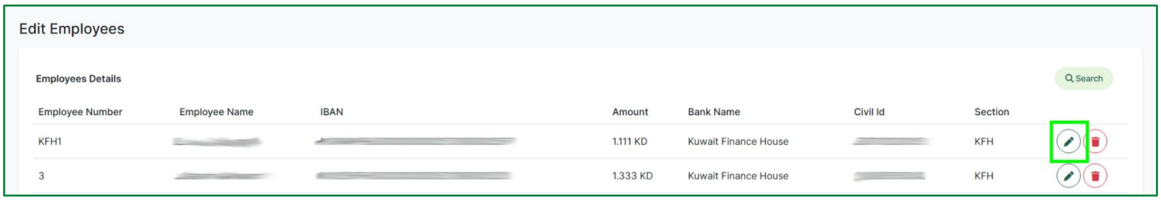
1. Navigate to **Salaries & Allowances** > **Salaries & Allowances**.
2. System will list all existing templates.
3. Click **Manage Template** button.



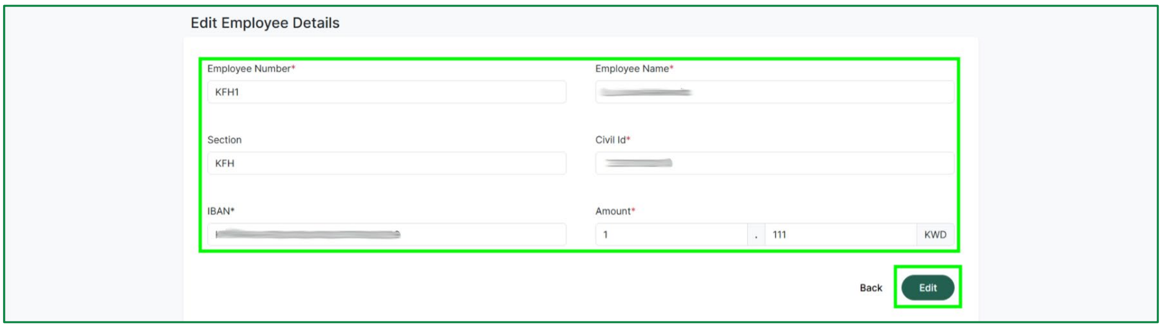
4. Click **Edit Employee**.



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**

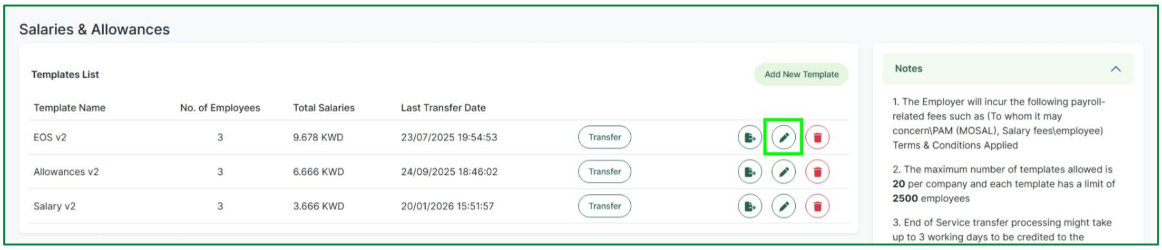
11.1.7.Manage Template (Delete Employees)

Features & Notes:

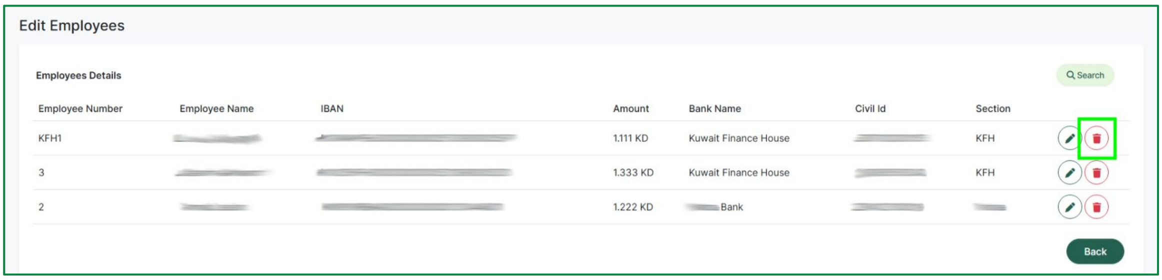
- To delete employees from the template manually.
- This service is available to Initiators, Single Full Access users, or Single Limited Access users.

Step-by-Step Instructions:

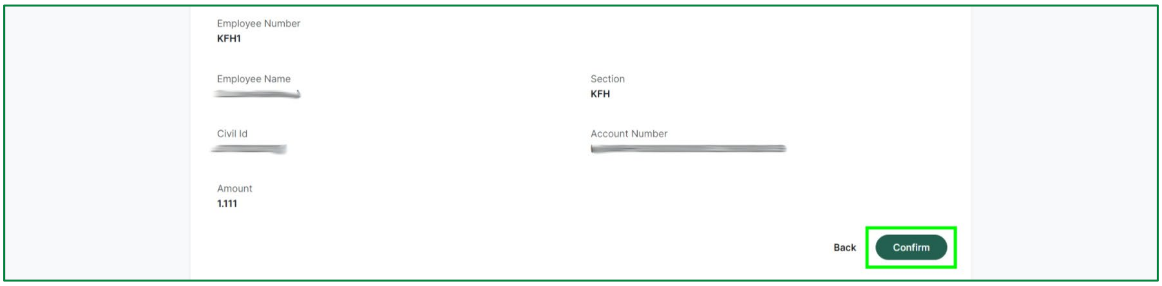
1. Navigate to **Salaries & Allowances** > **Salaries & Allowances**.
2. System will list all existing templates.
3. Click **Manage Template** button.



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



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



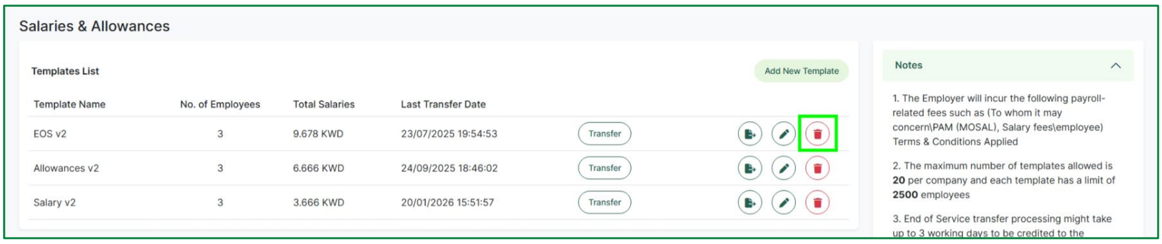
11.1.8.Manage Template (Delete Template)

Features & Notes:

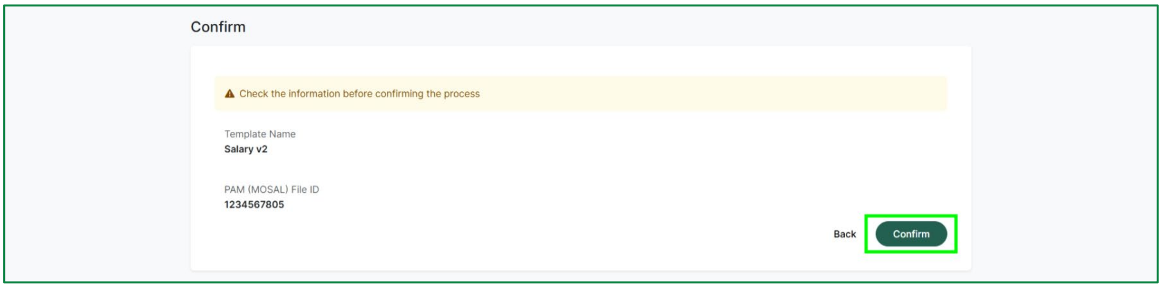
- To delete templates.
- This service is available to Initiators, Single Full Access users, or Single Limited Access users.
- Template must be created to proceed with these steps.

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.



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



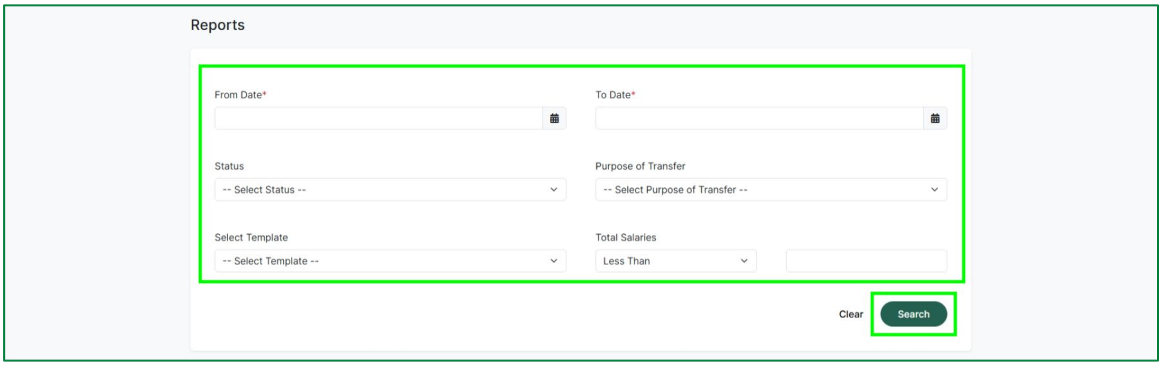
11.2 Salary & Allowances Reports

Features & Notes:

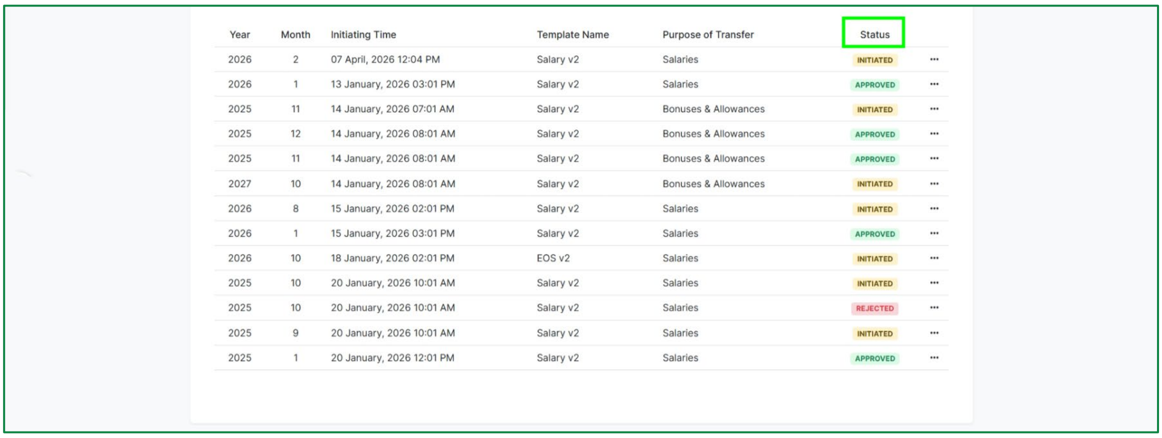
- To enable the corporation to view and download the processed records of salaries, allowances, and end-of-service benefits for employees efficiently.
- This module serves as an audit trail. While the "View Details" option allows for on-screen review, the "Download Certificate" provides proof of payment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



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

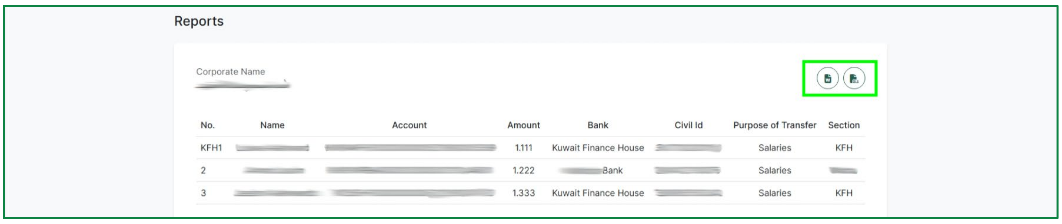


Year	Month	Initiating Time	Template Name	Purpose of Transfer	Status
2026	2	07 April, 2026 12:04 PM	Salary v2	Salaries	INITIATED
2026	1	13 January, 2026 03:01 PM	Salary v2	Salaries	APPROVED
2025	11	14 January, 2026 07:01 AM	Salary v2	Bonuses & Allowances	INITIATED
2025	12	14 January, 2026 08:01 AM	Salary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

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**.



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

التاريخ 2026/04/23

السادة بيت التمويل الكويتي المحترمين

تحية طيبة وبعد،

برجاء التكرم بتزويدنا بكشف تحويل Salaries حسب البيانات المذكورة أدناه و المخصومة من حسابنا رقم: إلى الحسابات الشخصية لموظفينا المسجلين لدى وزارة الشئون الاجتماعية والعمل بإسم صاحب العمل: على ملف رقم: وعددهم 3 موظف مع ختم الكشف بختم يفيد تمام التحويل وذلك عن شهر 1 لسنة 2026 دون أدنى مسئولية على البنك. نتعهد بان بيانات المستفيدين المذكورين ادناه مطابقة لما تم تحميله على نظام الرواتب لبيت التمويل الكويتي ونتحمل مسئولية الخطأ في أي بيانات مرسلة من جانبنا.

اسم البنك	المبلغ
بيت التمويل الكويتي	2.444
بنك	1.222
إجمالي المبالغ	3.666

Provider ID	1

File ID	V

Purpose of Transfer	Salaries

البنوك المحلية	رسم لمن يهمه الأمر
5.000	5.000

وتقبلوا خالص الشكر والتقدير

ختم الشركة

المفوض بالتوقيع

12. Zaheb

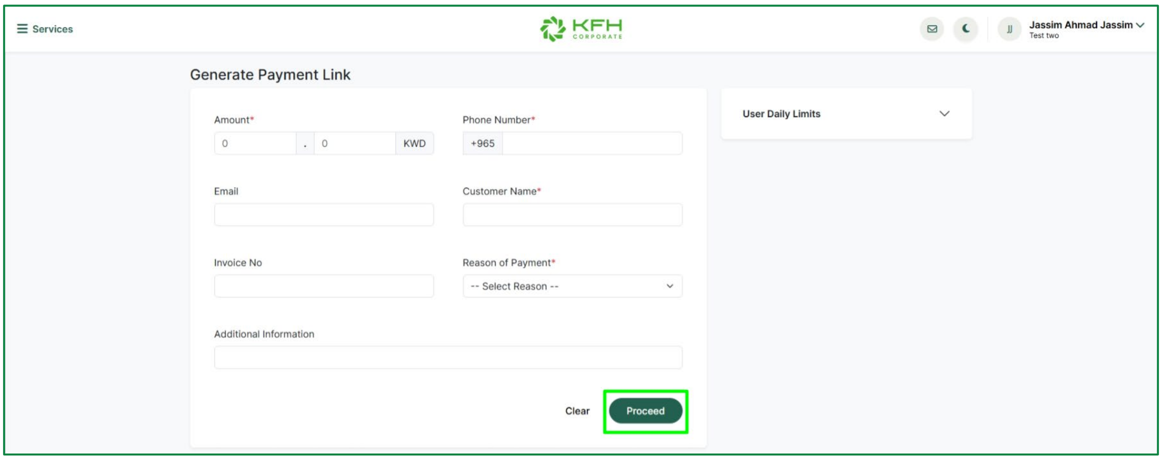
12.1 Generate Payment Link

Features & Notes:

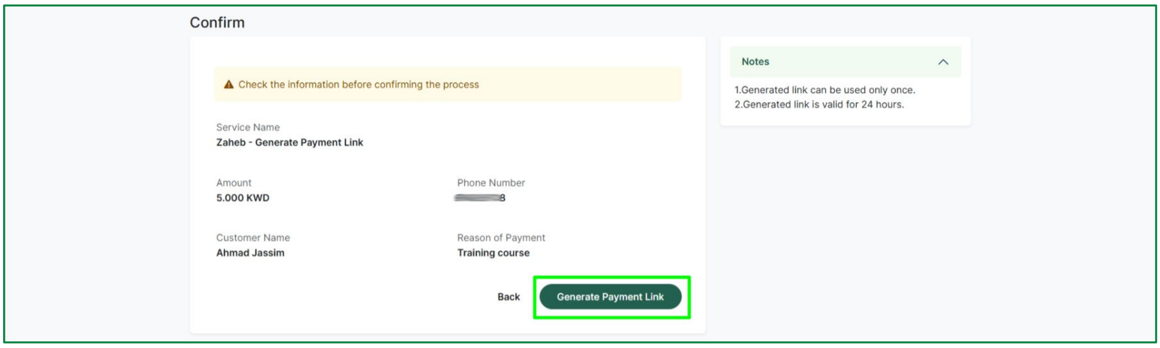
- To allow the corporation to generate and send secure digital payment.
- **Service activation is required**, contact your relationship manager, visit our corporate branches, or contact us through our mailbox services.

Step-by-Step Instructions:

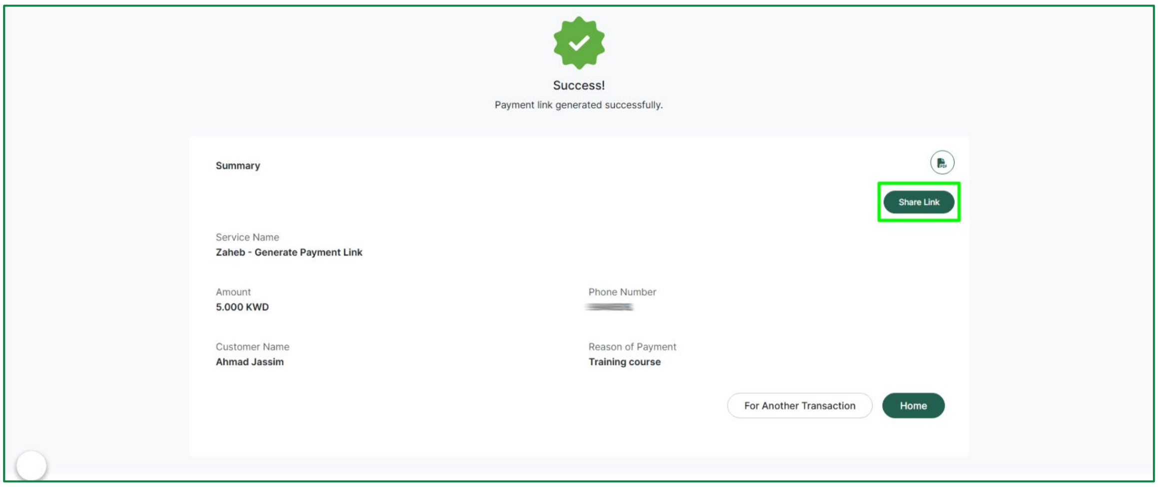
1. Navigate to **Zaheb** > **Generate Payment Link**.
2. Enter the **Amount** to be collected in KWD.
3. Select the **Reason of Payment**.
4. Enter the customer's **Mobile Number**.
5. Enter the **Full Name** of the person or entity making the payment.
6. Enter the customer's **email address** (Optional).
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**.



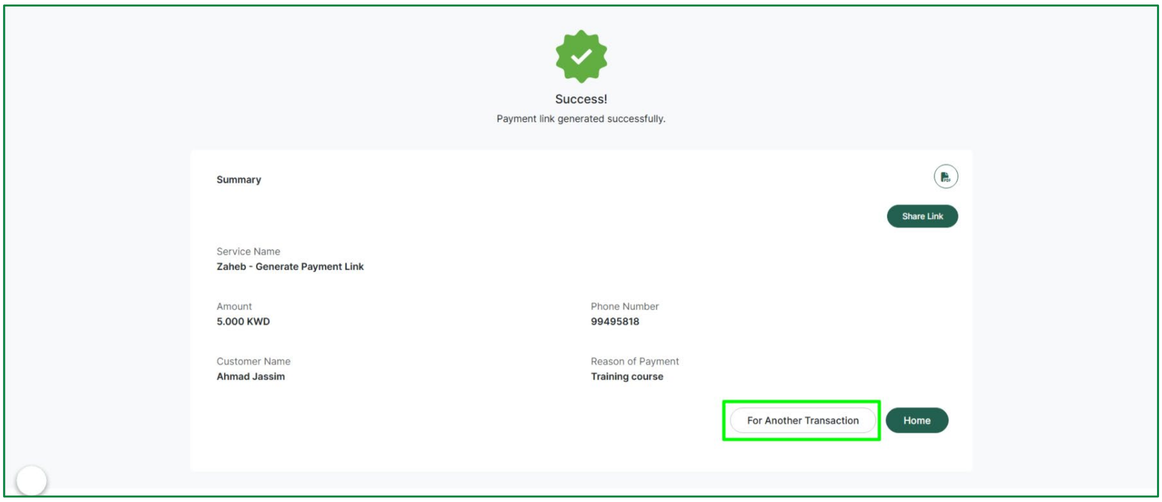
10. **Check** the details and click on **Generate Payment Link**.



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



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



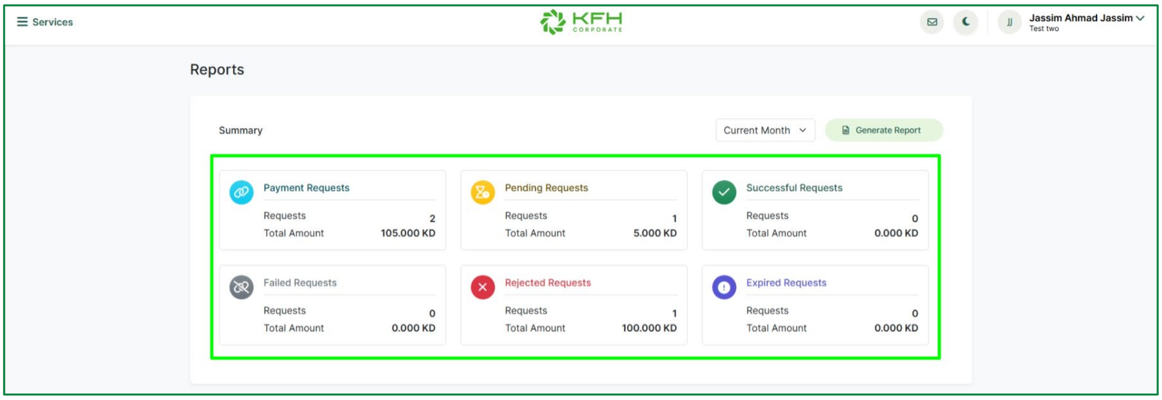
12.2 Zaheb Reports

Features & Notes:

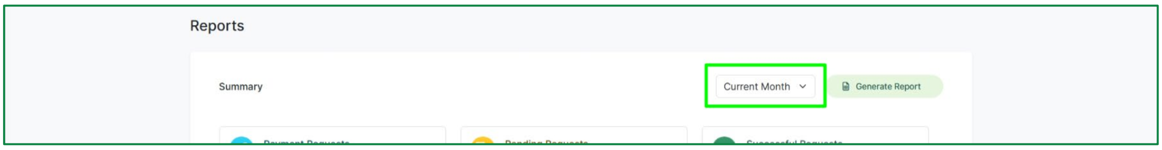
- To provide a comprehensive overview and detailed tracking of all payment links generated through the Zaheb service.
- The summary dashboard provides a real-time count and total KD value for each request status.

Step-by-Step Instructions:

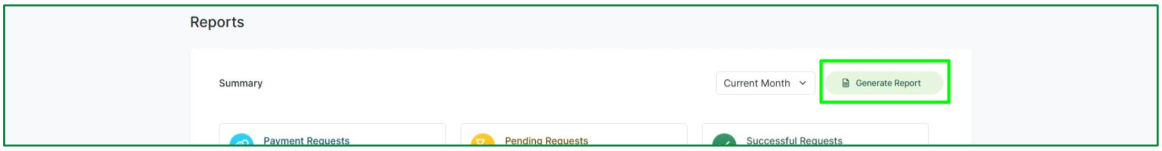
1. Navigate to **Zaheb** > **Reports**.
2. Review the **six status cards** to track your collection performance:
    a. **Payment Requests**: Total number of links generated.
    b. **Pending Requests**: Links sent but not yet paid by the payer.
    c. **Successful Requests**: Links where payment has 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.



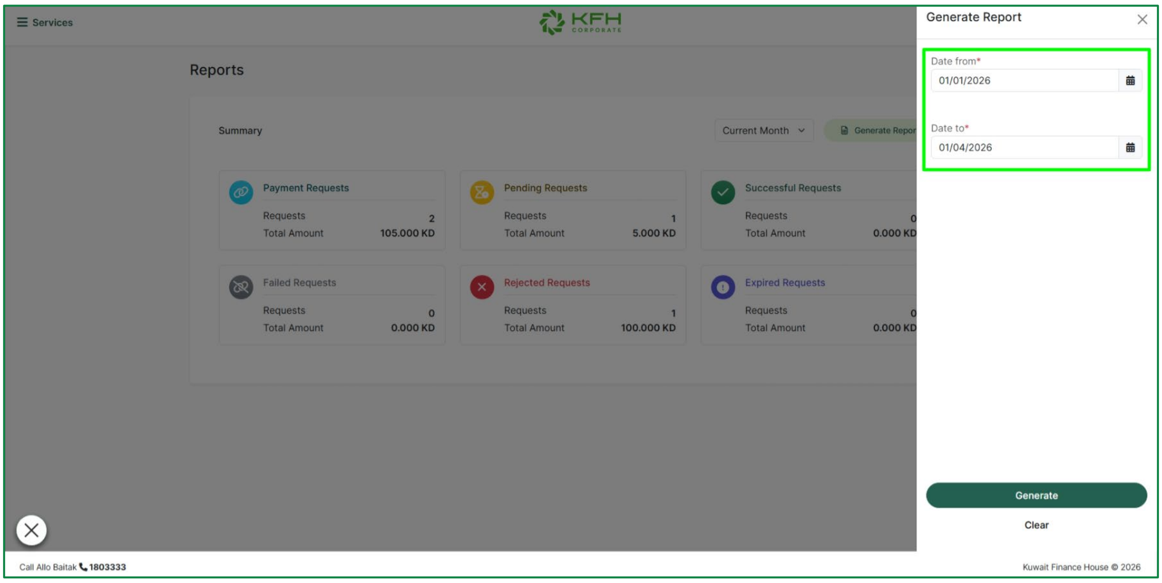
3. Select the **preset periods** (e.g., Current Month) to refresh the summary cards.



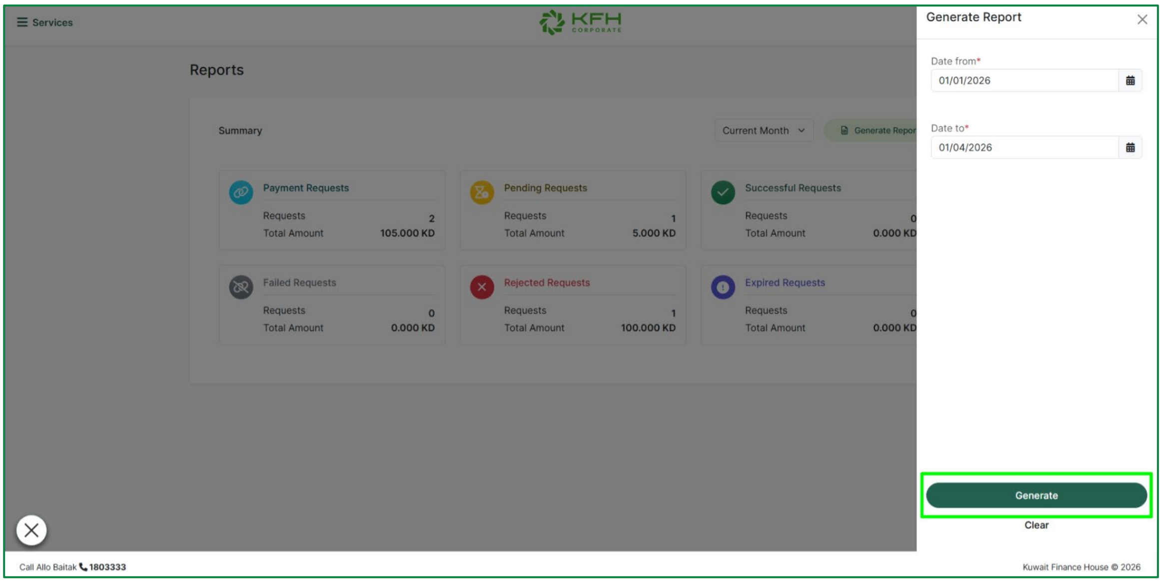
4. Click the **Generate Report** button at the top right to export a list of transactions.



5. Enter **Date Range**.



6. Click **Generate** to export the data (**Full Detailed**).



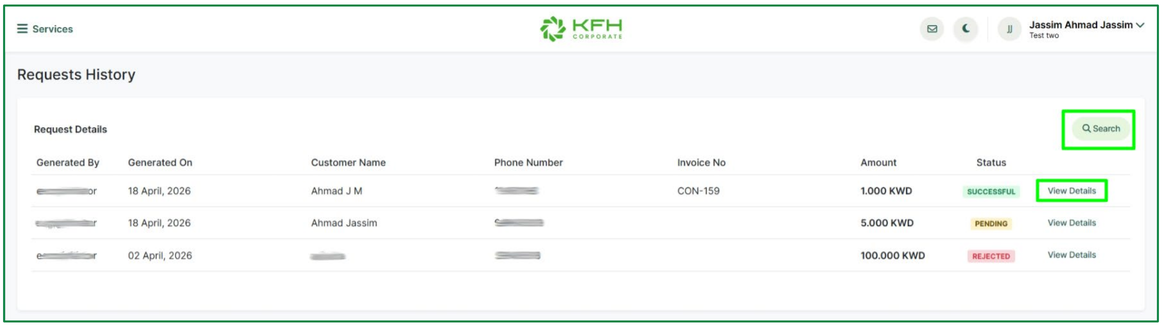
12.3 Requests History

Features & Notes:

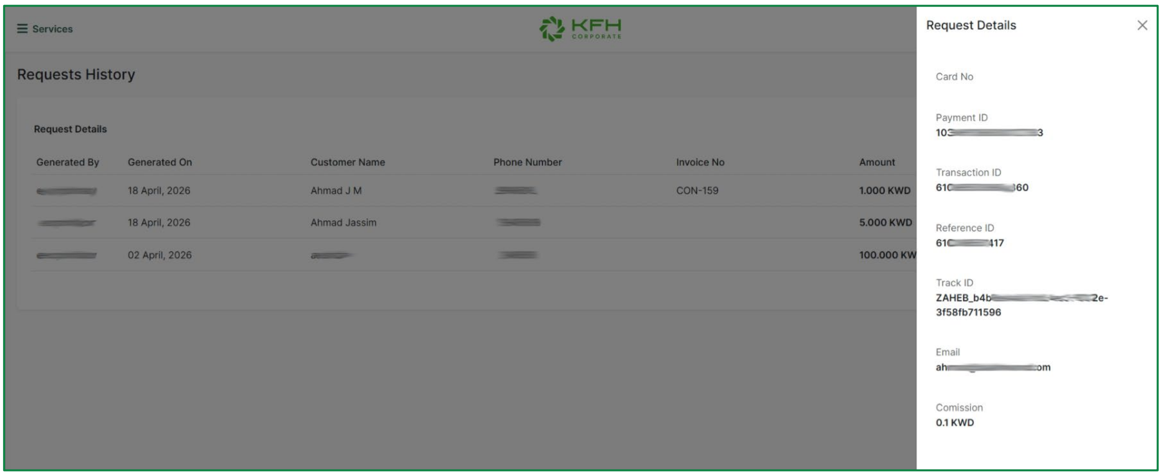
- To track and manage the lifecycle of all Zaheb generated requests.

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.



5. **Details** View.



13. Credit Facilities

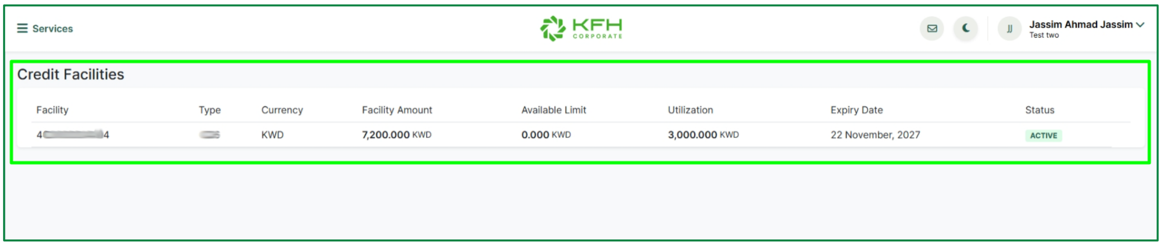
13.1 Credit Facilities

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.



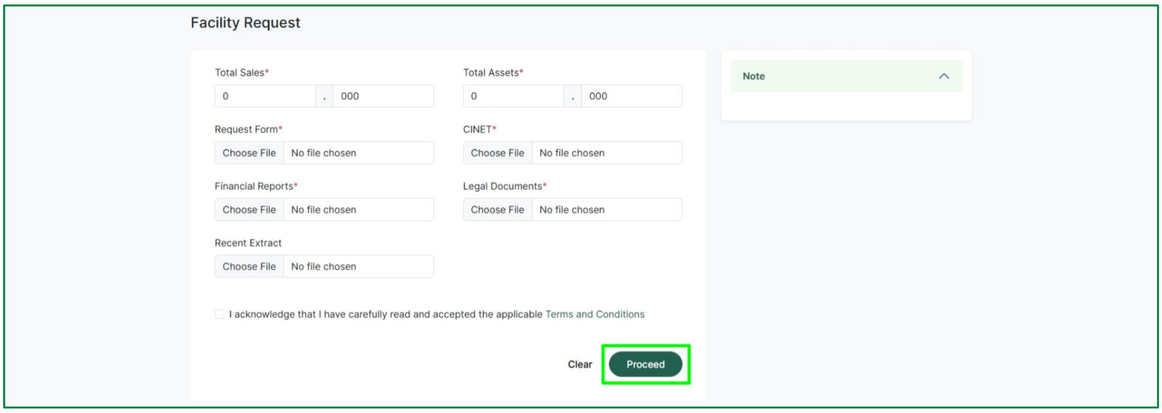
13.2 Facility Request

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**.



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

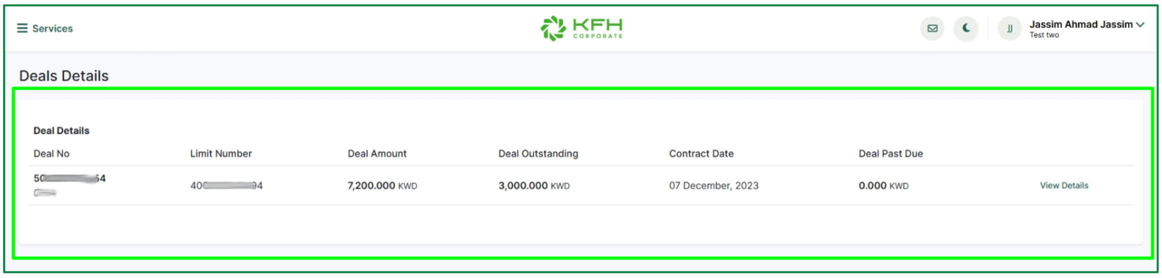
13.3 Deals Details

Features & Notes:

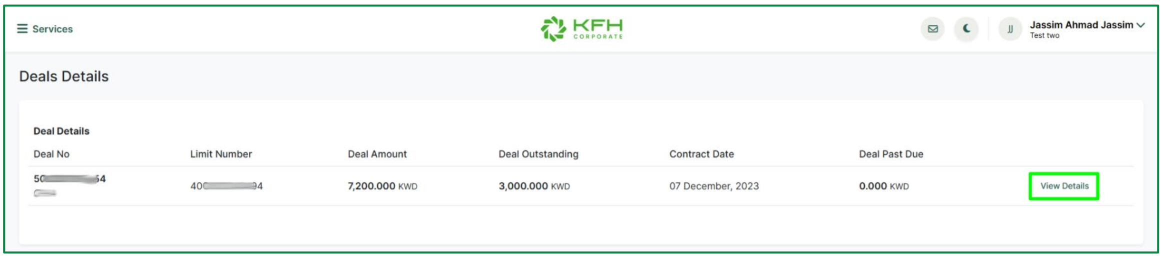
- To provide a granular breakdown of specific financing deals, allowing the corporation to monitor repayment schedules, outstanding balances, and the collection status of individual installments.
- This module is essential for debt management and cash flow planning. By tracking the Bill Balance and Status of each installment, the corporation can ensure all obligations are met on time to avoid "Past Due" amounts that could impact overall credit facilities.

Step-by-Step Instructions:

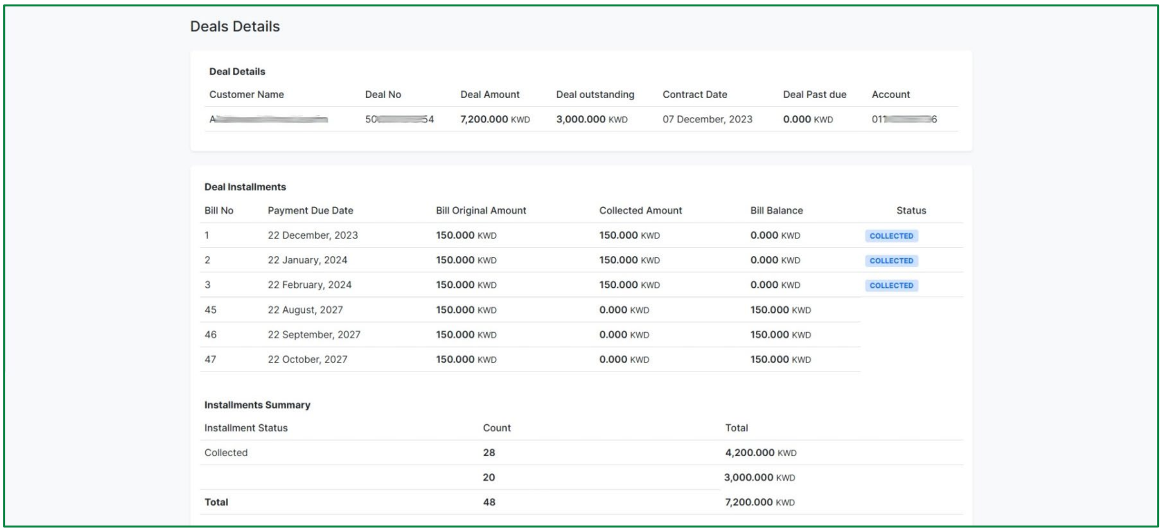
1. Navigate to **Credit Facilities** > **Deals Details**.
2. Review the **Deal Details** summary list to find the specific contract you wish to inspect.



3. Click the **View Details** link at the end of the row for the specific deal.



4. Portal will display selected **Deal Installments table** to track payment progress.



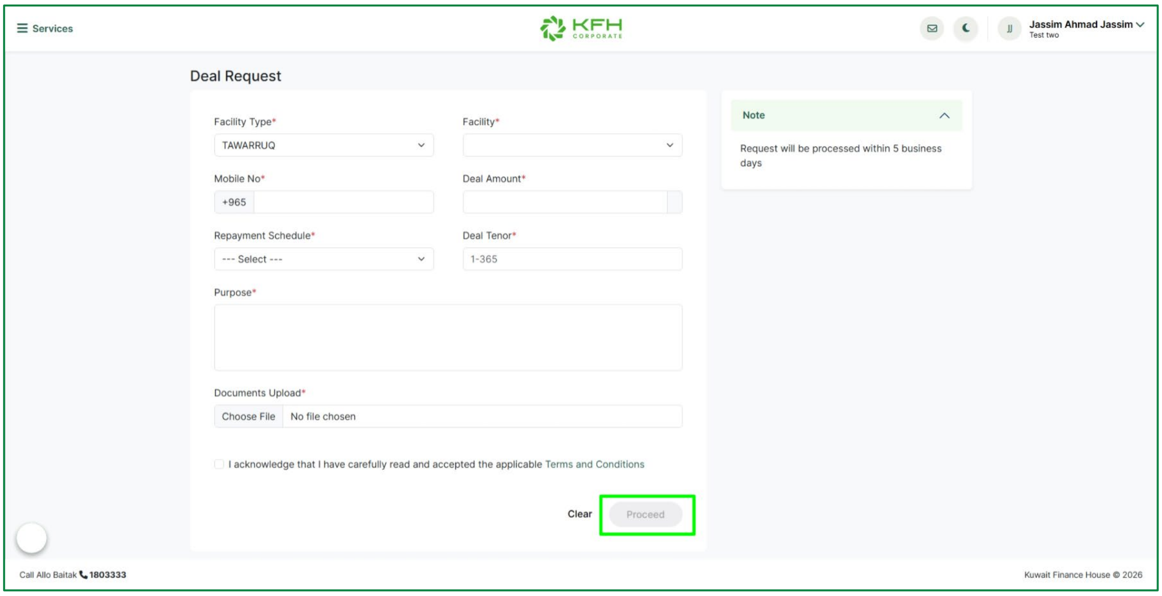
13.4 Deal Request

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**.



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

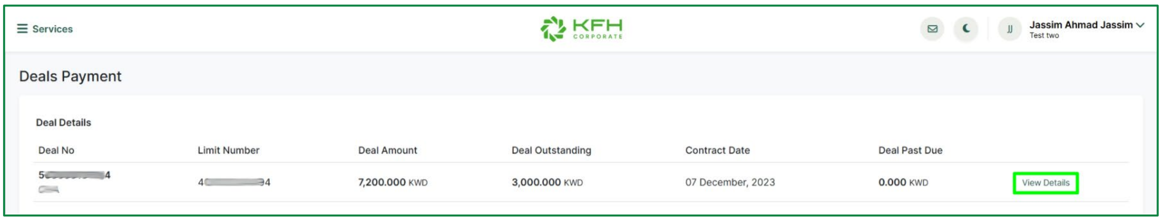
13.5 Deals Payment

Features & Notes:

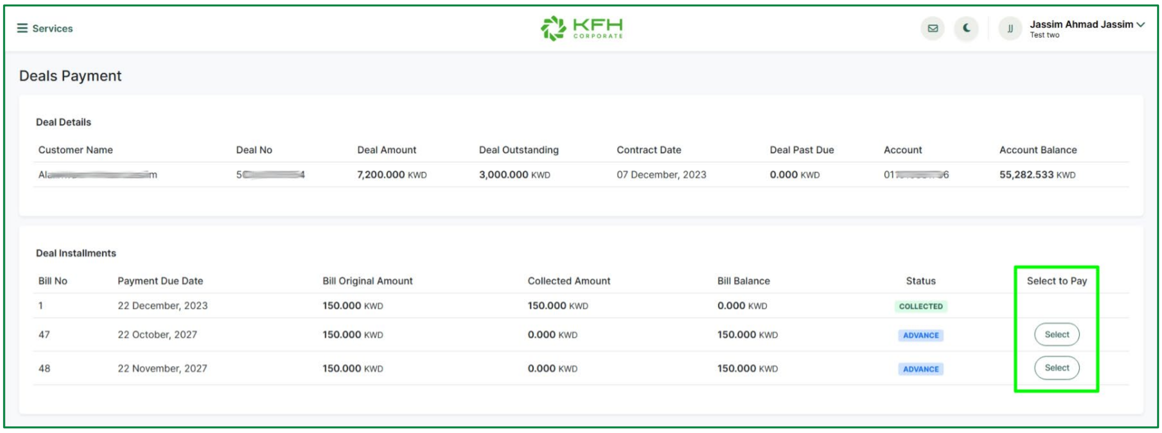
- To enable the corporation to settle outstanding financing balances or specific future installments directly from their linked corporate accounts.
- This screen provides a full audit trail of your repayment history. You can view which installments have already been COLLECTED and identify future bills marked as ADVANCE. Always check your Account Balance at the top right to ensure sufficient funds are available before attempting a payment.
- This service is available to Initiators or users with Single Full Access only.

Step-by-Step Instructions:

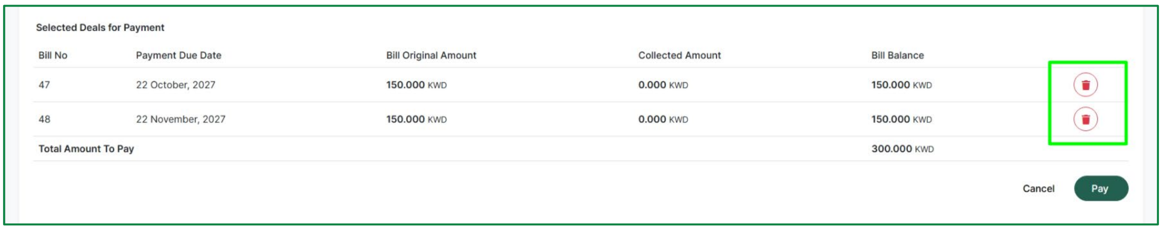
1. Navigate to **Credit Facilities** > **Deals Payment**.
2. Identify the correct contract from the Deal Details list.
3. Click **View Details** to expand the Deal Installments table.



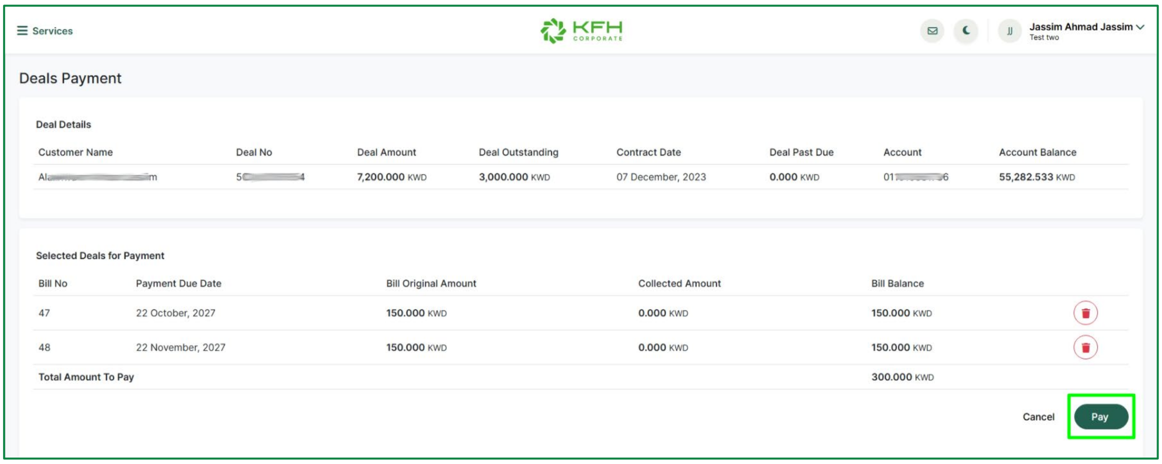
4. Scroll to the installment you wish to settle.
5. Click the **Select** button in the Select to Pay column.



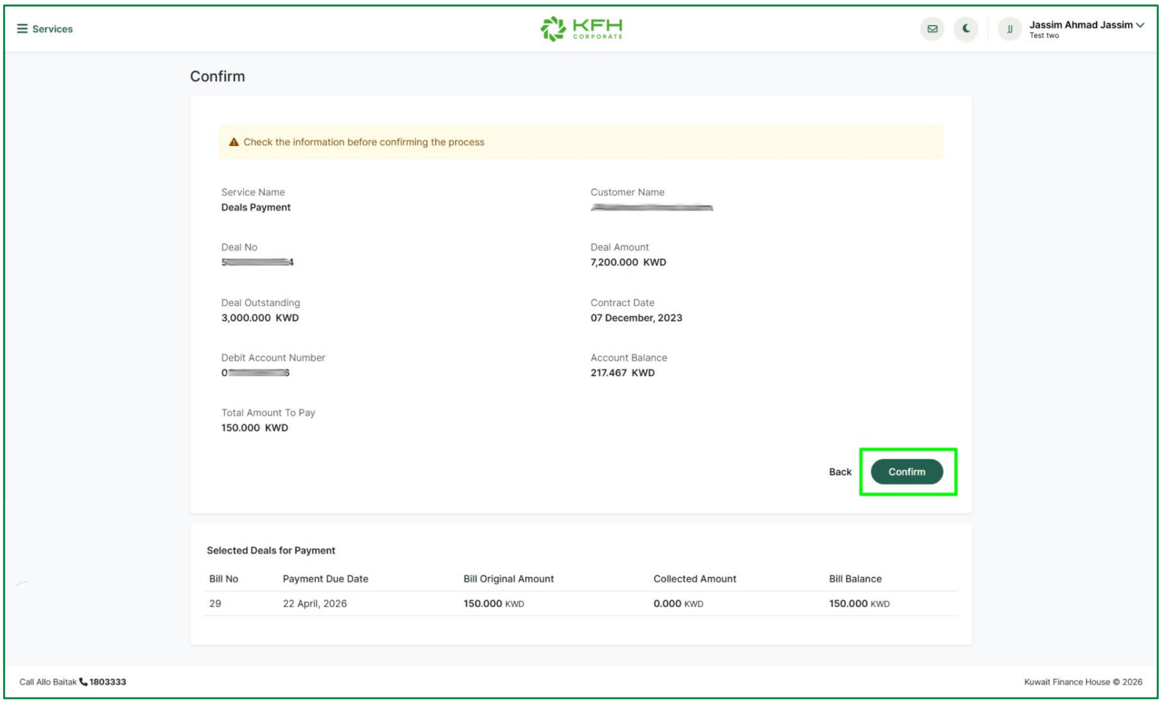
6. Users can **Select multiple installments** to be paid at once (In Sequence).
7. To **Unselect** an installment.



8. To proceed, Click on **Pay** button.



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



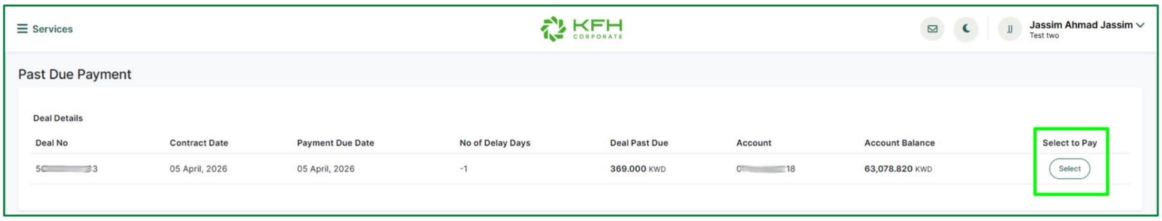
13.6 Past Due Payment

Features & Notes:

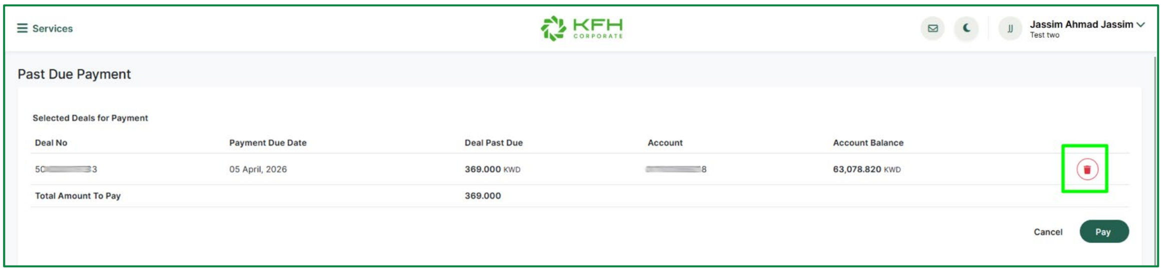
- To allow the corporation to identify and settle overdue financing installments in a prioritized order to restore credit standing.
- To maintain financial integrity, the system automatically sorts the list with the most overdue deals at the top. These must be paid in sequence to ensure that the oldest 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:

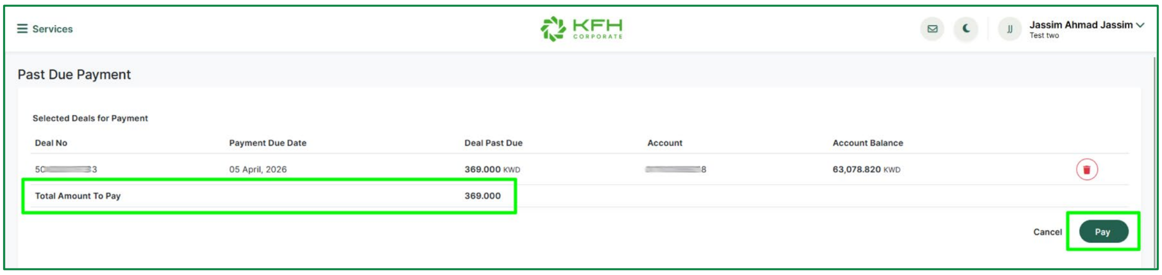
1. Navigate to **Credit Facilities** > **Past Due Payment**.
2. Examine the **list of Past Due deals**. The system displays them in strict order.
3. **Select the deals** you intend to **pay**.



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.**

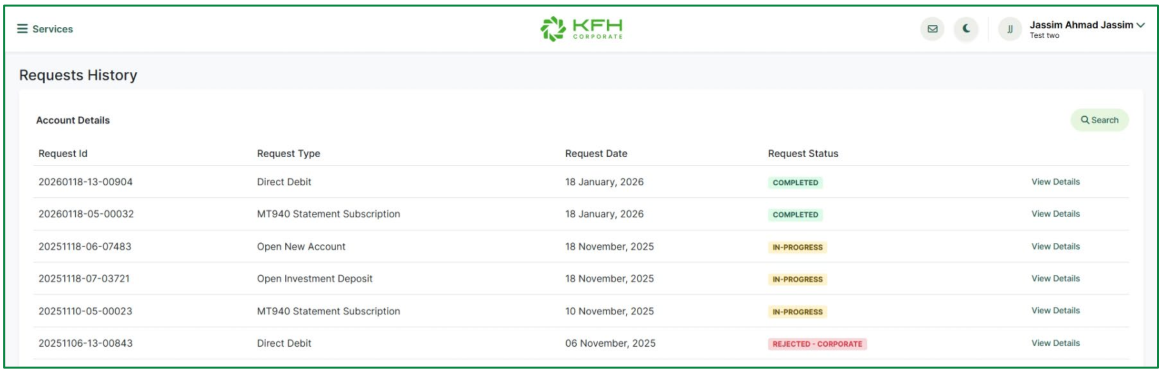
13.7 Requests History

Features & Notes:

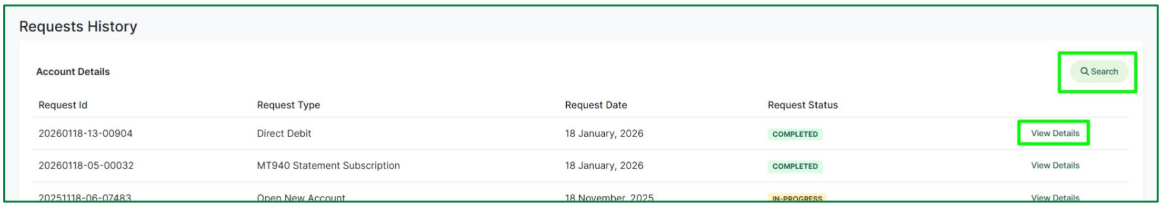
- To track and manage the lifecycle of all service requests made under the Credit Facilities module.

Step-by-Step Instructions:

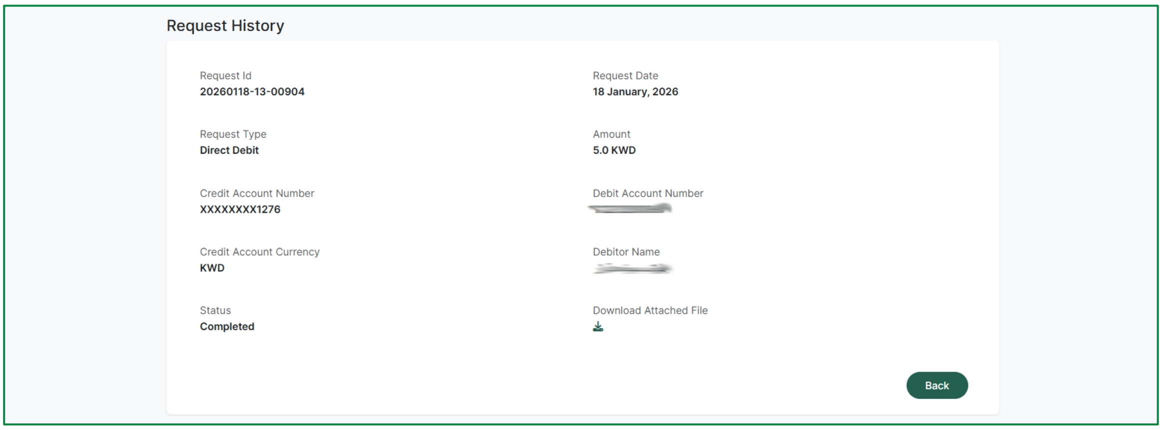
1. Navigate to **Credit Facilities** > **Requests History**.
2. The main screen displays a list of all submitted requests.
3. Monitor the real-time progress of your application. Once the KFH Backoffice completes their validation, the status will update to Success or Completed.



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.



6. **Details** View.



14. Trade Finance

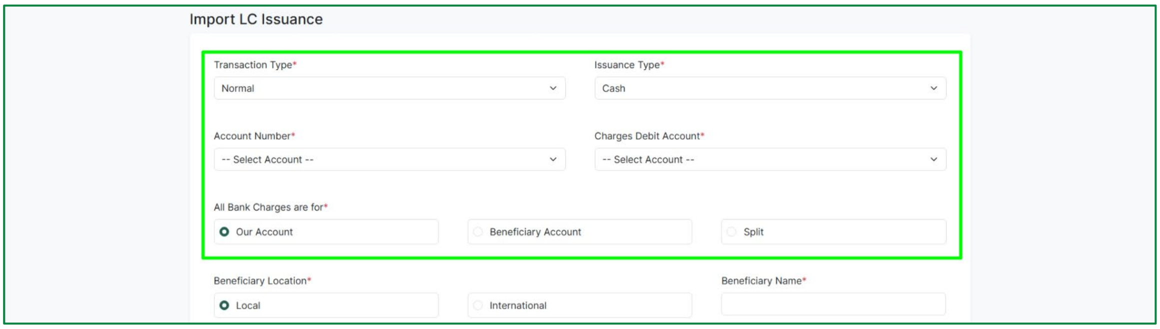
14.1 Import LC Issuance

Features & Notes:

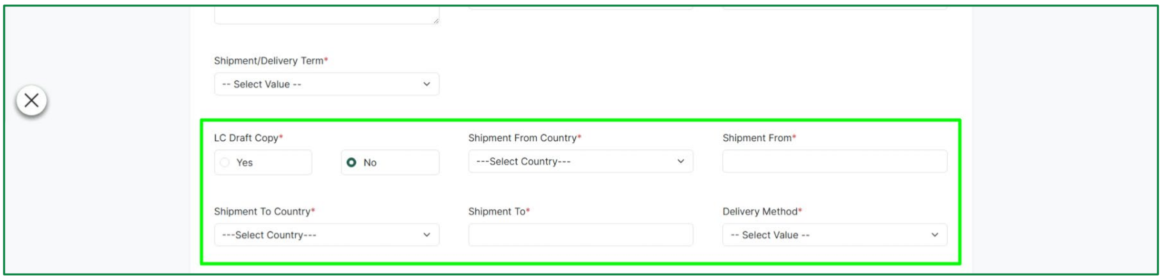
- To enable the corporation to initiate a request for an Import Letter of Credit (LC), facilitating secure international or local trade by guaranteeing payment to suppliers upon meeting specific documentary conditions.
- Accuracy in the Beneficiary Bank and Swift Code fields is vital for the successful 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:

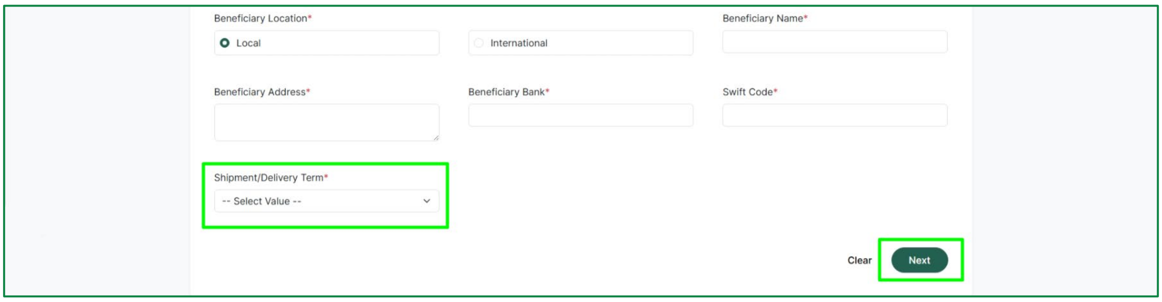
1. Navigate to **Trade Finance** > **Import LC Issuance**.
2. Select the **Transaction Type** (Murabaha, Normal, or Import Direct Payment).
3. Select the **Issuance Type** (Facility, or Cash).
4. Select **Account Number** (If Issuance Type if Cash).
5. Select **Charges Debit Account** and **Type** (Our Account, Beneficiary Account, or Split).



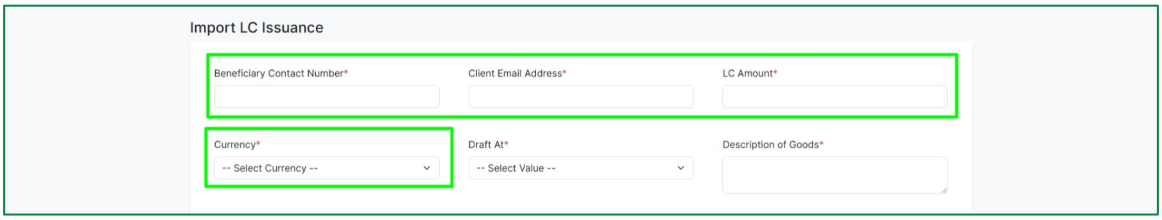
6. Select the **Beneficiary Location** (Local, or International).
7. Enter Beneficiary details: **Beneficiary Name, Beneficiary Address, Beneficiary Bank, Swift Code.**
8. If Beneficiary Location is (International): **LC Draft Copy (Yes, or No), Shipment From Country, Shipment From, Shipment To Country, Shipment To.**



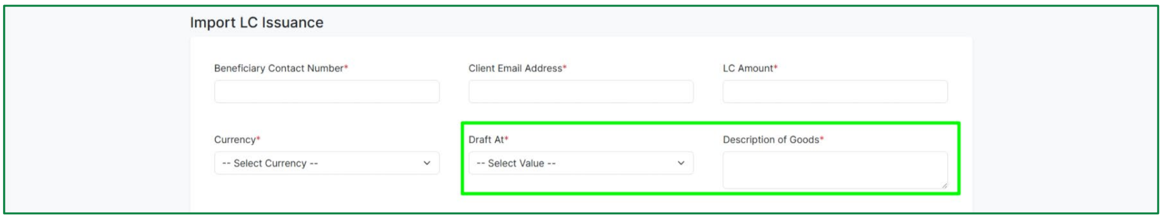
9. Select **Shipment/Delivery Term**.
10. Click on **Next**.



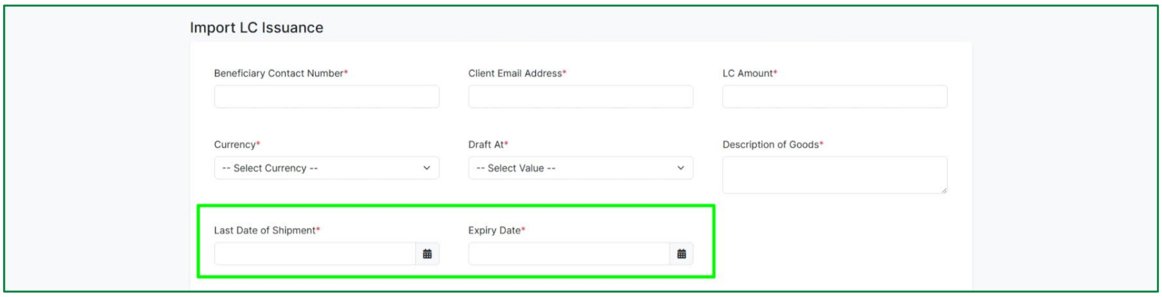
11. Enter **Beneficiary Contact Number**.
12. Enter **Client Email Address**.
13. Enter **LC Amount** & **Currency**.



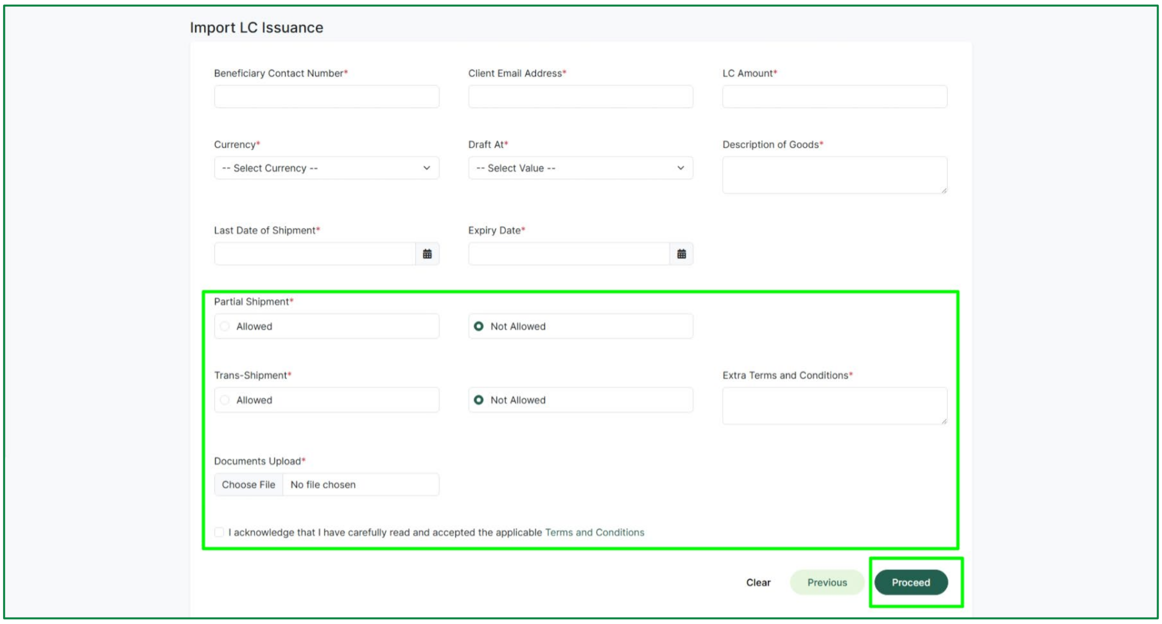
14. Select **Draft At**, each type will have specific fields to fill as follow:
    a. **Acceptance**: Days & Event.
    b. **Mixed Payments**: Mixed Payment Details.
    c. **Sight**.
15. Fill **Description of Goods**.



16. Select **Last Date of Shipment**.
17. Select **Expiry Date**.



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**.



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

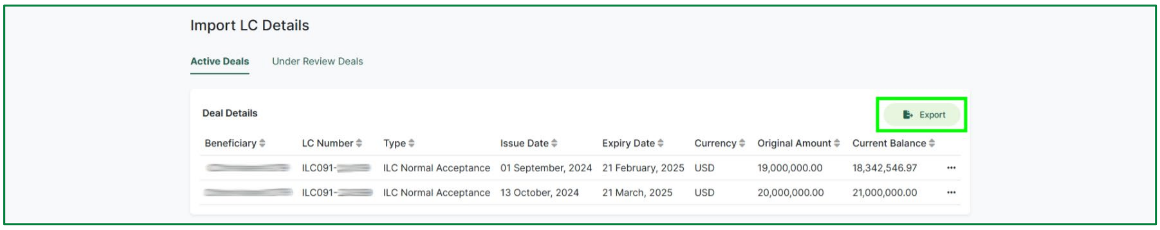
14.2 Import LC Details

Features & Notes:

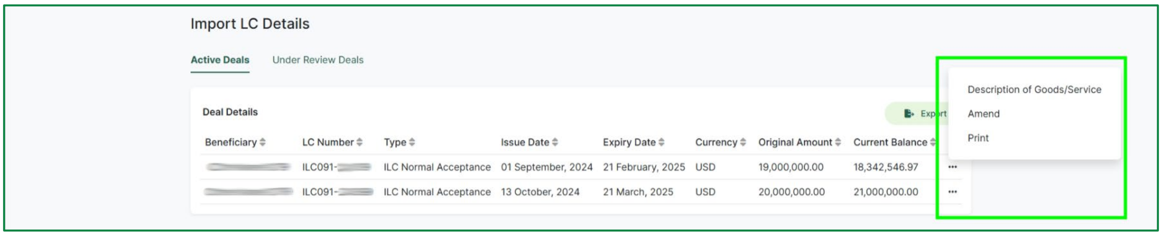
- This dashboard is your primary tool for monitoring trade obligations. It allows you to track the Expiry Date of each LC to ensure timely renewals and provides transparency into the Outstanding Amount versus the original LC Amount.

Step-by-Step Instructions:

1. Navigate to **Trade Finance** > **Import LC Details**.
2. A table will display Import LC Details in two tabs (**Active**, **Under Review**).
3. Users can click on **Export** button to get an excel file of the details.



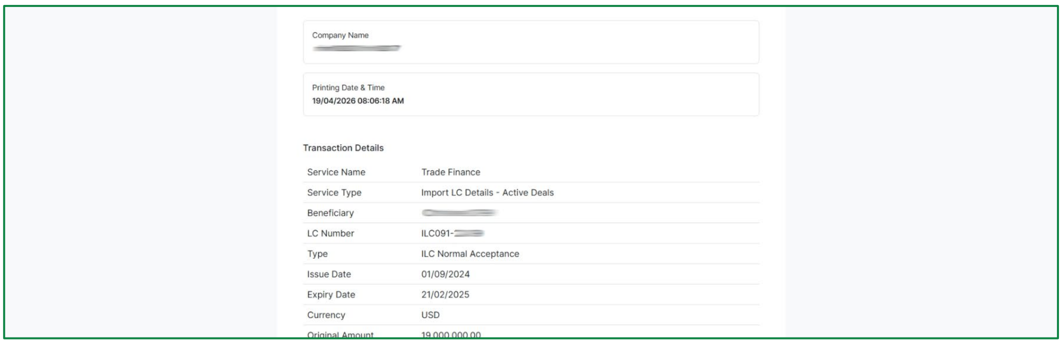
4. Click the **Option Button** (three dots) at the end of a specific card row.



   a. **Description of Goods/Service**.

   b. **Amend** (Details).

   c. **Print**.



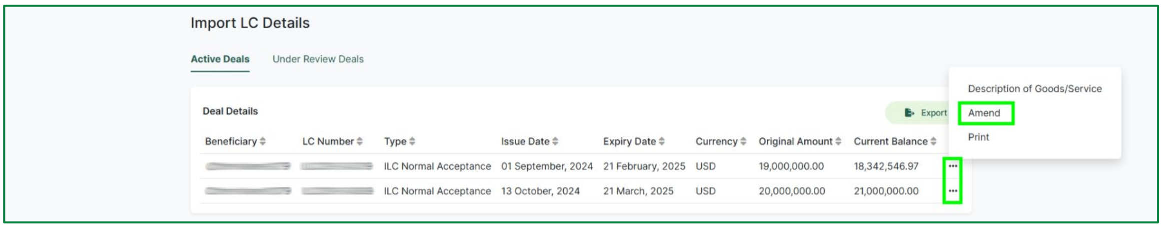
14.3 Import LC (Amend)

Features & Notes:

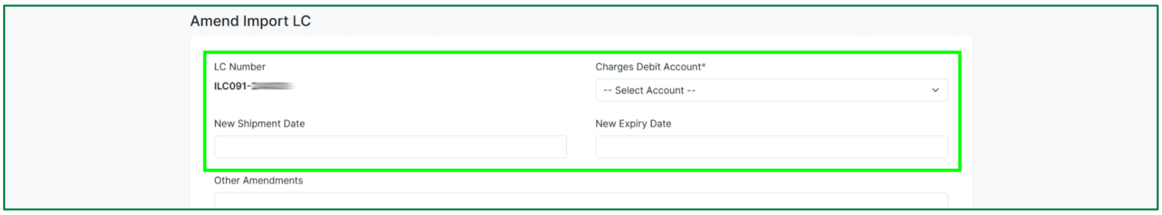
- To submit a request for Import LC amendments.
- This service is available to Initiators or users with Single Full Access only.
- You can monitor the progress of your application by navigating to the Requests History.

Step-by-Step Instructions:

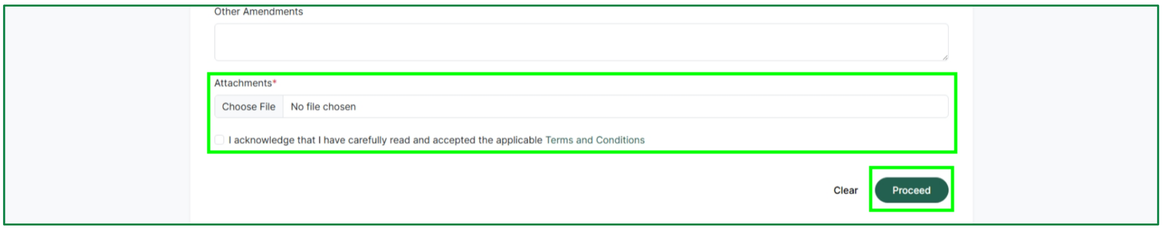
1. Navigate to **Trade Finance** > **Import LC Details**.
2. Click the **Option Button** (three dots) at the end of a specific card row.
3. Select **Amend**.



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**.

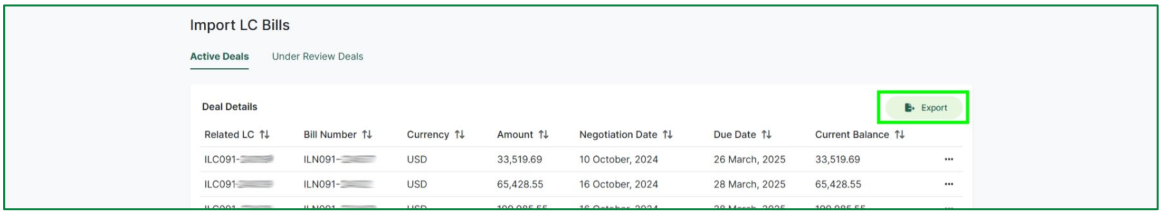
14.4 Import LC Bills

Features & Notes:

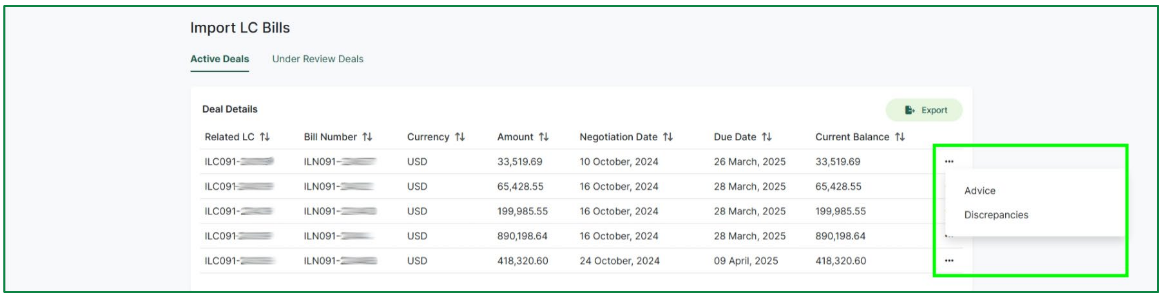
- This dashboard is your primary tool for monitoring trade obligations.

Step-by-Step Instructions:

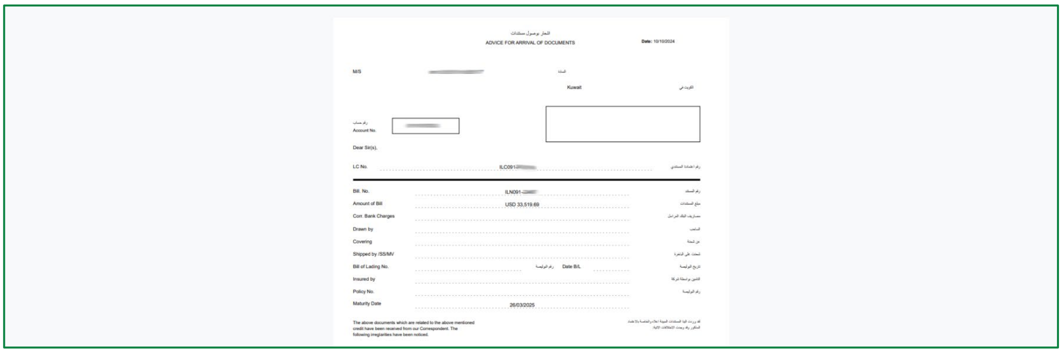
1. Navigate to **Trade Finance** > **Import LC Bills**.
2. A table will display Import LC Bills in two tabs (**Active**, **Under Review**).
3. Users can click on **Export** button to get an excel file of the details.



4. Click the **Option Button** (three dots) at the end of a specific card row.



   a. **Advice**.



   b. **Discrepancies**.

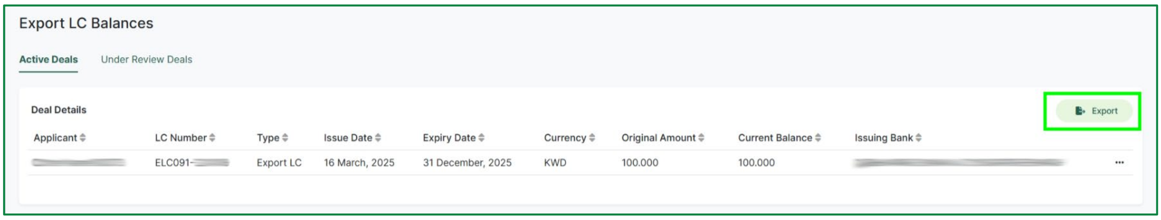
14.5 Export LC Balances

Features & Notes:

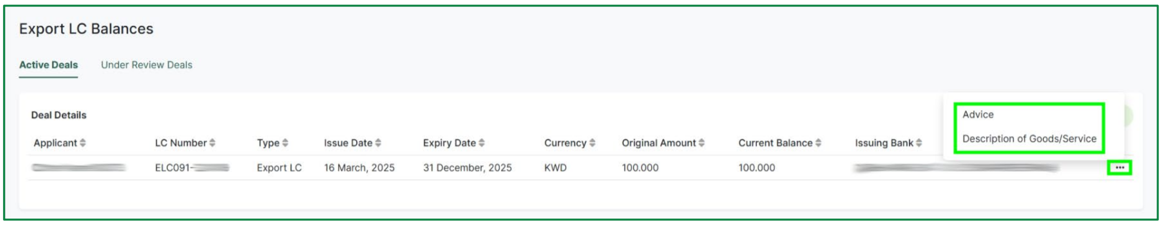
- This dashboard is your primary tool for monitoring trade obligations.

Step-by-Step Instructions:

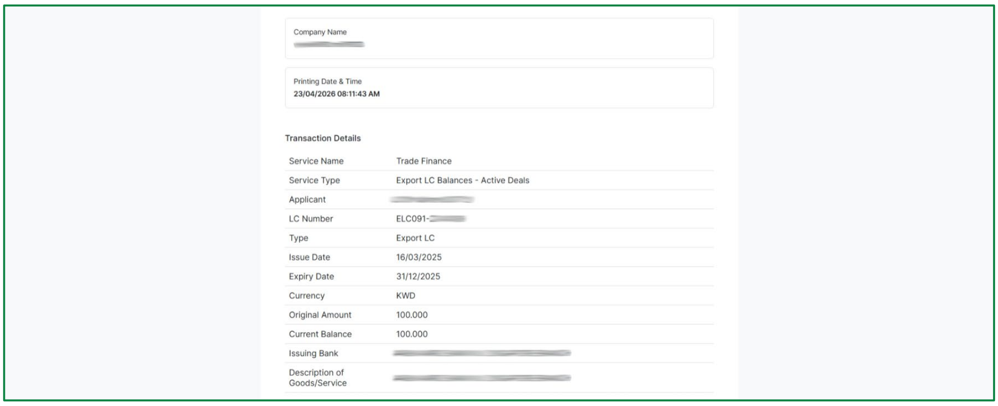
1. Navigate to **Trade Finance** > **Export LC Balances**.
2. A table will display Export LC Balances in two tabs (**Active**, **Under Review**).
3. Users can click on **Export** button to get an excel file of the details.



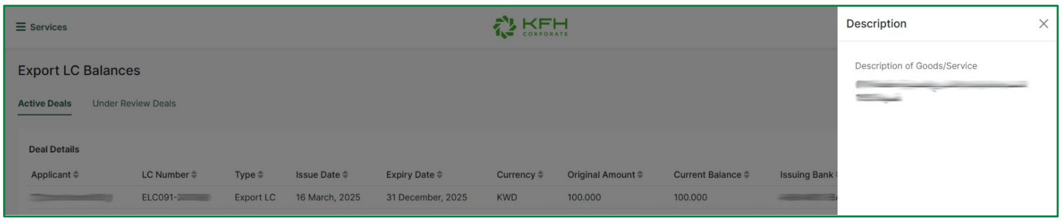
4. Click the **Option Button** (three dots) at the end of a specific card row.



a. **Advice**.



b. **Description of Goods/Service**.



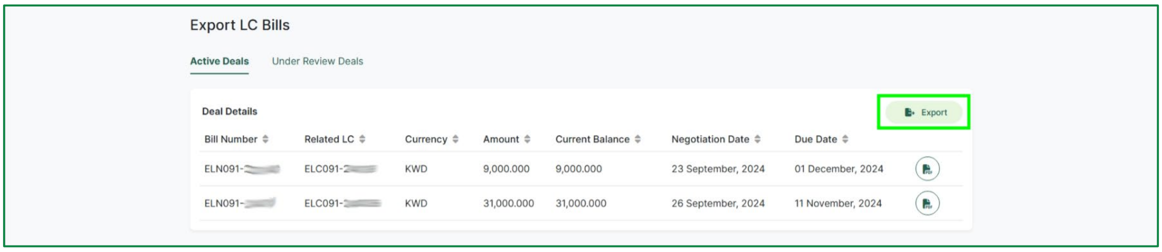
14.6 Export LC Bills

Features & Notes:

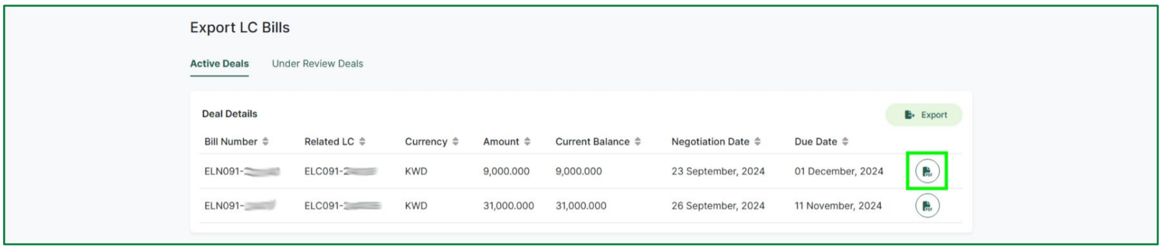
- This dashboard is your primary tool for monitoring trade obligations.

Step-by-Step Instructions:

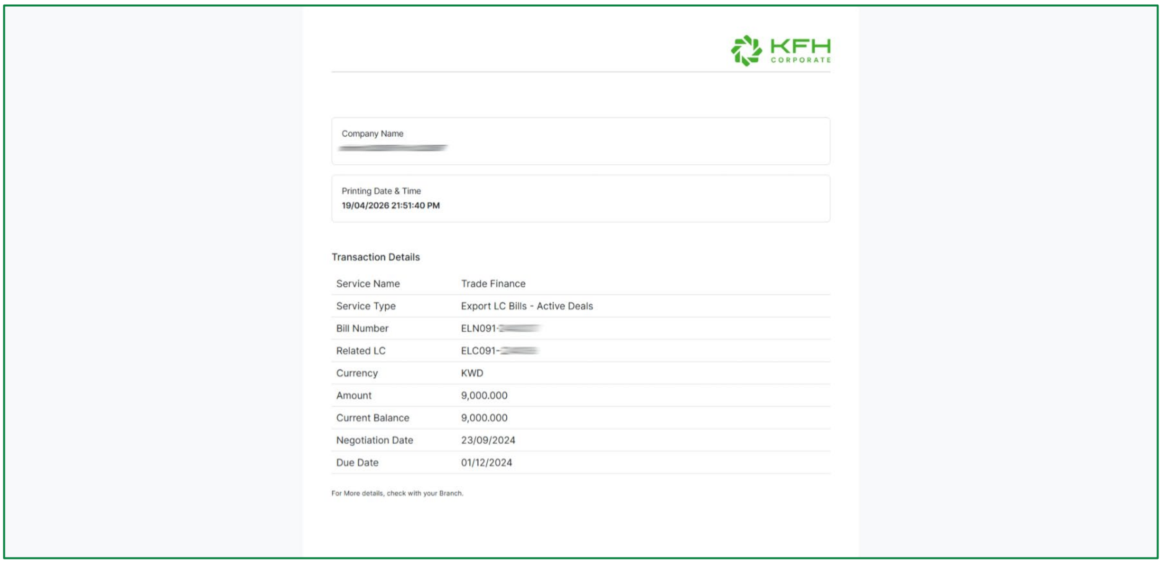
1. Navigate to **Trade Finance** > **Export LC Bills**.
1. A table will display Export LC Bills in two tabs (**Active**, **Under Review**).
2. Users can click on **Export** button to get an excel file of the details.



3. Click the **PDF** Button to extract selected record details.



4. **Exported** Details.



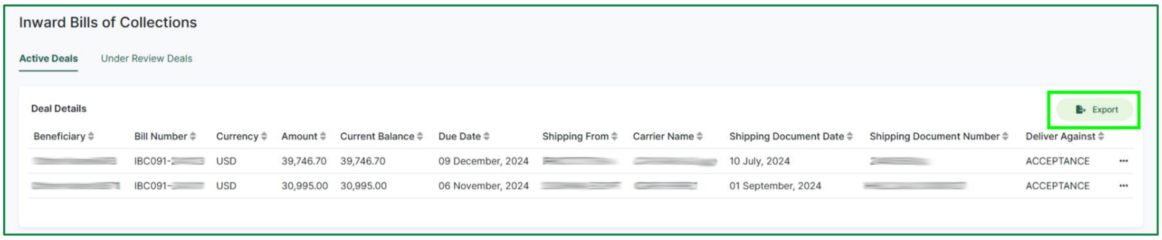
14.7 Inward Bills of Collections

Features & Notes:

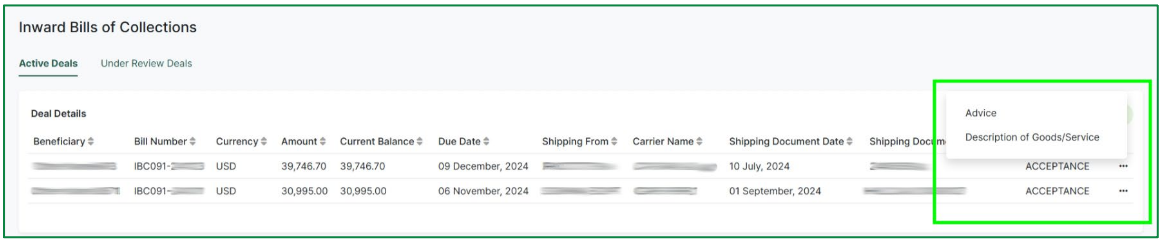
- This dashboard is your primary tool for monitoring trade obligations.

Step-by-Step Instructions:

1. Navigate to **Trade Finance** > **Inward Bills of Collections**.
2. A table will display Inward Bills of Collections in two tabs (**Active**, **Under Review**).
3. Users can click on **Export** button to get an excel file of the details.

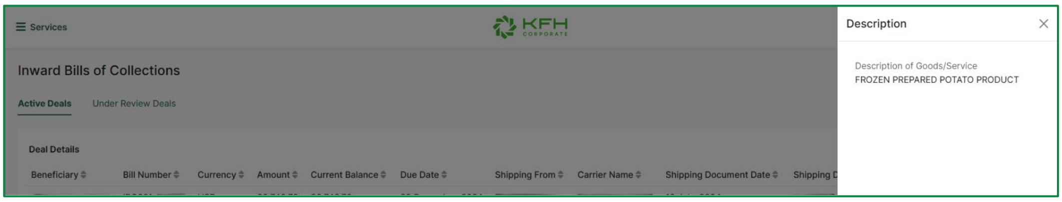


4. Click the **Option Button** (three dots) at the end of a specific card row.



   a. **Advice**.

   b. **Description of Goods/Service**.



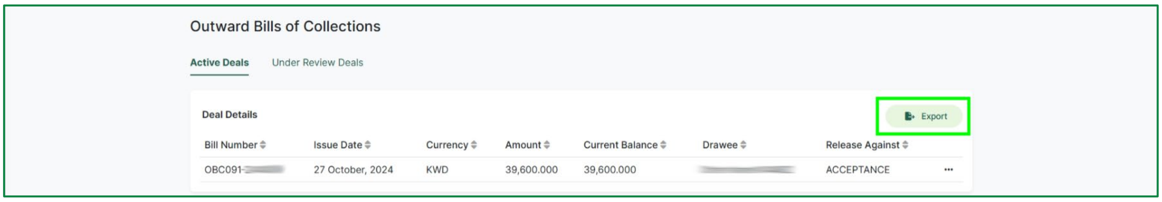
14.8 Outward Bills of Collections

Features & Notes:

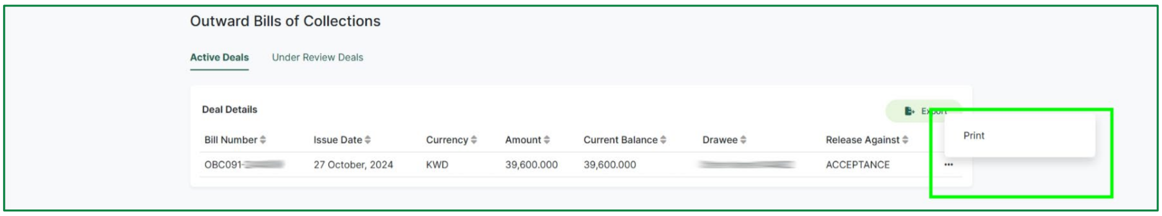
- This dashboard is your primary tool for monitoring trade obligations.

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.**

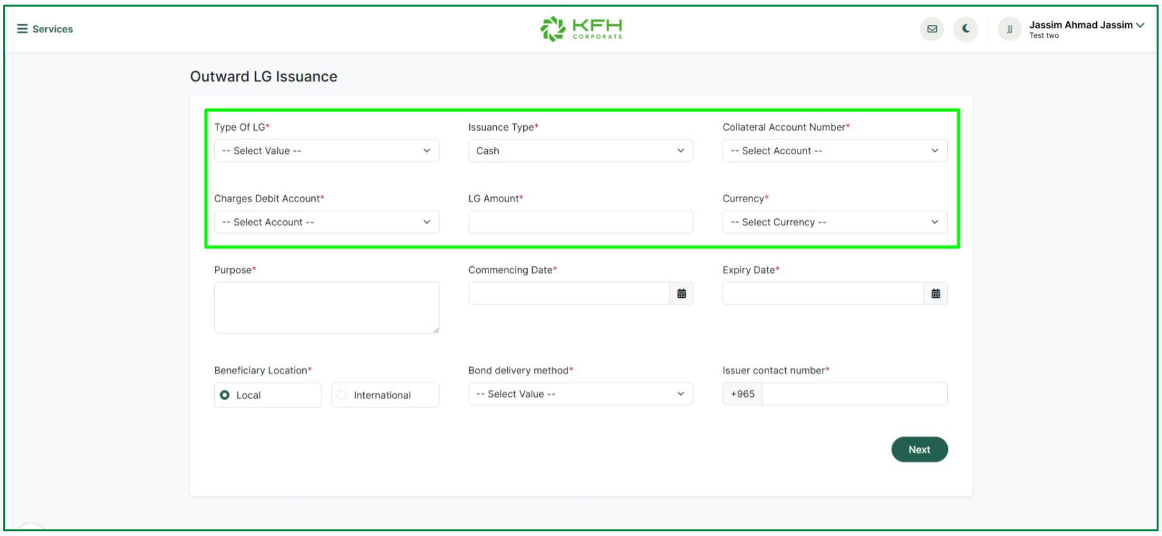
14.9 Outward LG Issuance

Features & Notes:

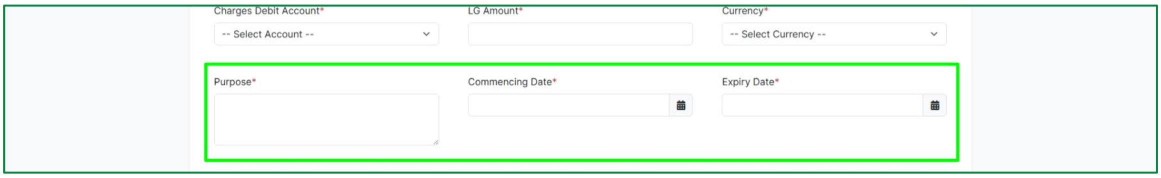
- To allow the corporation to request the issuance of a Letter of Guarantee (LG) to a third party (Beneficiary), providing a bank-backed assurance for contractual or financial obligations.
- The Commencing Date and Expiry Date define the legal validity period of the guarantee. Ensure the Purpose clearly 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:

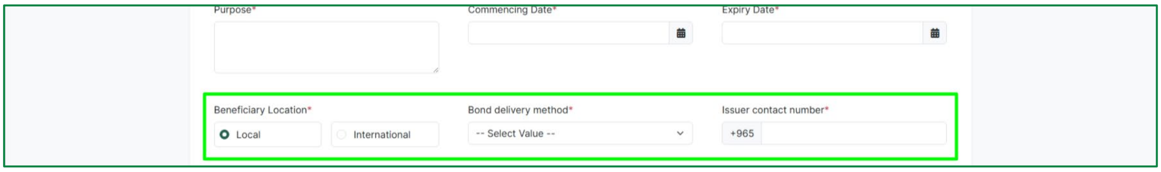
1. Navigate to **Trade Finance** > **Outward LG Issuance**.
2. Select the **Type of LG** (Performance, Tender, Other, Advance Payment, or Standby Letter of Credit).
3. Select the **Issuance Type** (Facility, or Cash).
4. Select **Account Number** (If Issuance Type if Cash).
5. Select the **Charges Debit Account**.
6. Enter **LG Amount** & **Currency**.



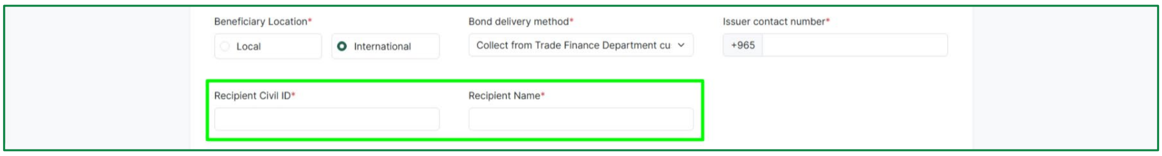
7. Enter the **Purpose**.
8. Select **Commencing Date**.
9. Select **Expiry Date**.



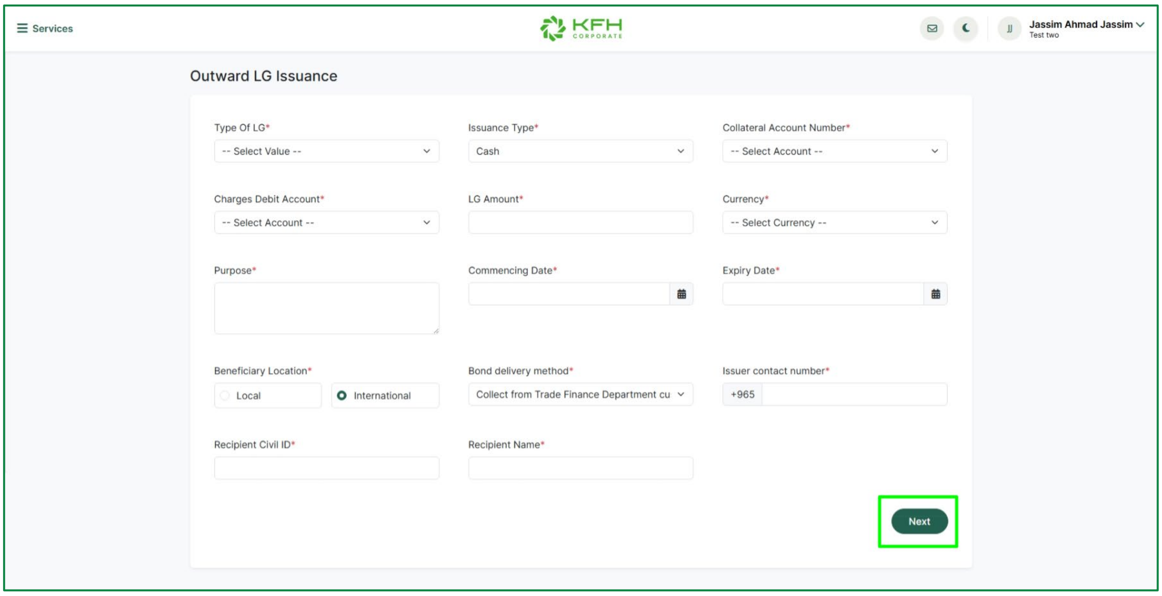
10. Select **Beneficiary Location** (Local, or International).
11. Select **Bond delivery method** (Mail delivery to beneficiary, Collect from Trade Finance Department customer service).
12. Enter **Issuer contact number**.



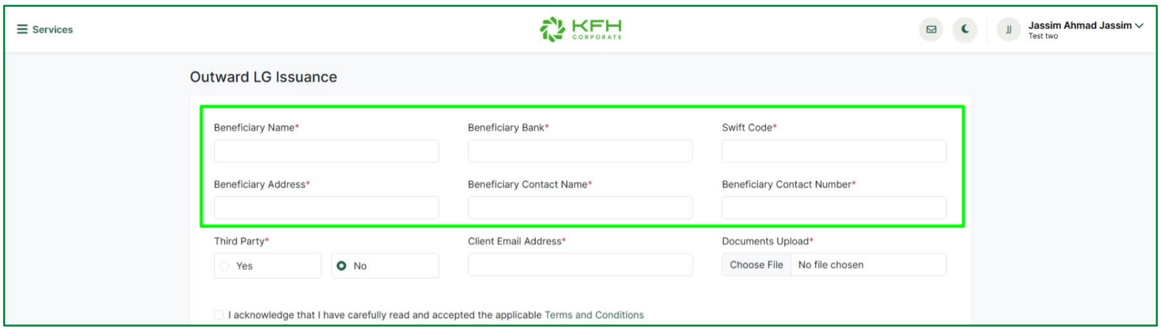
13. If **Bond delivery method** is (Collect from Trade Finance Department customer service): **Recipient Civil ID**, **Recipient Name**.



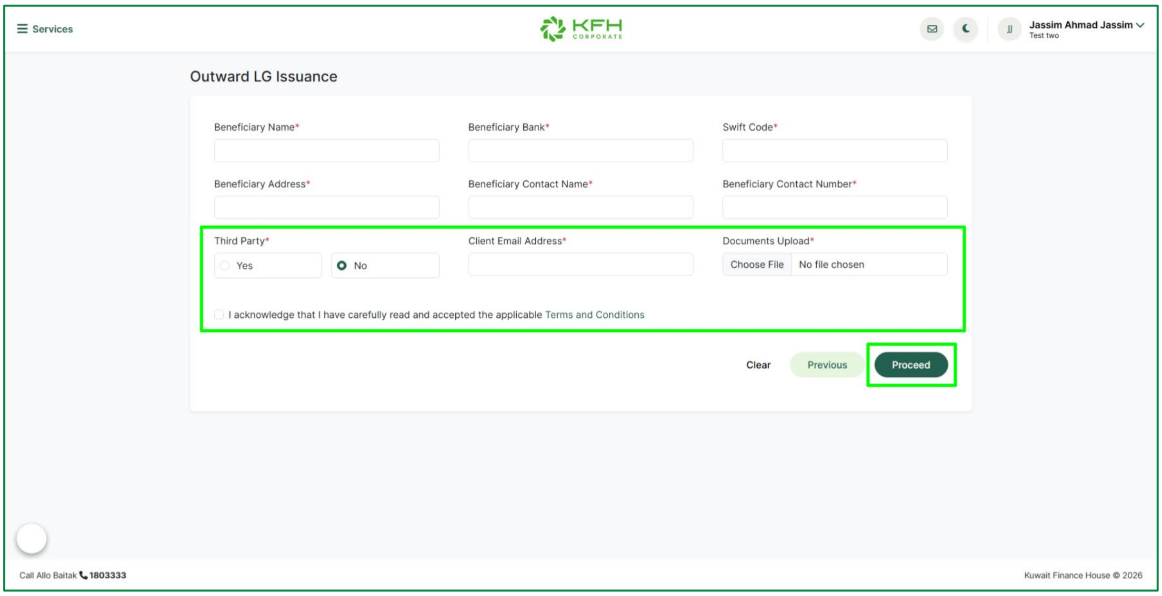
14. Click **Next**.



15. Enter **Beneficiary Details**.



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**.



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

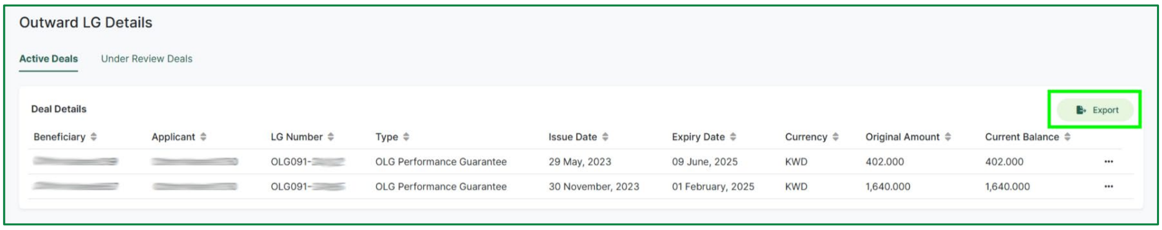
14.10 Outward LG Details

Features & Notes:

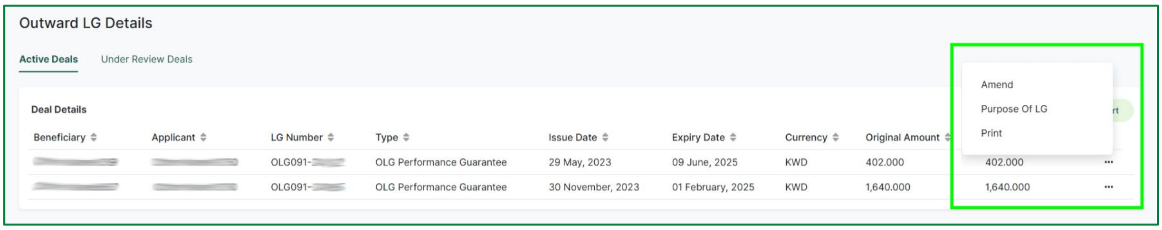
- This dashboard is your primary tool for monitoring trade obligations.

Step-by-Step Instructions:

1. Navigate to **Trade Finance** > **Outward LG Details**.
2. A table will display Outward LG Details in two tabs (**Active**, **Under Review**).
3. Users can click on **Export** button to get an excel file of the details.



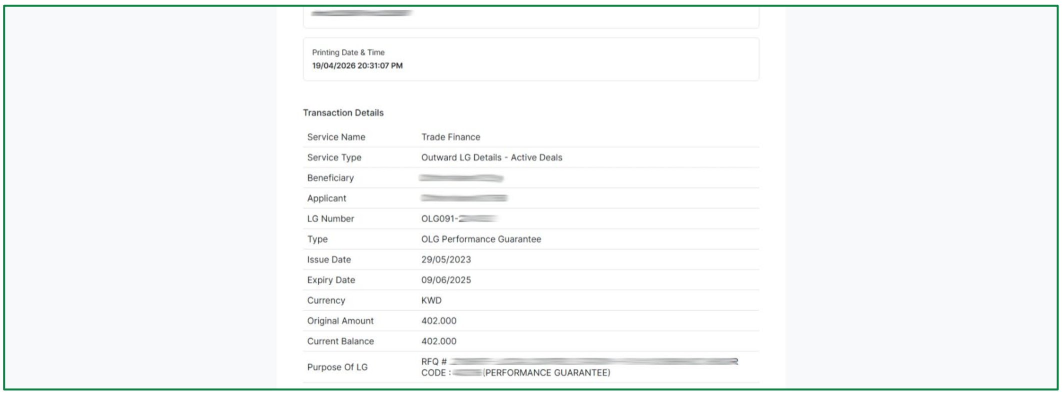
4. Click the **Option Button** (three dots) at the end of a specific card row.



   a. **Amend** (Details).

   b. **Purpose of LG**.

   c. **Print**.



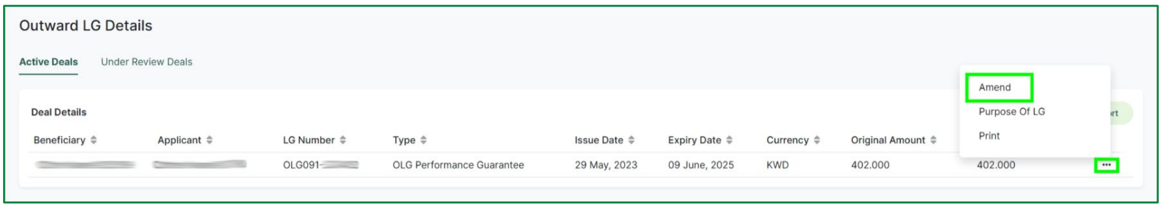
14.11 Outward LG (Amend)

Features & Notes:

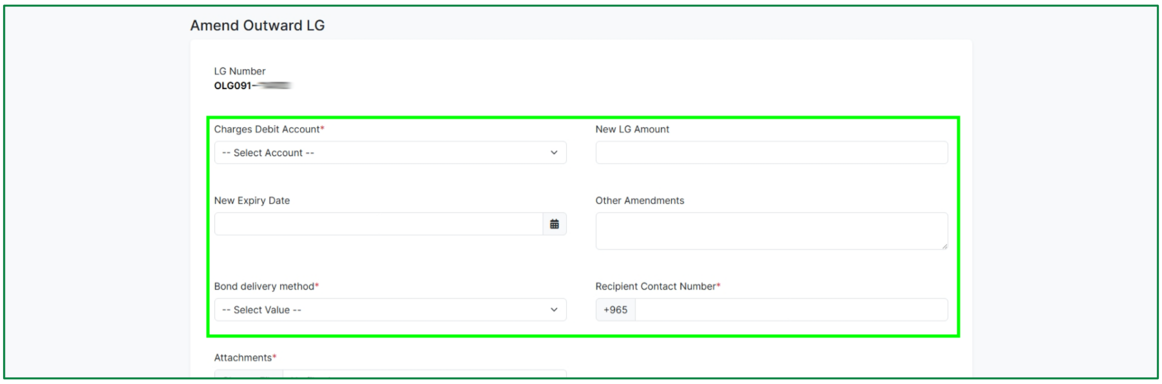
- To submit a request for Outward LG amendments.
- This service is available to Initiators or users with Single Full Access only.
- You can monitor the progress of your application by navigating to the Requests History.

Step-by-Step Instructions:

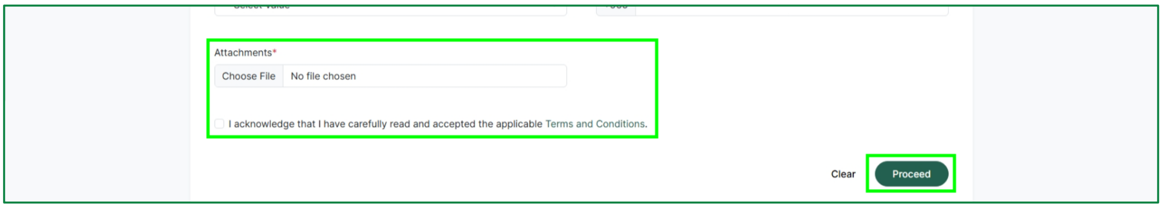
1. Navigate to **Trade Finance** > **Outward LG Details**.
2. Click the **Option Button** (three dots) at the end of a specific card row.
3. Select **Amend**.



4. Select **Charges Debit Account**.
5. **Amend** the LC as per your needs.



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**.

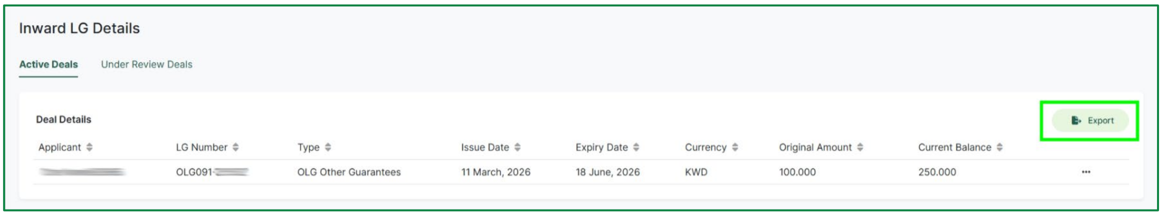
14.12 Inward LG Details

Features & Notes:

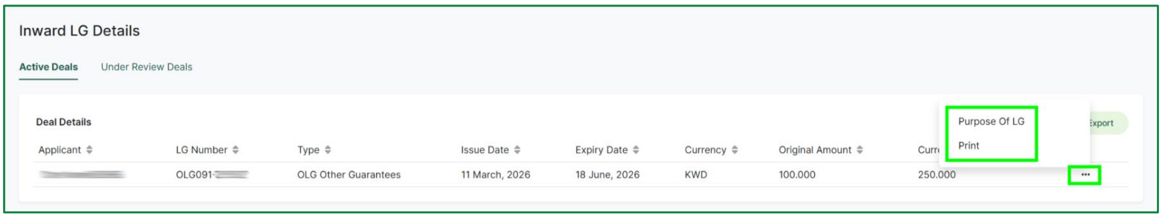
- This dashboard is your primary tool for monitoring trade obligations.

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.

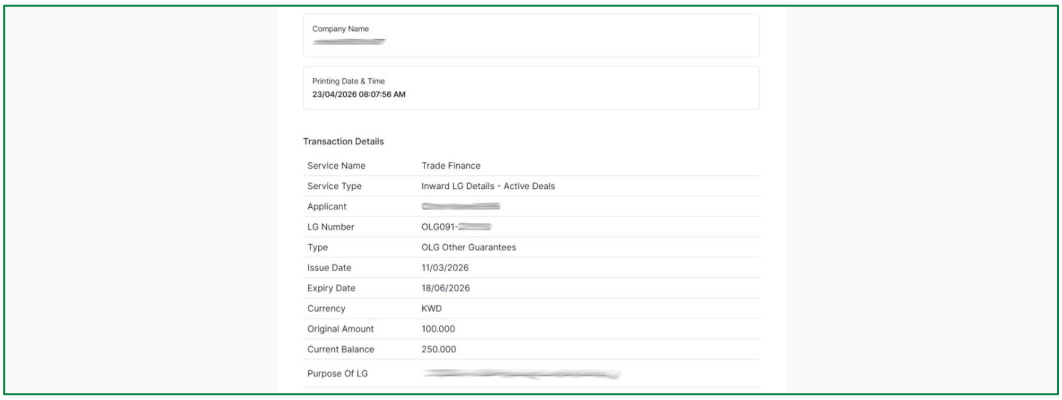


4. Click the **Option Button** (three dots) at the end of a specific card row.



a. **Purpose of LG**.

b. **Print**.



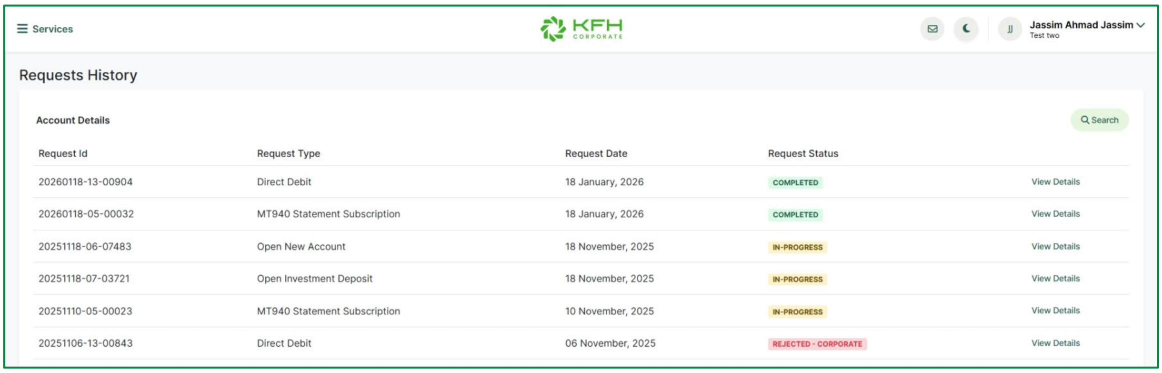
14.13 Requests History

Features & Notes:

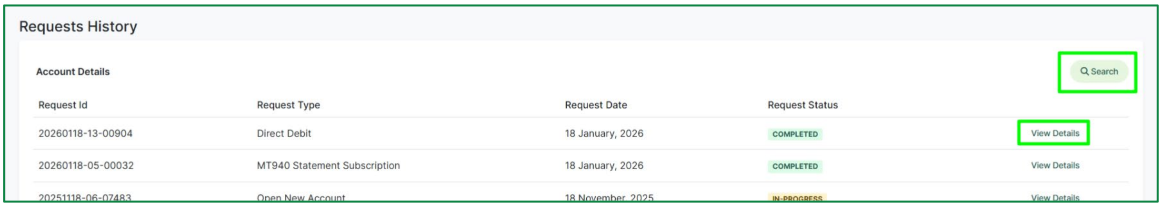
- To track and manage the lifecycle of all service requests made under the Trade Finance module.

Step-by-Step Instructions:

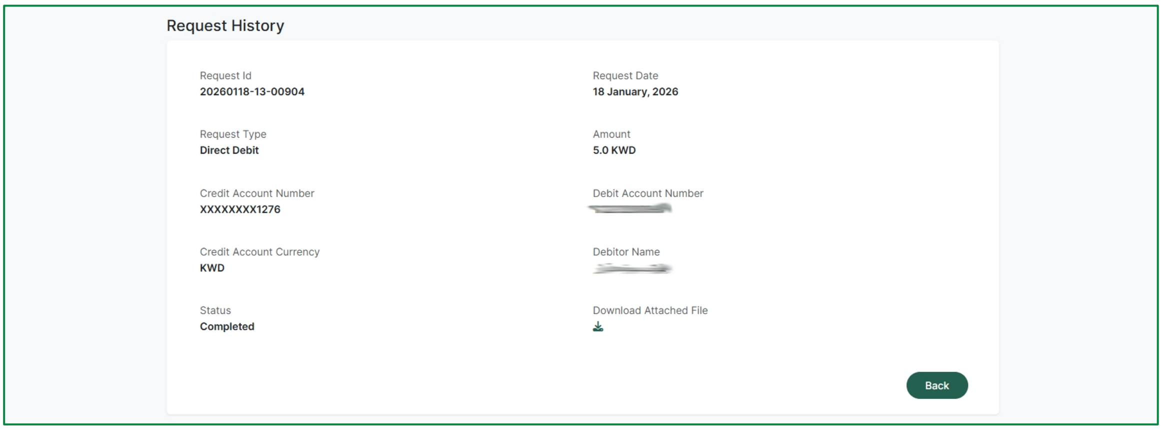
1. Navigate to **Trade Finance** > **Requests History**.
2. The main screen displays a list of all submitted requests.
3. Monitor the real-time progress of your application. Once the KFH Backoffice completes their validation, the status will update to Success or Completed.



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.



6. **Details** View.



15. Credit Cards

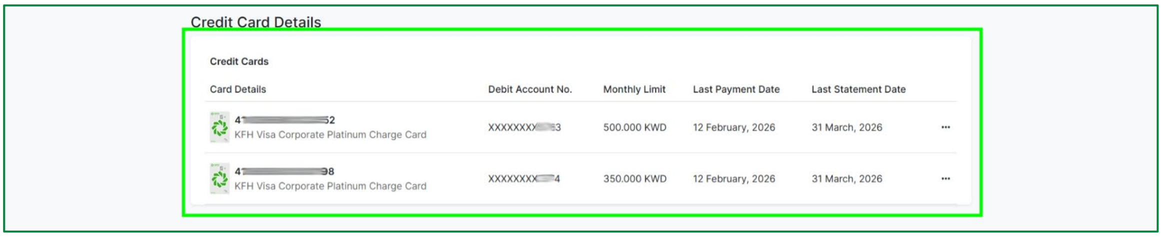
15.1 Credit Card Details

Features & Notes:

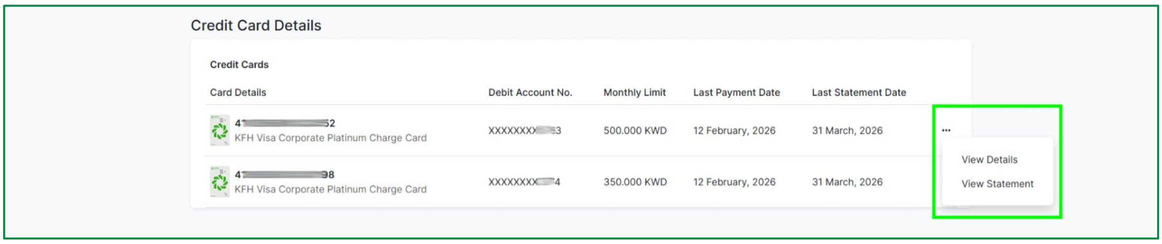
- To provide a comprehensive overview of corporate credit cards, including limits, payment history, and access to official statements.

Step-by-Step Instructions:

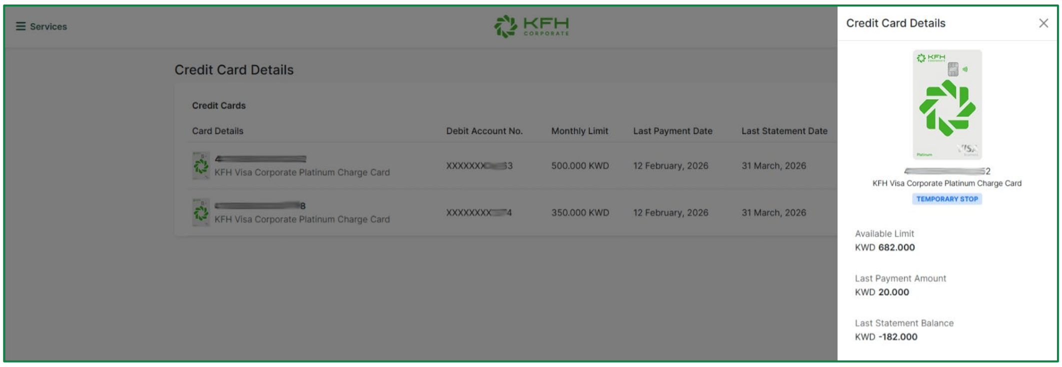
1. Navigate to **Credit Cards** > **Credit Card Details**.
2. Examine the Credit Cards list for high-level information.



3. Click the **Option** Button (three dots) at the end of a specific card row to choose one of the following:



   a. **View Details**.



   b. **View Statement** (Details).

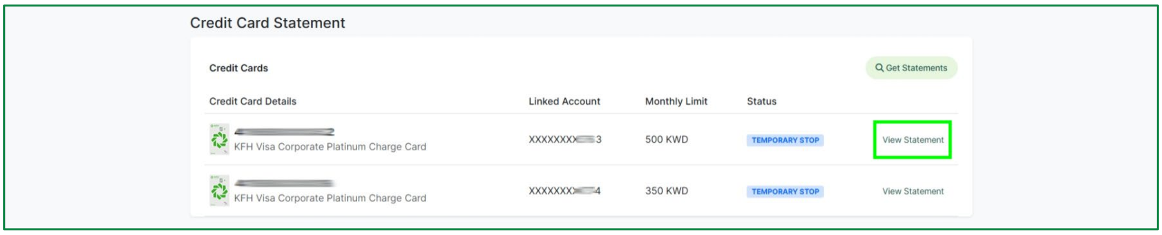
15.2 Credit Card Statement

Features & Notes:

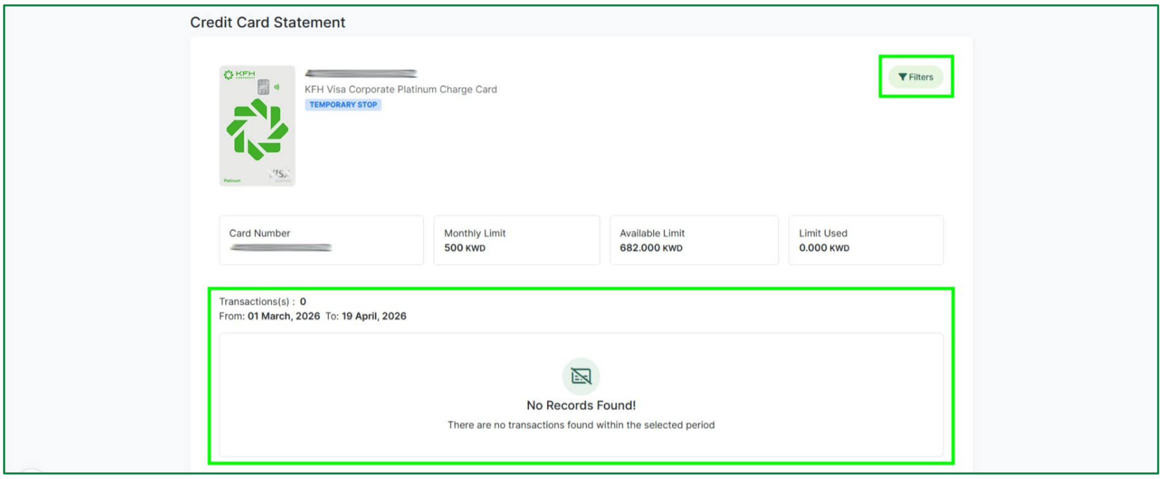
- To allow the corporation to access historical billing cycles and real-time transaction breakdowns for all corporate credit cards.

Step-by-Step Instructions:

1. Navigate to **Credit Cards** > **Credit Card Statement**.
2. Identify the specific card you wish to audit from the dashboard.
3. Click the **View Statement** link at the end of the row for the selected card.



4. **Recent transactions** will be displayed on the screen.
5. Click on the **Filter** button to search for specific date range.



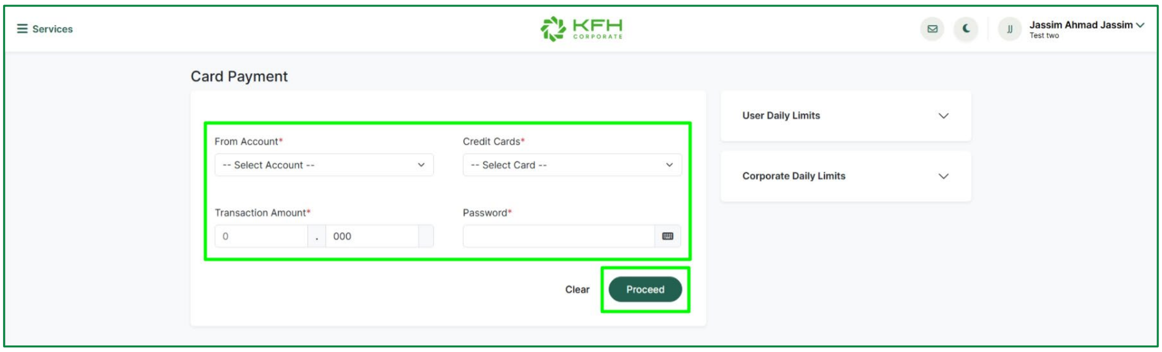
15.3 Card Payment

Features & Notes:

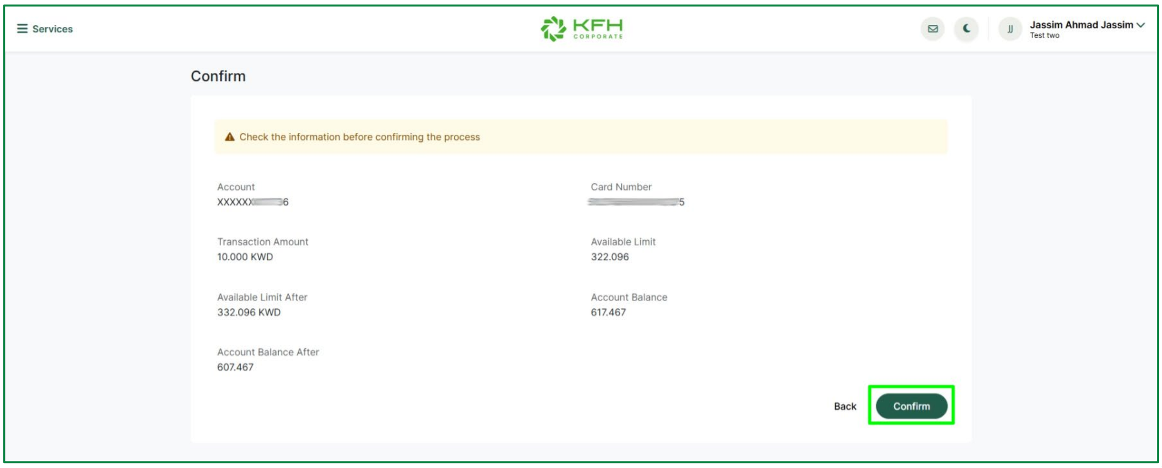
- To allow the corporation to settle outstanding balances on corporate credit cards or top up directly from their corporate bank accounts.

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**.



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



15.4 Standing Orders to Cards

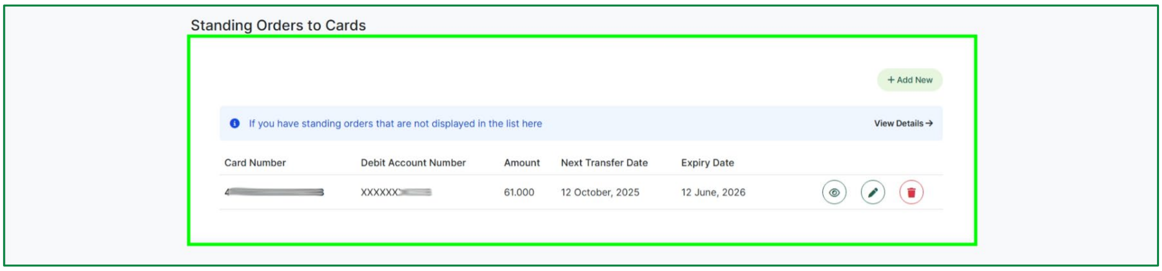
15.4.1. View Standing Orders to Cards

Features & Notes:

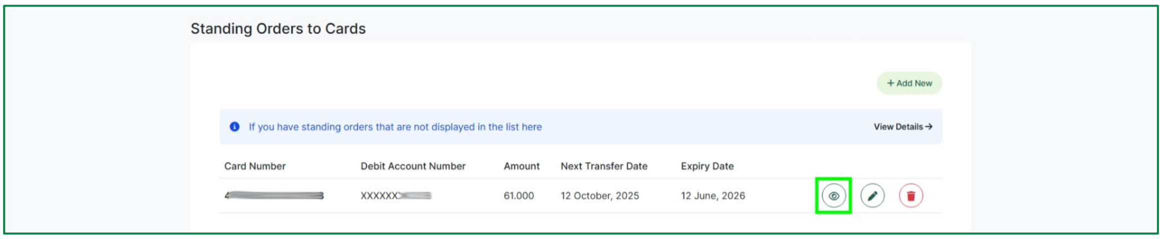
- To automate recurring payments or top-ups from a corporate account to specific corporate credit cards on a scheduled Monthly basis.

Step-by-Step Instructions:

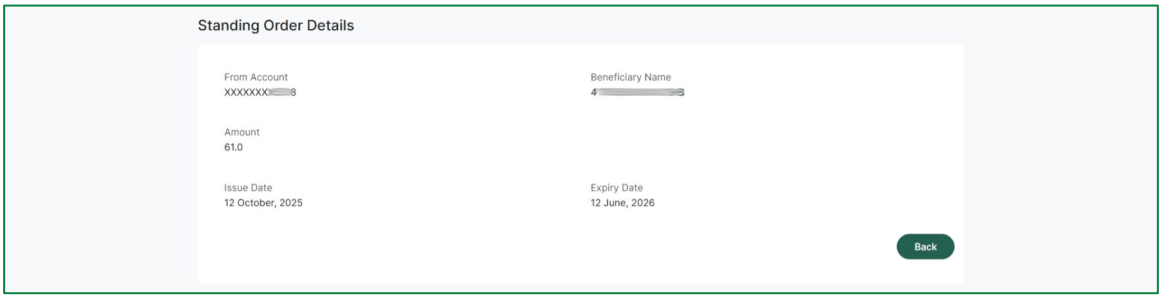
1. Navigate to **Credit Cards** > **Standing Orders to Cards**.
2. A table will be displayed with a list of active standing orders to accounts.



3. To view more details, click **View** button.



4. **Details View**.



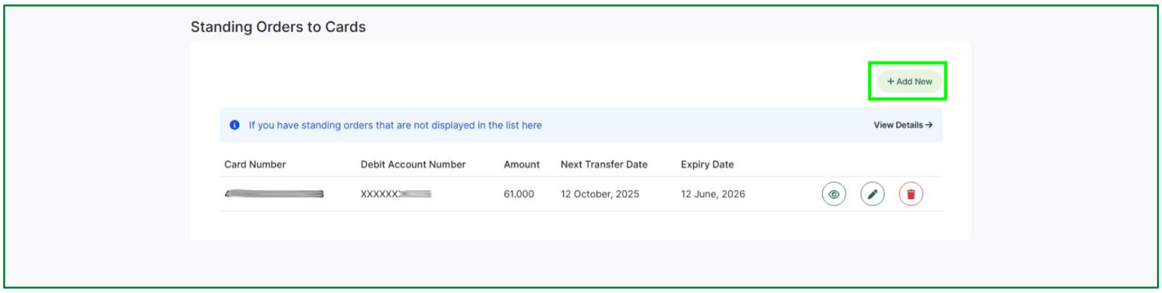
15.4.2.Add Standing Orders to Cards

Features & Notes:

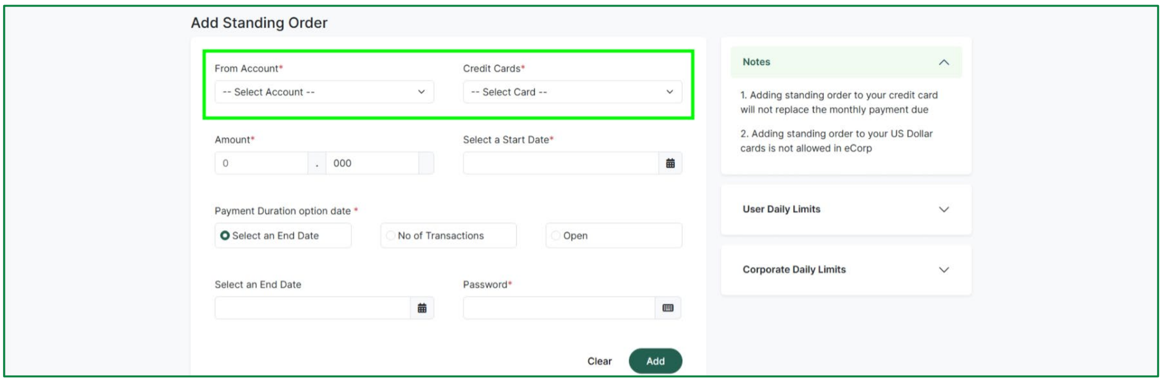
- To automate recurring payments or top-ups from a corporate account to specific corporate credit cards on a scheduled Monthly basis.
- This service is available to Initiators or users with Single Full Access only.

Step-by-Step Instructions:

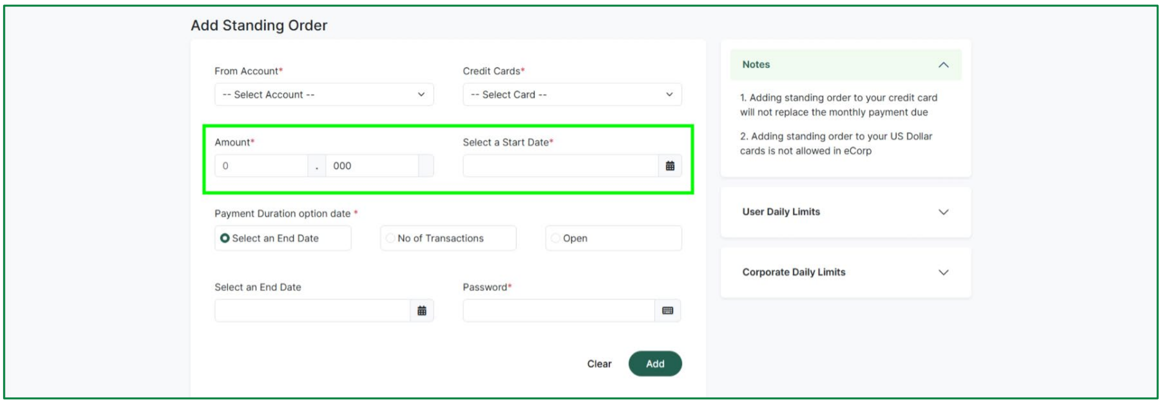
1. Navigate to **Credit Cards** > **Standing Orders to Cards**.
2. Click **Add** button.



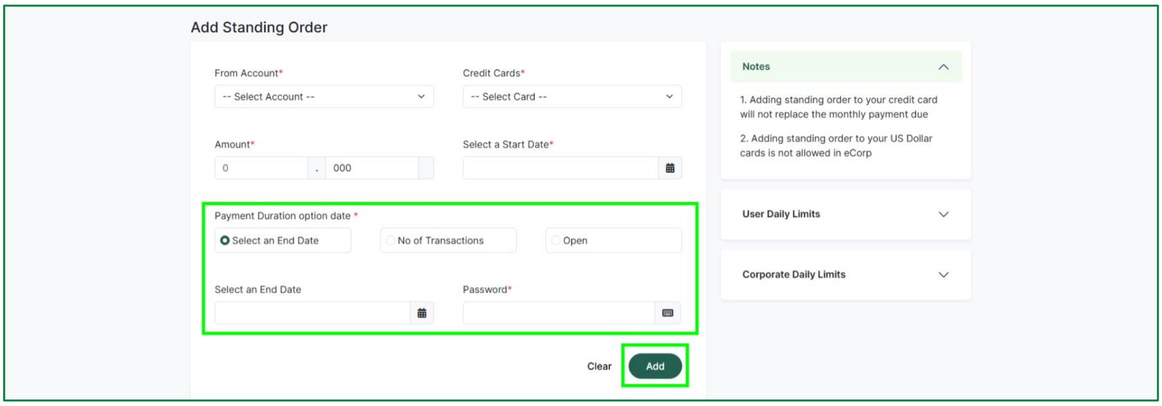
3. Select the **Debit Account** to be debited.
4. Select **Credit Card**.



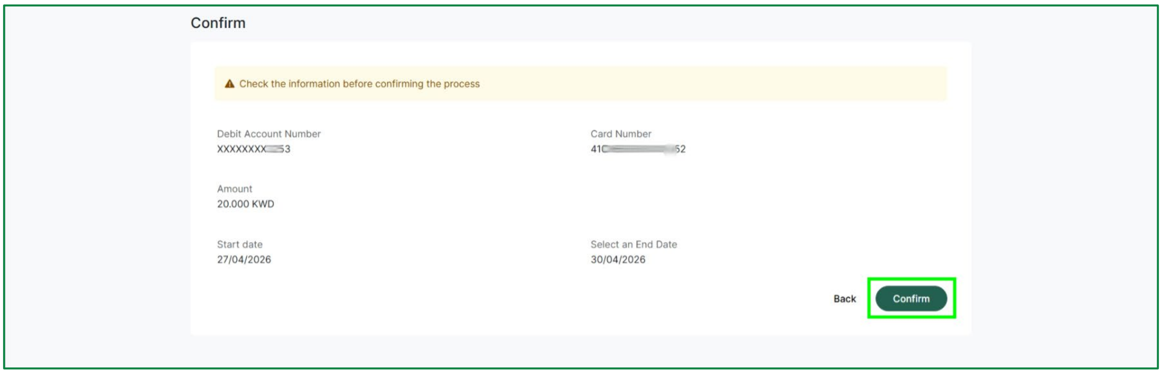
5. Enter the **Amount** to be transferred in each cycle.
6. Select **Start Date**.



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.**



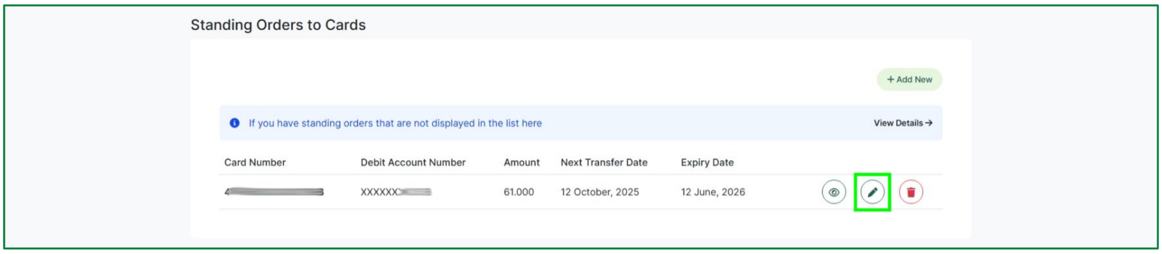
15.4.3.Edit Standing Orders to Cards

Features & Notes:

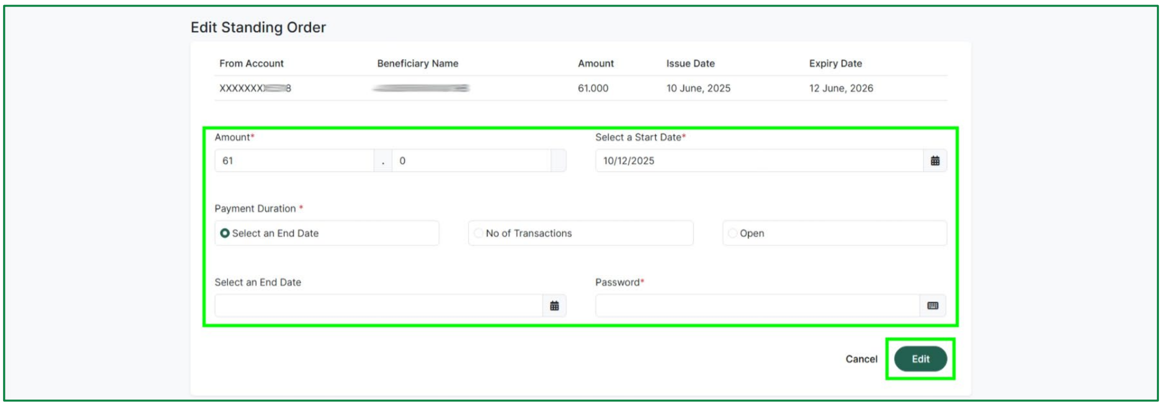
- To Edit an existing standing order instructions to cards.
- This service is available to Initiators or users with Single Full Access only.

Step-by-Step Instructions:

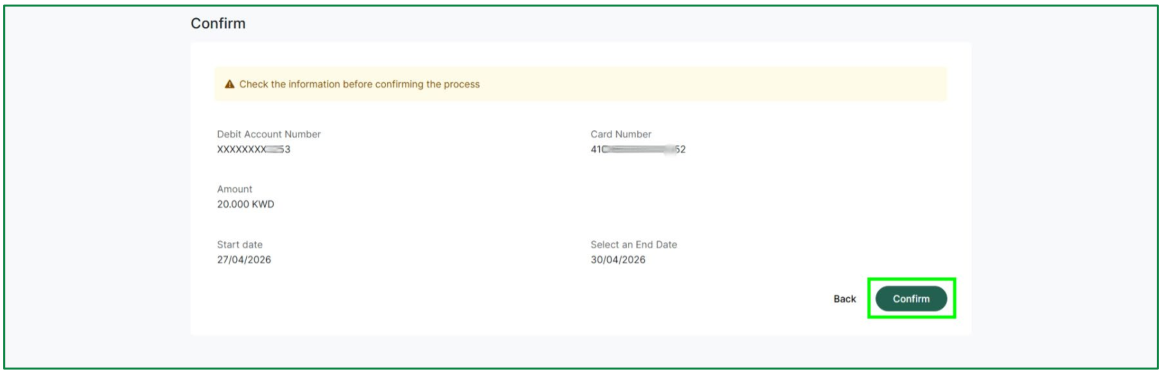
1. Navigate to **Credit Cards** > **Standing Orders to Cards**.
2. Click **Edit** button.



3. Edit the required instructions.
4. Enter your **Login Password**.
5. Click **Proceed**.



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



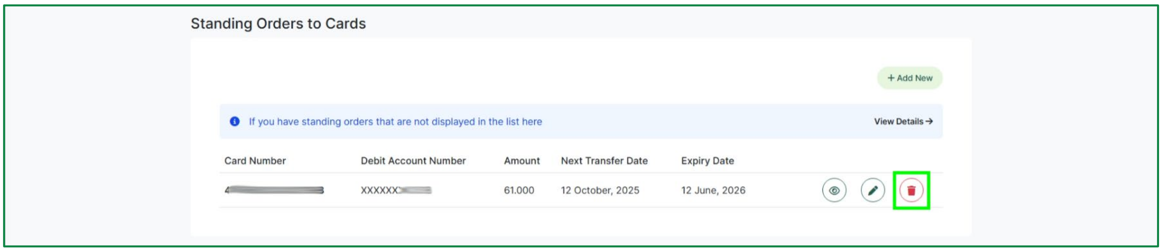
15.4.4.Delete Standing Orders to Cards

Features & Notes:

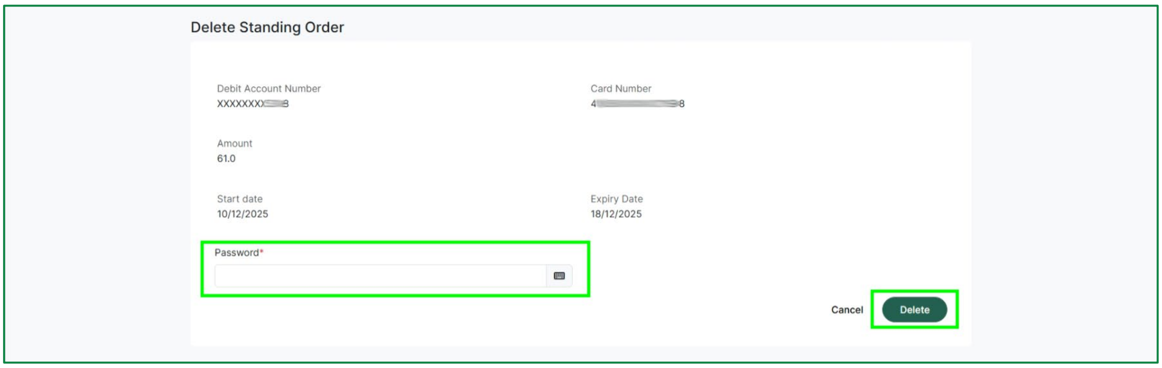
- To Delete an existing standing order instructions to cards.
- This service is available to Initiators or users with Single Full Access only.

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.**



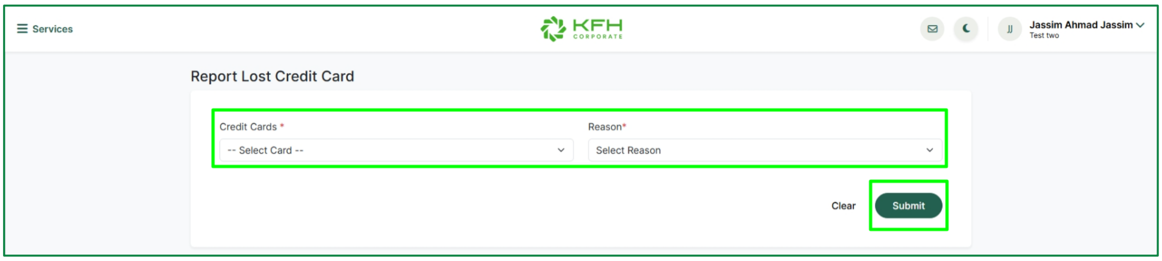
15.5 Report Lost Credit Card

Features & Notes:

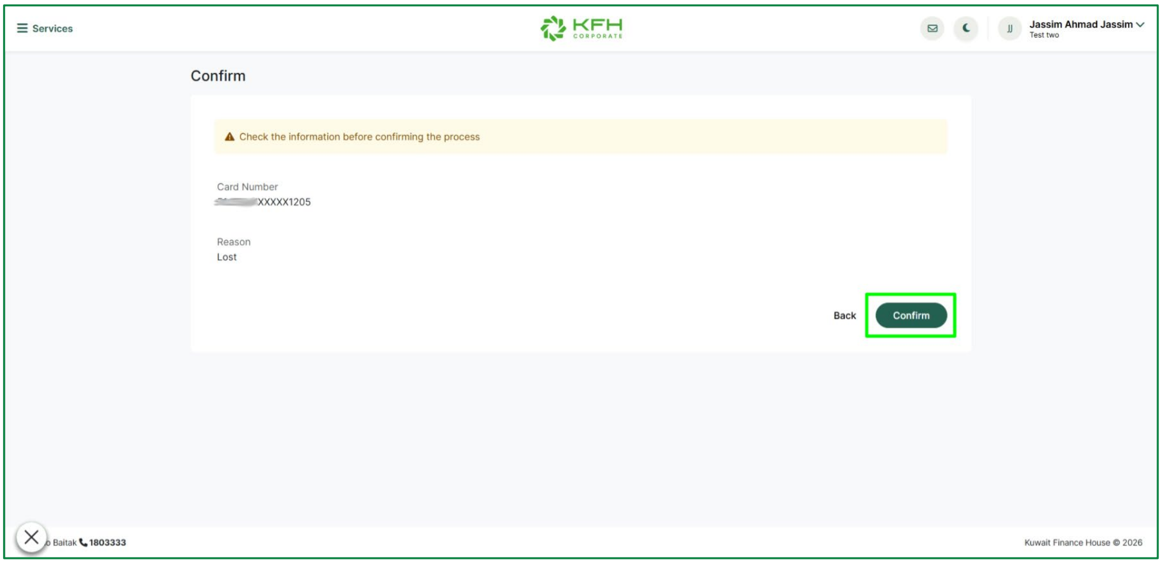
- To immediately secure corporate credit lines by permanently blocking a credit card that has been lost, stolen, or compromised.

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**.



9. **Check** the details, then click **Confirm** to instantly block the card.



16. Debit Cards

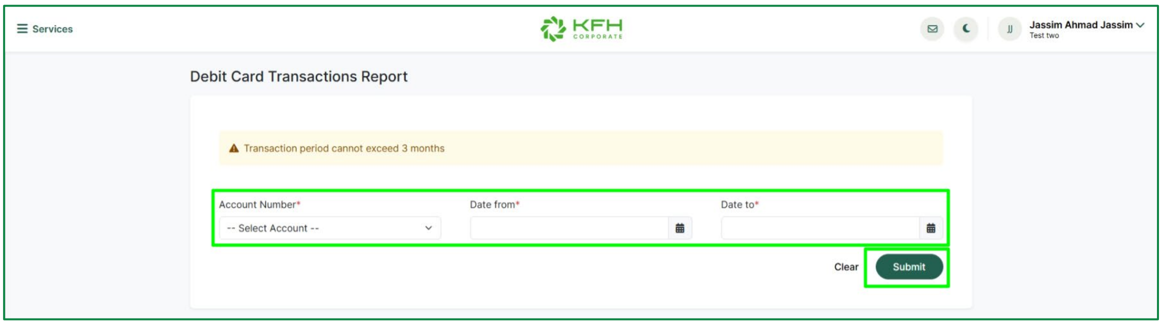
16.1 Debit Card Transactions Report

Features & Notes:

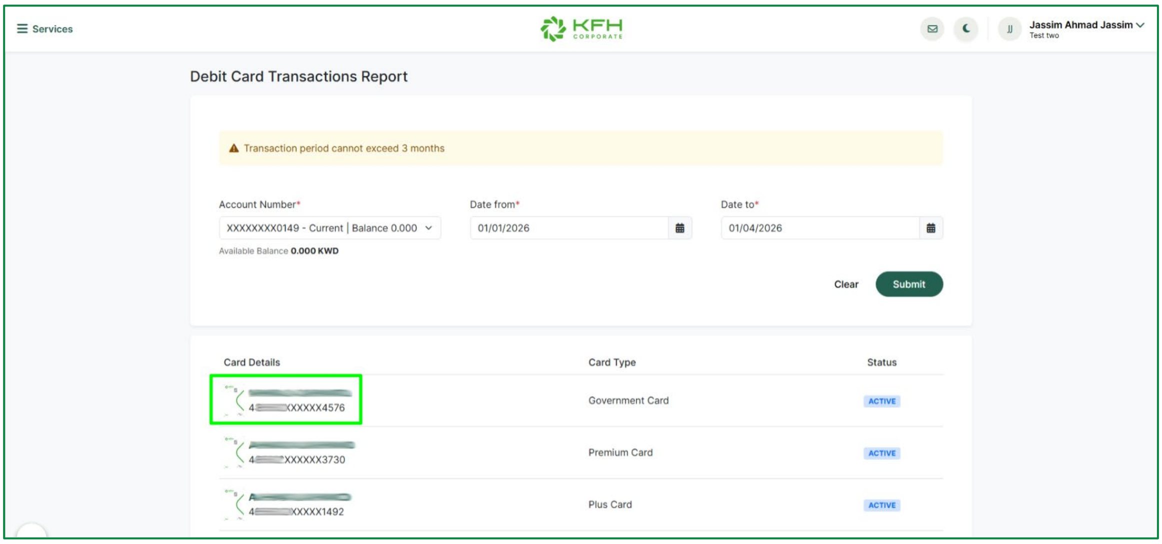
- To enable the corporation to monitor and audit the spending activity of all corporate debit cards linked to their accounts.
- Transactions are updated in real-time. You can filter by a specific card number to track a particular staff member's corporate spendings.

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**.



5. System will display the available debit cards.
6. Select a **Card**.



7. **Transactions** will be listed directly in the portal.

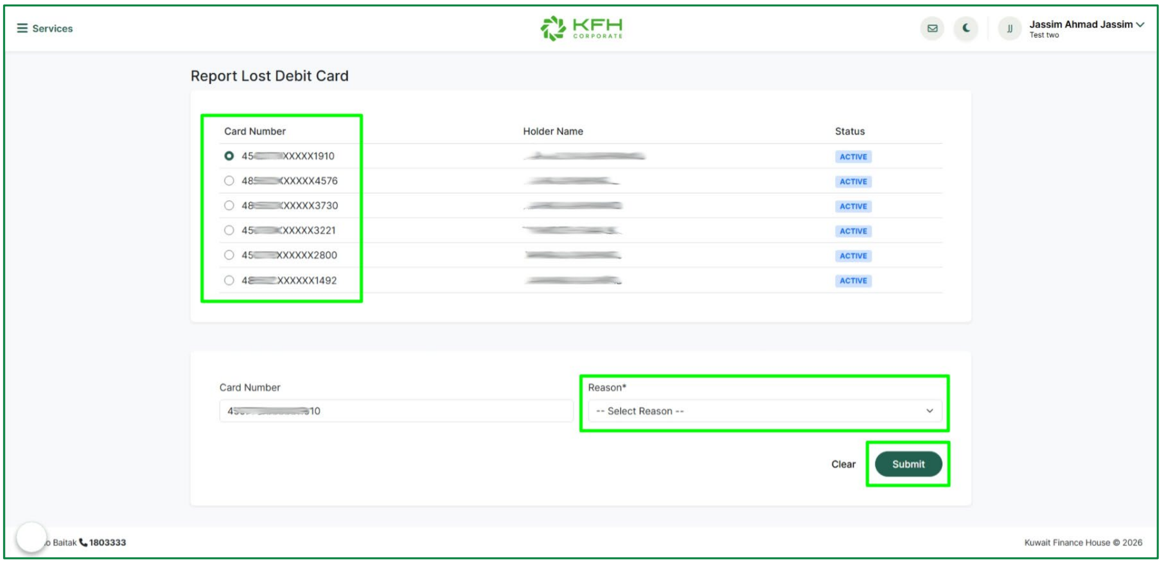
16.2 Report Lost Debit Card

Features & Notes:

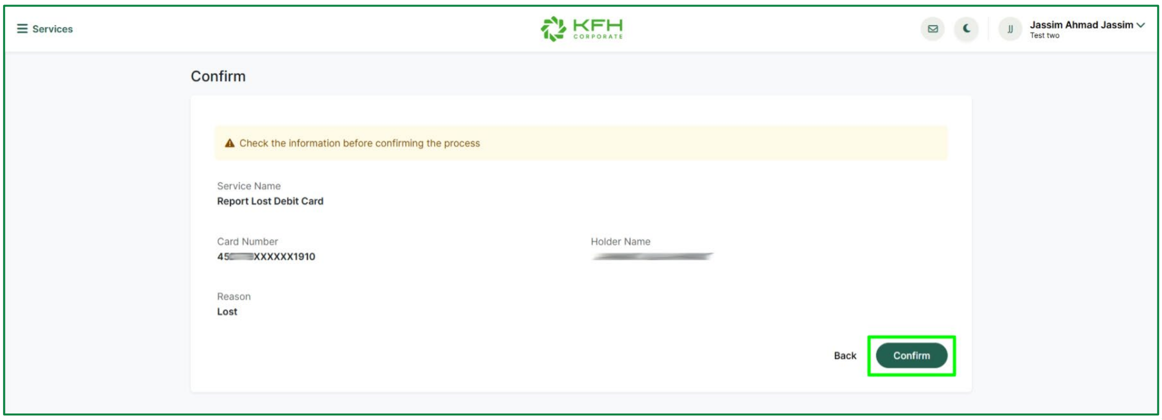
- To immediately protect corporate funds by permanently deactivating a debit card that has been lost, stolen.
- **Reporting a card as lost is an irreversible action**. Once submitted, the card is permanently blocked and cannot be reactivated. A replacement card must be requested through your Relationship 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**.



5. **Check** the details, then click **Confirm** to instantly block the card.



17. Letters & Certificates

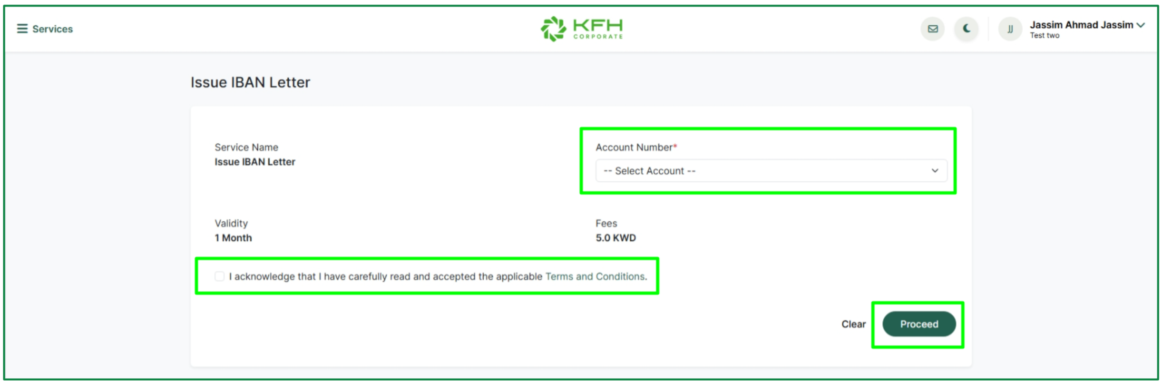
17.1 Issue IBAN Letter

Features & Notes:

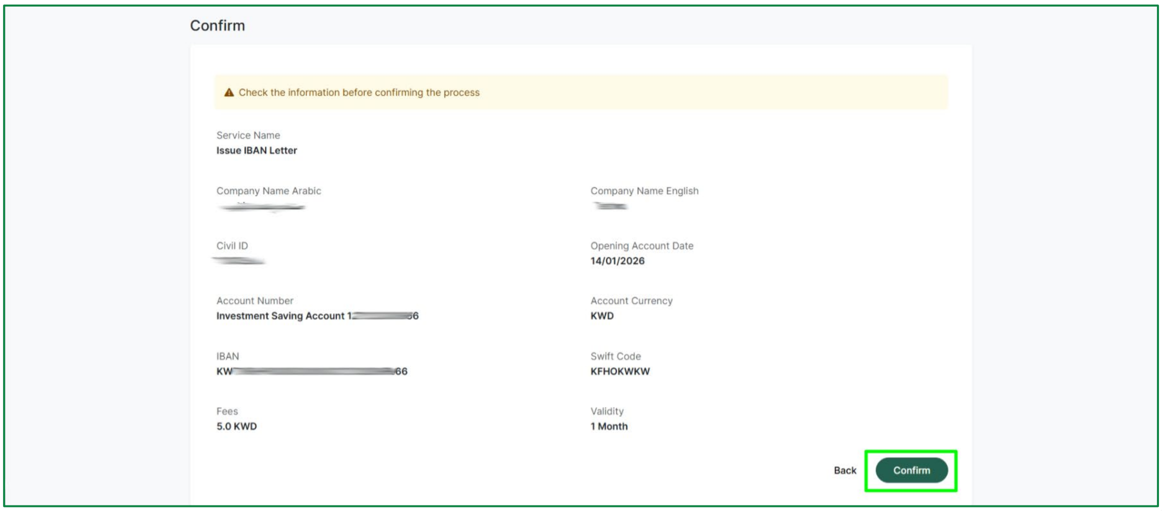
- To request an official bank document confirming your account's International Bank Account Number (IBAN) for formal business use.
- Note that the issued letter is valid for 1 Month from the date of issuance.
- A standard fee of 5.0 KWD will be applied for this service.
- This service is available to 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**.



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



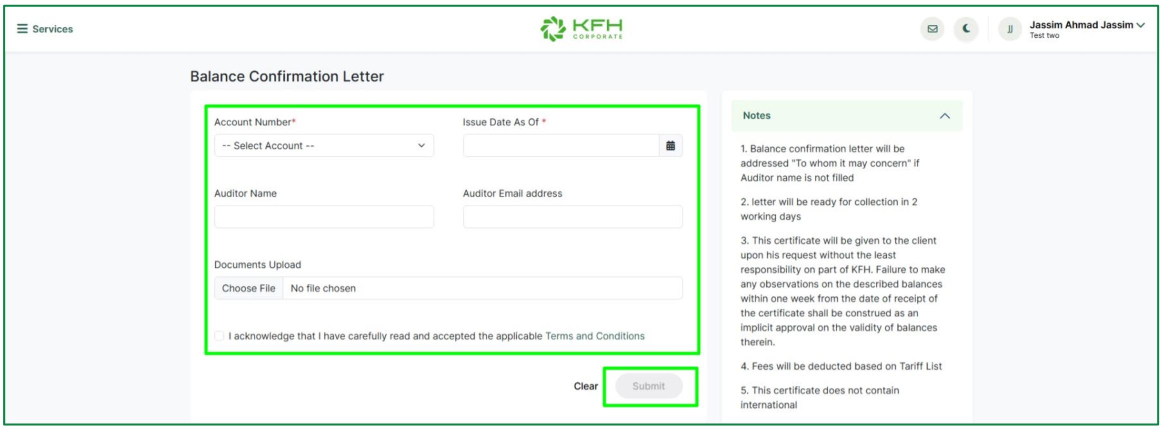
17.2 Balance Confirmation Letter

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**.



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

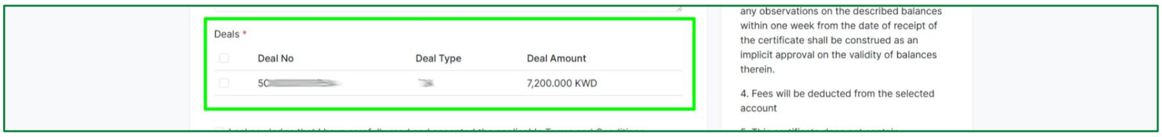
Features & Notes:

- 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.

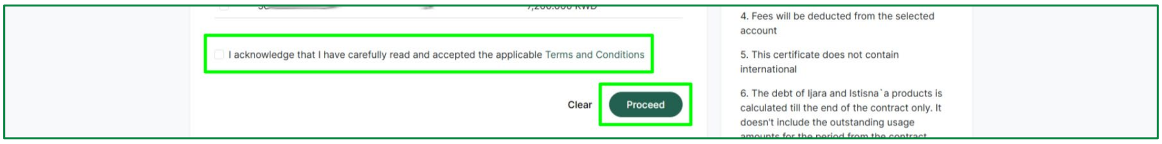
Step-by-Step Instructions:

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**).

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.



16. Read and **Accept the Terms and Conditions**.
17. Click **Proceed**.



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

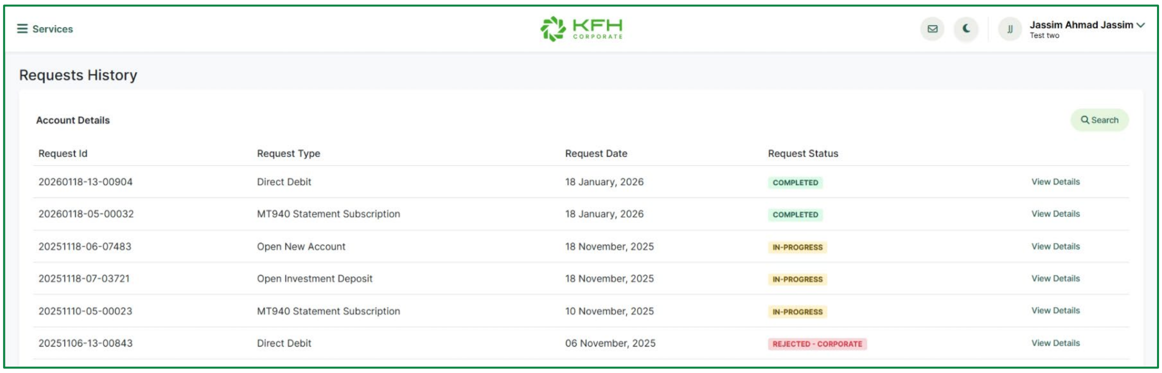
17.4 Requests History

Features & Notes:

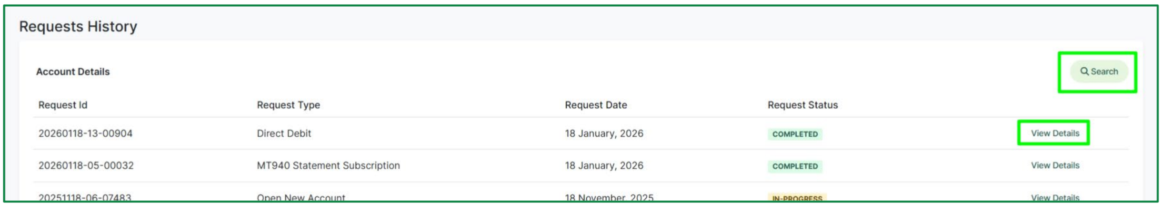
- To track and manage the lifecycle of all service requests made under the Letters & Certificates Services module.

Step-by-Step Instructions:

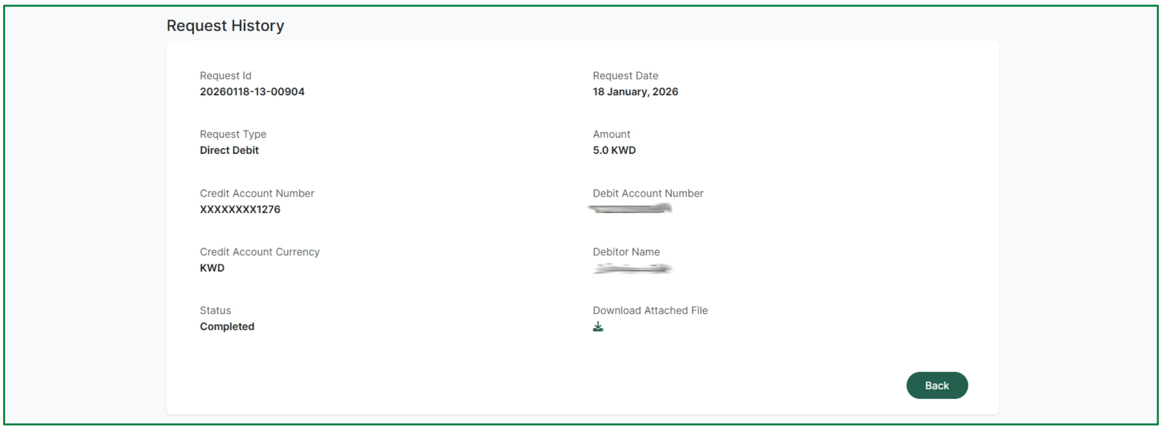
1. Navigate to **Letters & Certificates** > **Requests History**.
2. The main screen displays a list of all submitted requests.
3. Monitor the real-time progress of your application. Once the KFH Backoffice completes their validation, the status will update to Success or Completed.



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.



6. **Details** View.



18. Suppliers Services

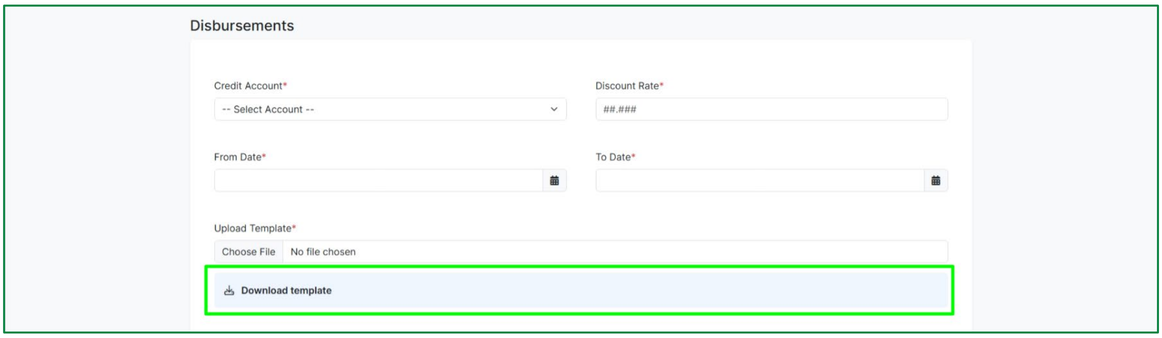
18.1 Disbursements

Features & Notes:

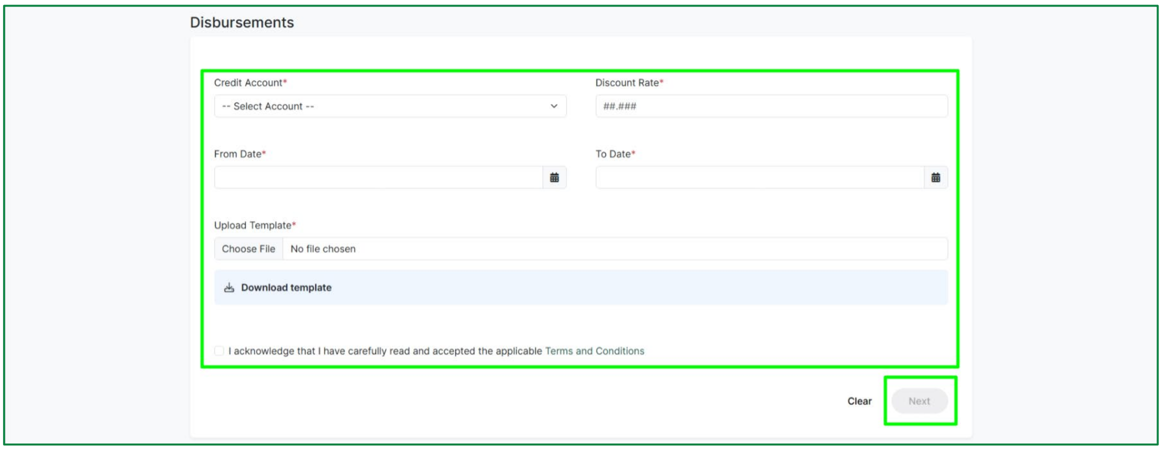
- To allow the corporation to request suppliers' disbursements by uploading a template.
- To ensure a successful processing cycle, always use the most recent official file format.
- If you are unsure of the data requirements, use the "Download template" link first to prepare your file before attempting 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:

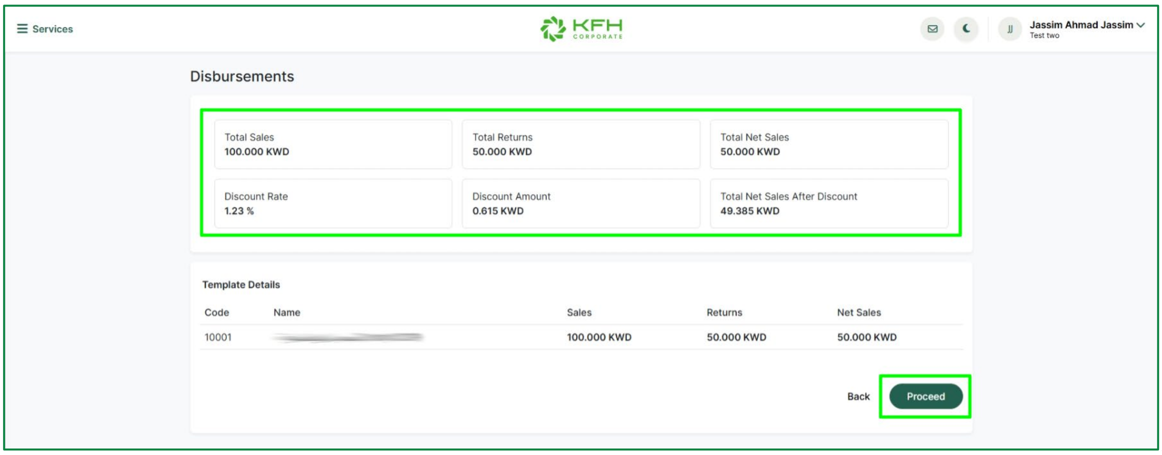
1. Navigate to **Suppliers Services** > **Disbursements**.
2. **Download** the official Excel template.



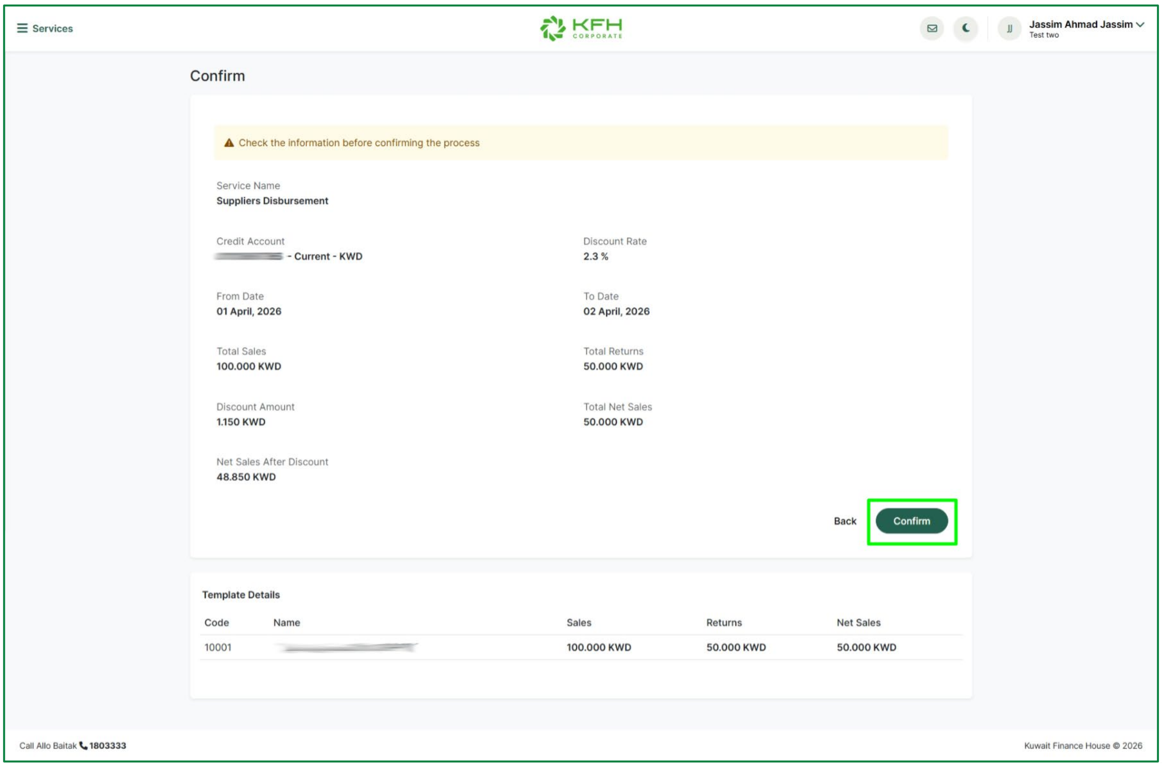
3. Select the **Credit Account** to be credited with the disbursement funds.
4. Enter the agreed-on **Discount Rate**.
5. Define the **Period** applicable to this disbursement batch.
6. Once your file is ready, **Upload** the official Excel template.
7. Read and **Accept the Terms and Conditions**.
8. Click **Next**.



9. **Check** the uploaded data, then click **Proceed.**



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



11. The request is sent to the **KFH Backoffice for validation and approval**.

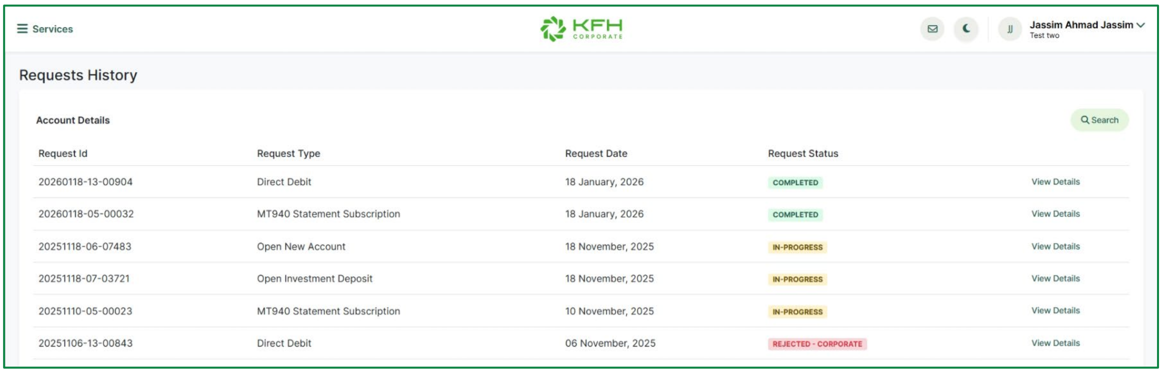
18.2 Requests History

Features & Notes:

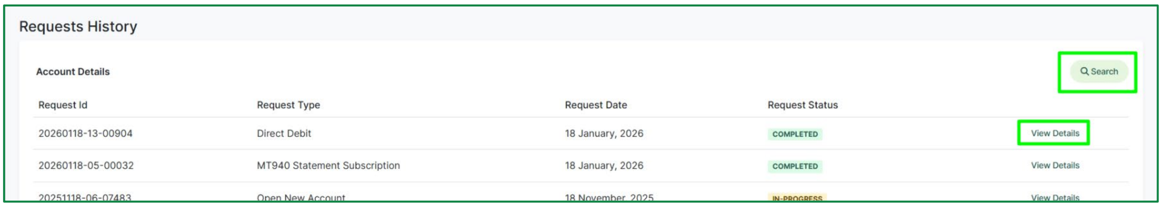
- To track and manage the lifecycle of all service requests made under the Suppliers Services module.

Step-by-Step Instructions:

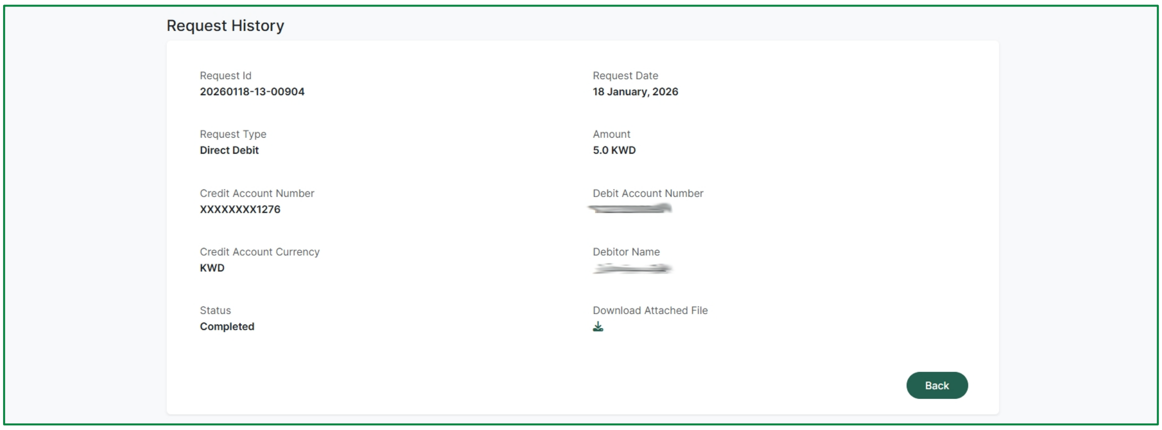
1. Navigate to **Suppliers Services** > **Requests History**.
2. The main screen displays a list of all submitted requests.
3. Monitor the real-time progress of your application. Once the KFH Backoffice completes their validation, the status will update to Success or Completed.



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.



6. **Details** View.



19. Standing Orders

19.1 Standing Orders to Accounts

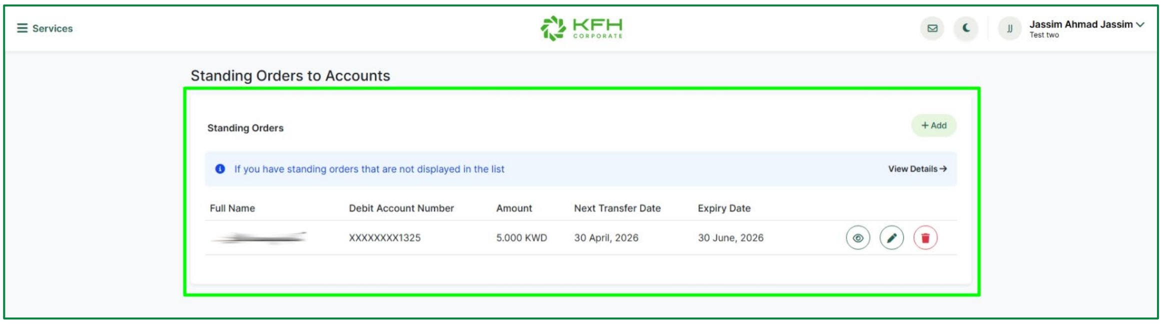
19.1.1.View Standing Orders to Accounts

Features & Notes:

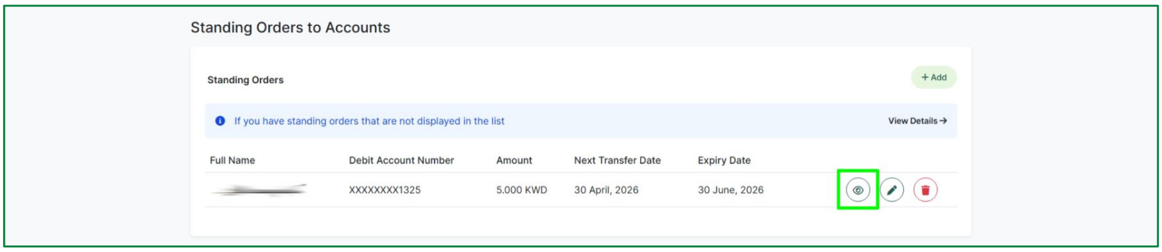
- To automate recurring payments or top-ups from a corporate account to Own accounts or KFH beneficiary on a scheduled Monthly basis.

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

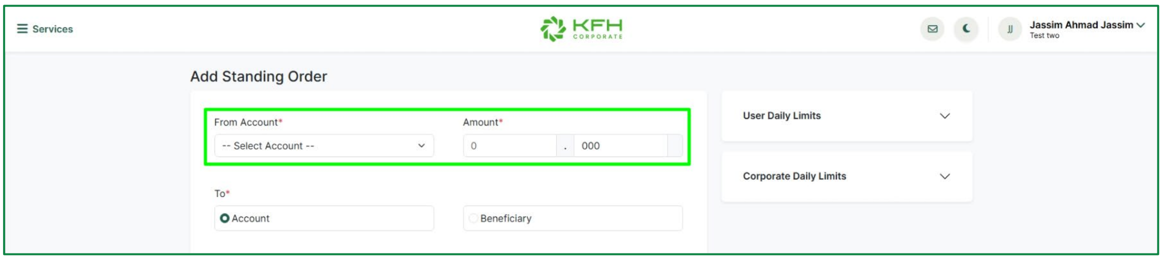
Features & Notes:

- 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.

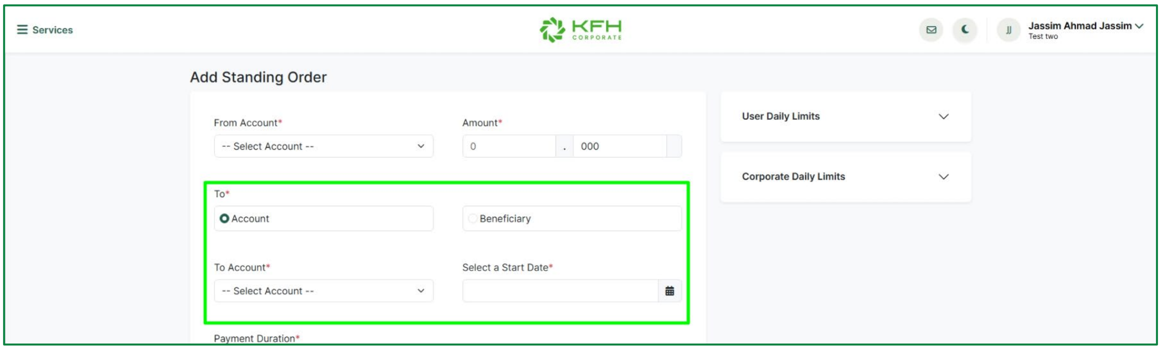
Step-by-Step Instructions:

1. Navigate to **Standing Orders** > **Standing Orders to Accounts**.
2. Click **Add** button.

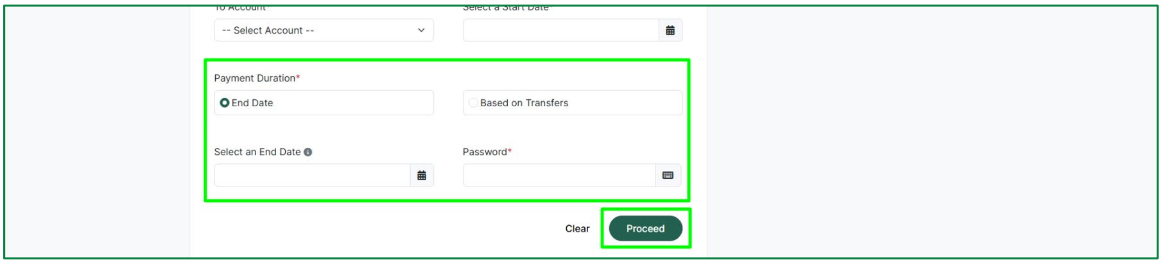
3. Select the **Debit Account** to be debited.
4. Enter the **Amount** to be transferred in each cycle.



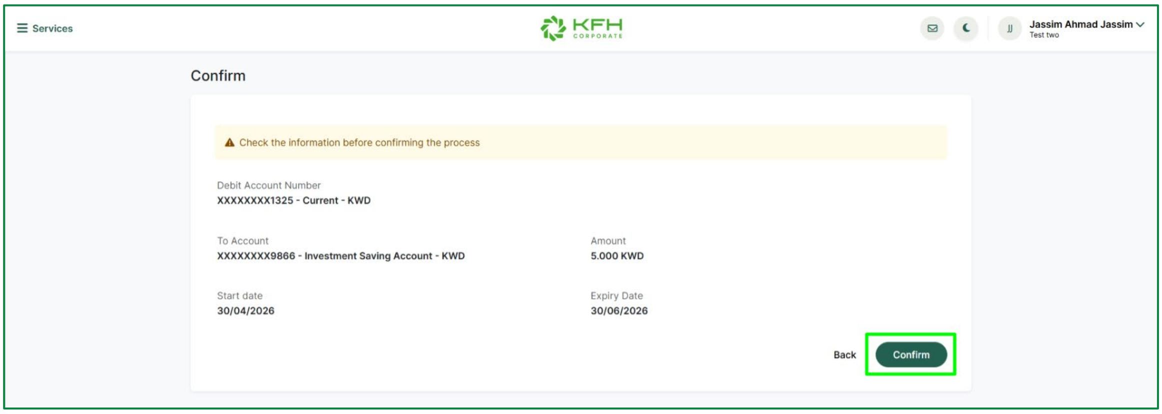
5. Select **Type (To)**:
   a. **Account**: if the destination is own account.
   b. **Beneficiary**: if the destination is KFH beneficiary.
6. If the selected type is **Account**. then, select **To Account**.
7. Select **Start Date**.



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**.



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



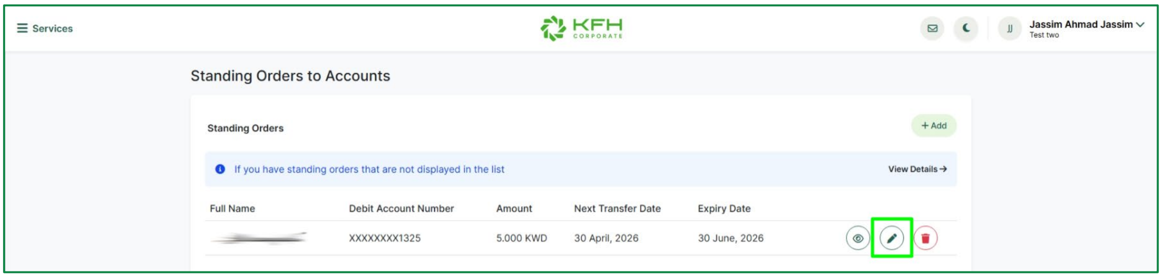
19.1.3.Edit Standing Orders to Accounts

Features & Notes:

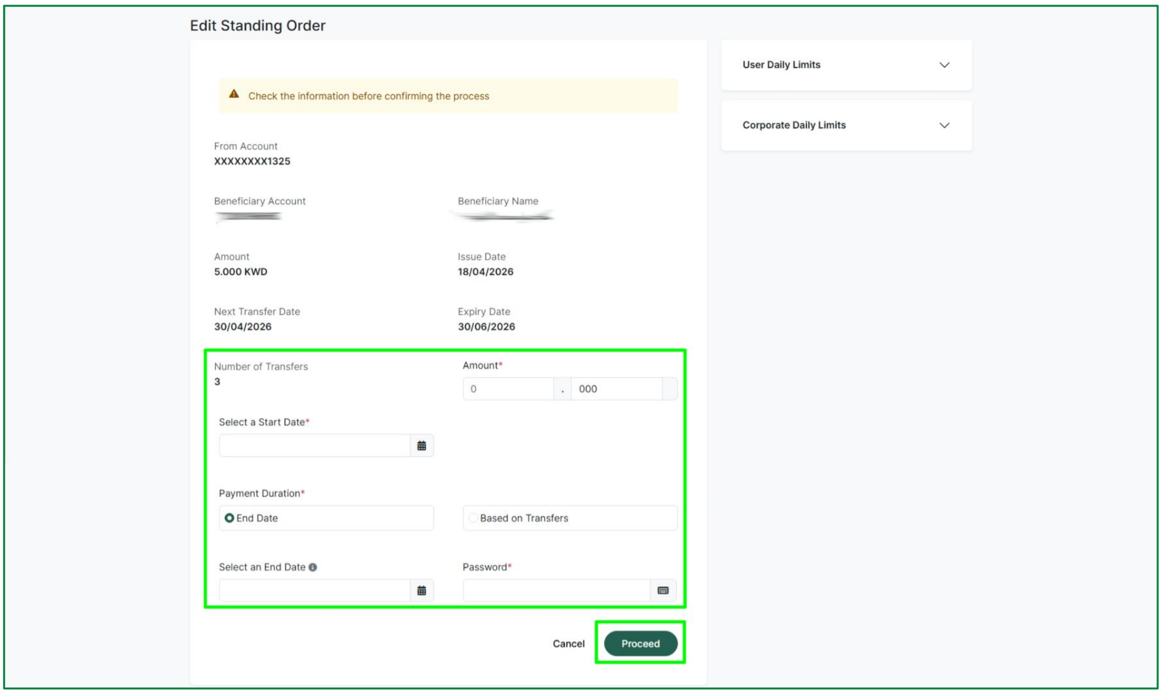
- To Edit an existing standing order instructions to account or KFH Beneficiary.
- This service is available to Initiators or users with Single Full Access only.

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.**

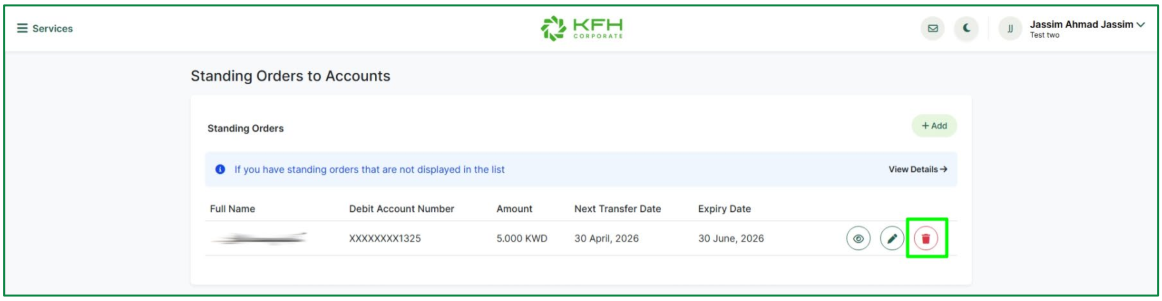
19.1.4.Delete Standing Orders to Accounts

Features & Notes:

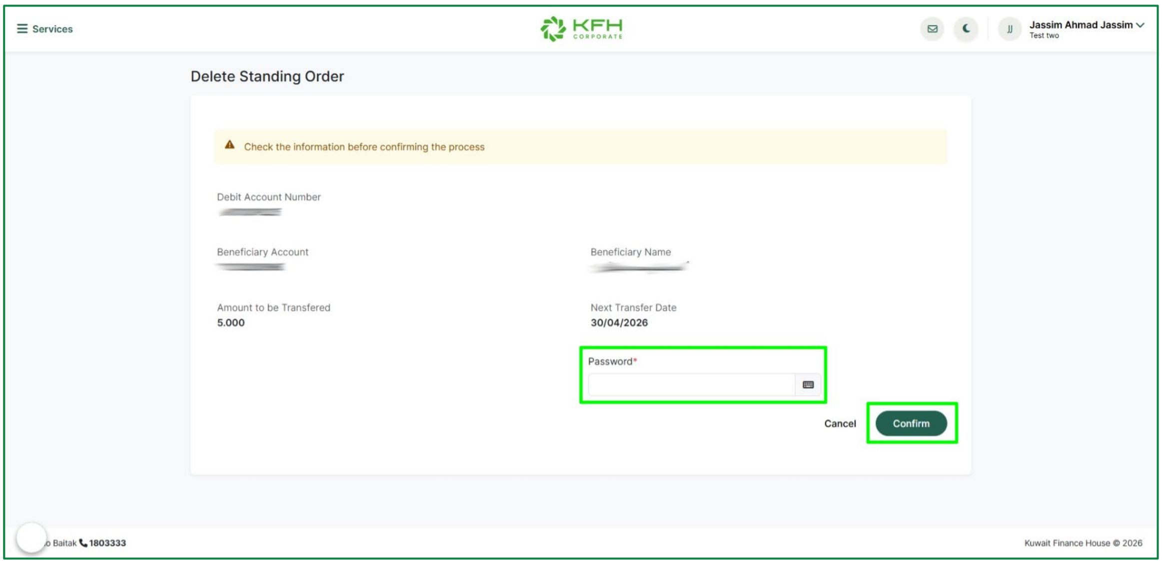
- To Delete an existing standing order instructions to account or KFH Beneficiary.
- This service is available to Initiators or users with Single Full Access only.

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.**



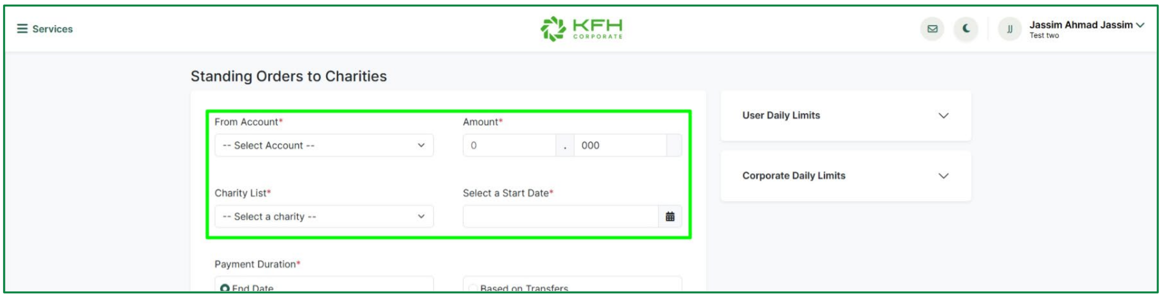
19.2 Standing Orders to Charities (Add)

Features & Notes:

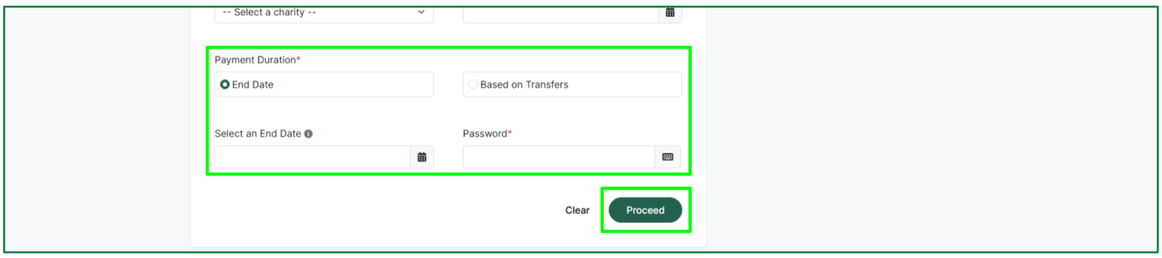
- To automate recurring payments or top-ups from a corporate account to Charities on a scheduled Monthly basis.
- This service is available to Initiators or users with Single Full Access only.
- To edit/delete an existing instruction, navigate to Standing Orders to Accounts.

Step-by-Step Instructions:

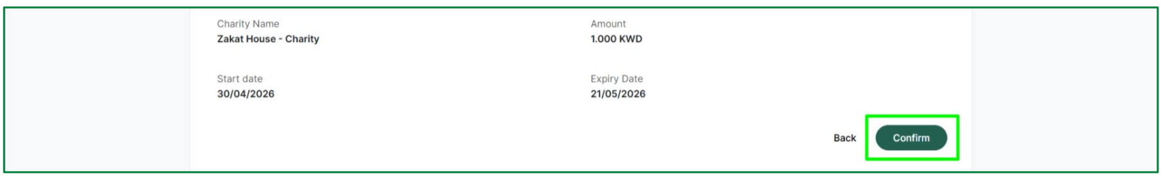
1. Navigate to **Standing Orders** > **Standing Orders to Charities**.
2. Select the **Debit Account** to be debited.
3. Enter the **Amount** to be transferred in each cycle.
4. Select **Charity** Organization.
5. Select **Start Date**.



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

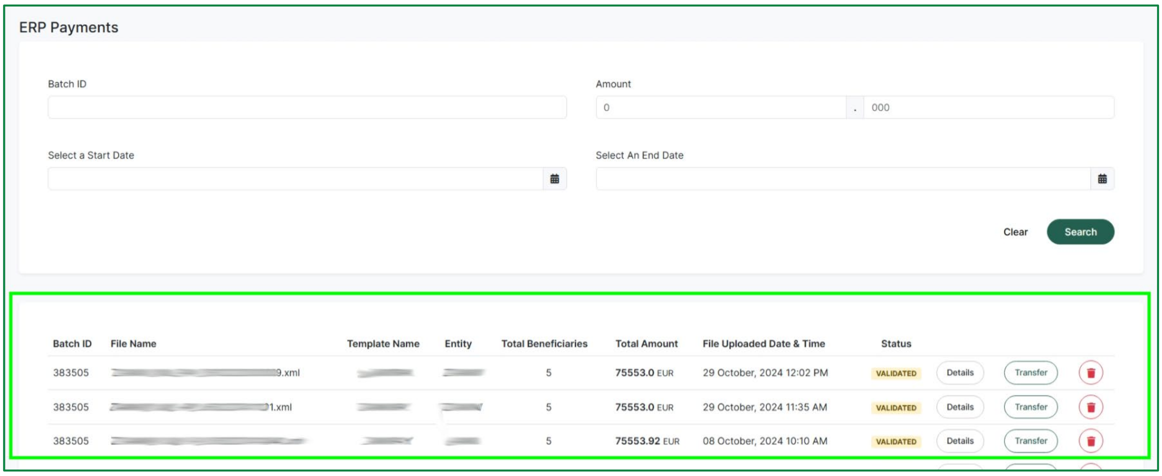
20.1 ERP Payments

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.

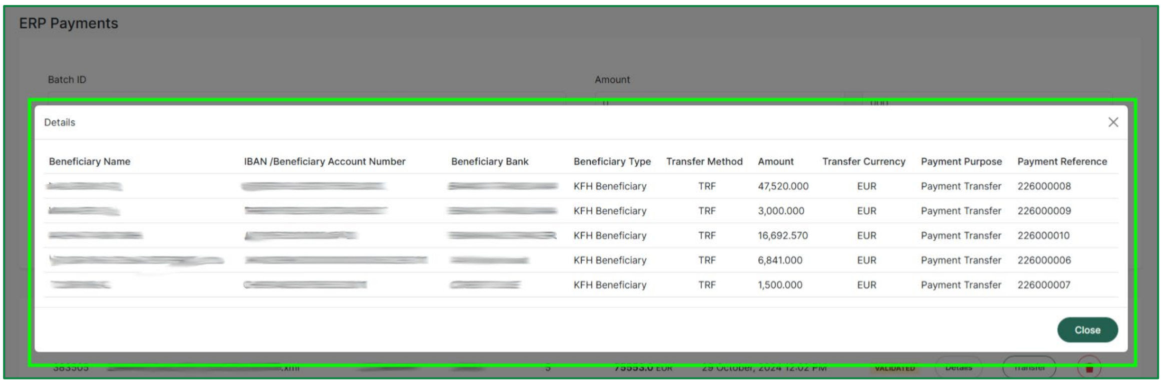
Step-by-Step Instructions:

1. Navigate to **ERP** > **ERP Payments**.
2. This screen provides a comprehensive dashboard for tracking and payment batches.



3. Click on Batch **Details**, to view the records.

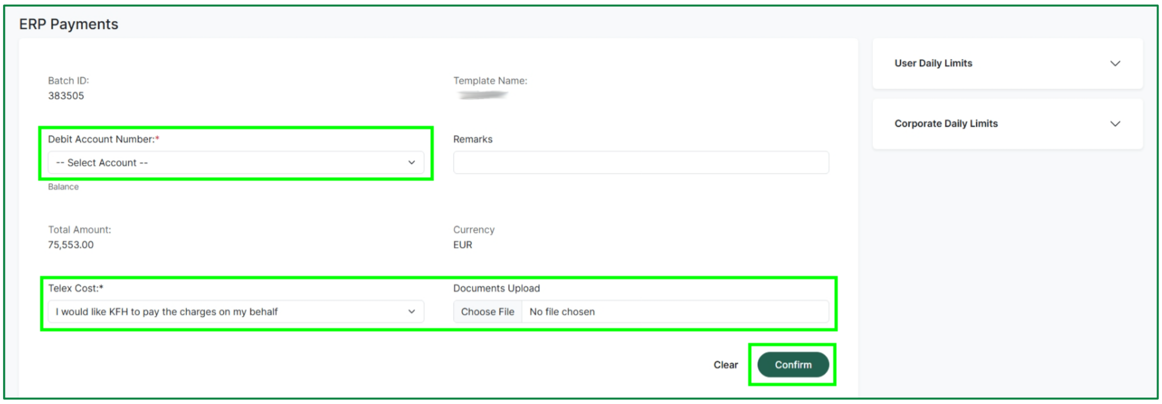
4. Details will be displayed in a **pop-up view**, click **Close** to go back.



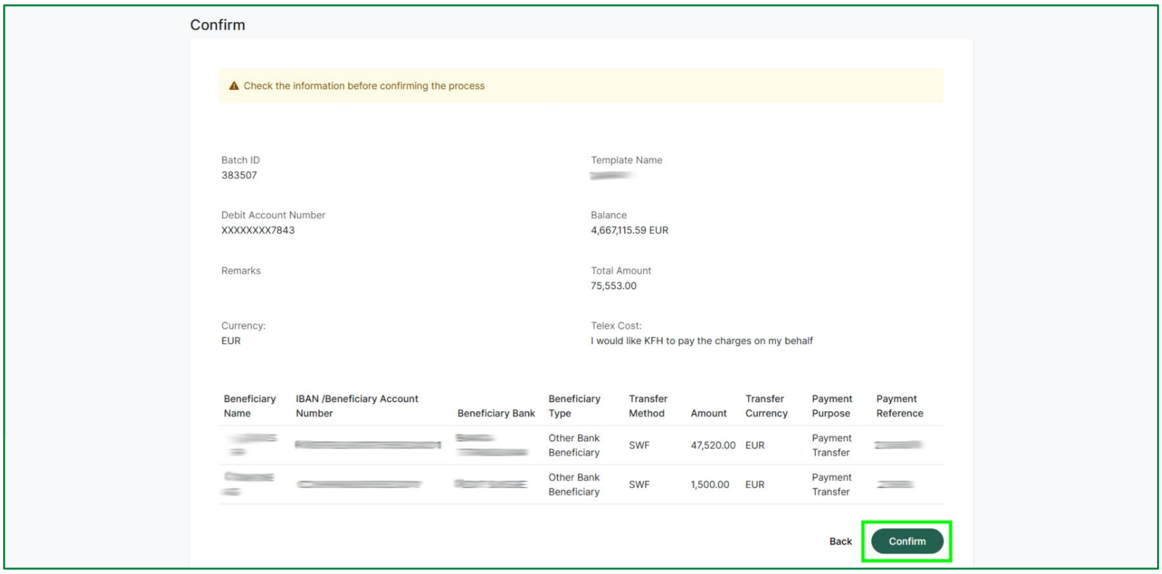
5. To Delete a batch, click the **Delete** button.

6. Once batch status is **Validated**, Click **Transfer** button to proceed with the payment.

7. Select **Debit Account**.
8. Select **Telex Cost**:
   a. The beneficiary accepts correspondent bank charges.
   b. I would like KFH to pay the charges on my behalf.
9. **Upload** supporting documents (Optional).
10. Click **Confirm**.



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



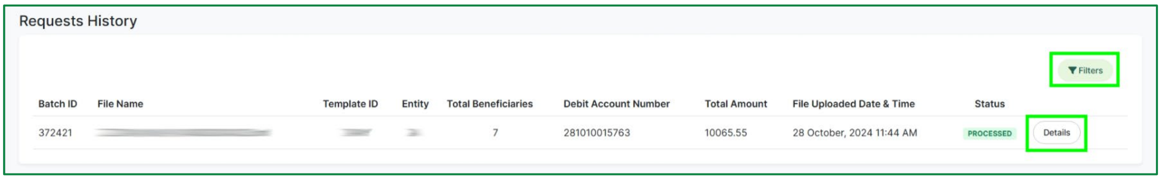
20.2 ERP History

Features & Notes:

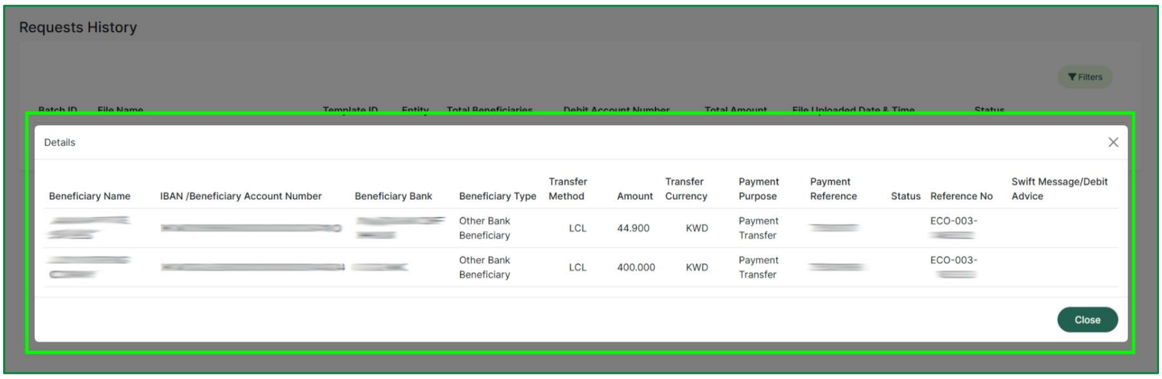
- To track and manage the lifecycle of batches made under the ERP Services module.

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.



5. Details will be displayed in a **pop-up view**, click **Close** to go back.



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**.

4. Select **Report Format**:
   a. **CSV**: Ideal for further analysis in Excel.
   b. **Text**: For a simple, formatted data readout.
5. Click **Next**.

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**.

4. Select **Report Format**:
    a. **CSV**: Ideal for further analysis in Excel.
    b. **Text**: For a simple, formatted data readout.
5. Click **Next**.

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**.

4. Select **Report Format**:
   a. **CSV**: Ideal for further analysis in Excel.
   b. **Text**: For a simple, formatted data readout.
5. Click **Next**.

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

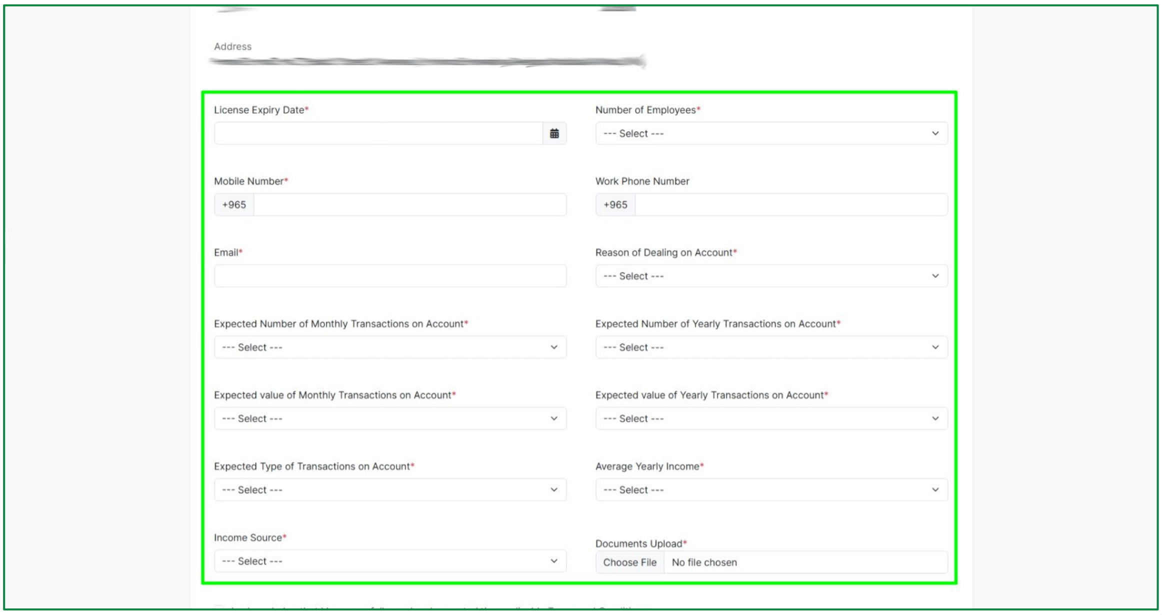
Features & Notes:

- 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.

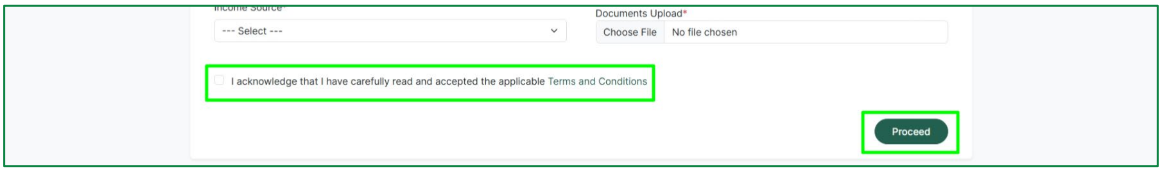
Step-by-Step Instructions:

1. Navigate to **Other Services** > **Update Profile**.
2. The system displays your currently **registered corporate information**, including Commercial Registration (CR) numbers and expiry dates.

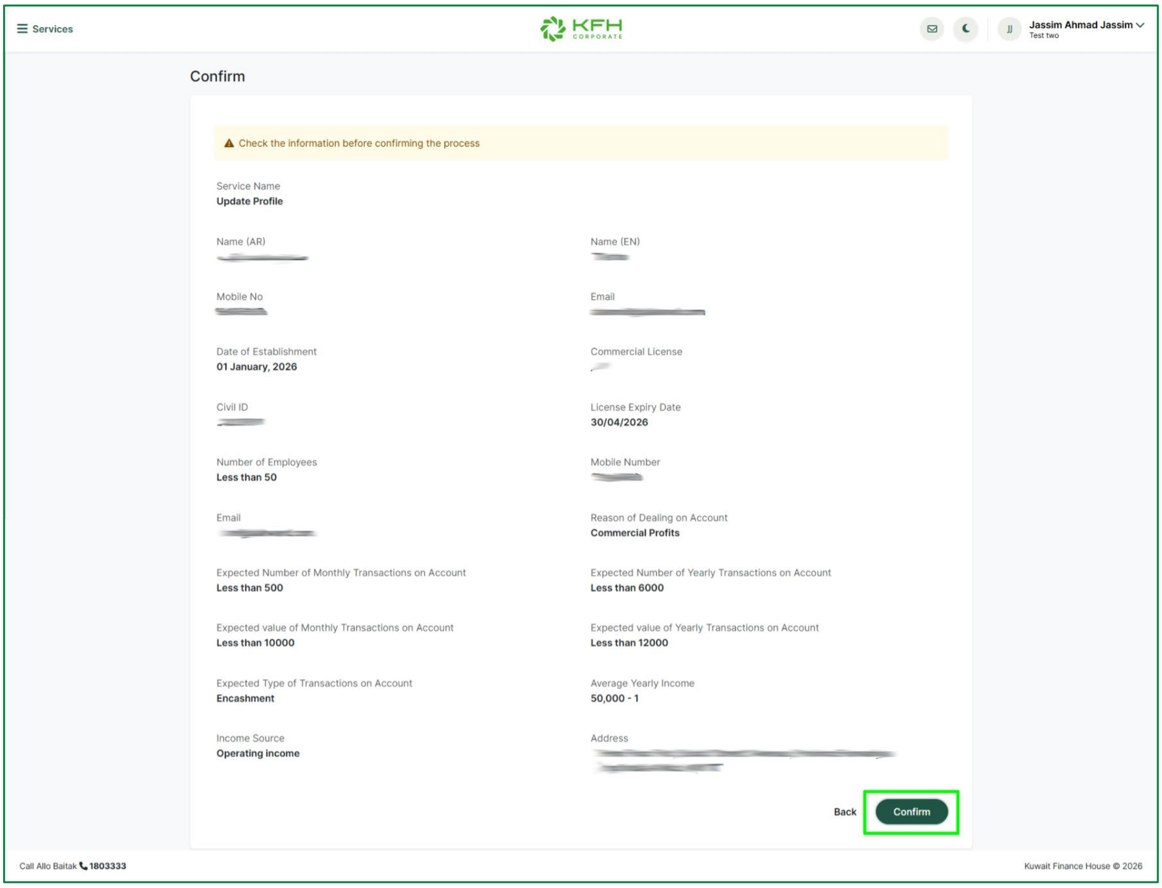
3. **Fill in the required information**.
4. **Attach** digital copies of required legal documents, such as updated Civil IDs of partners, Chamber of Commerce certificates, or updated Articles of Association.



5. Read and **Accept the Terms and Conditions**.
6. Click **Proceed**.



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



8. The request is sent to the **KFH Backoffice for validation and approval**.

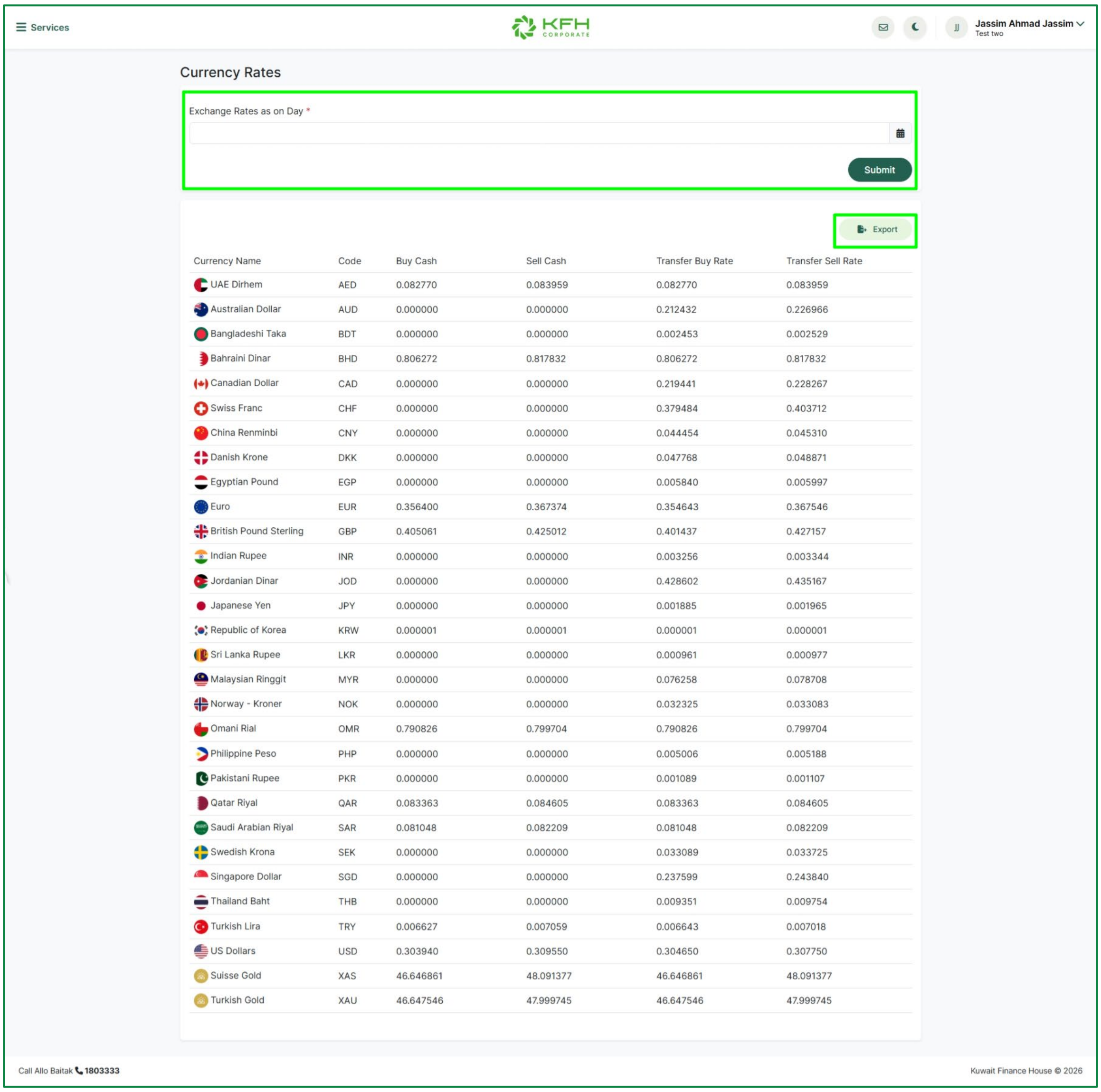
22.2 Currency Rates

Features & Notes:

- To provide real-time visibility into global exchange rates for corporate planning and international trade valuation.

Step-by-Step Instructions:

1. Navigate to **Other Services** > **Currency Rates**.
2. View a live list of major global currencies compared against the Kuwaiti Dinar (KWD).
3. The table displays both Bank Buying (for inflows) and Bank Selling (for outflows) rates.
4. Click **Export**, to download an **excel** file for the displayed list.
5. Use the **timestamp** to get **historical rates** published by the KFH Treasury.



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

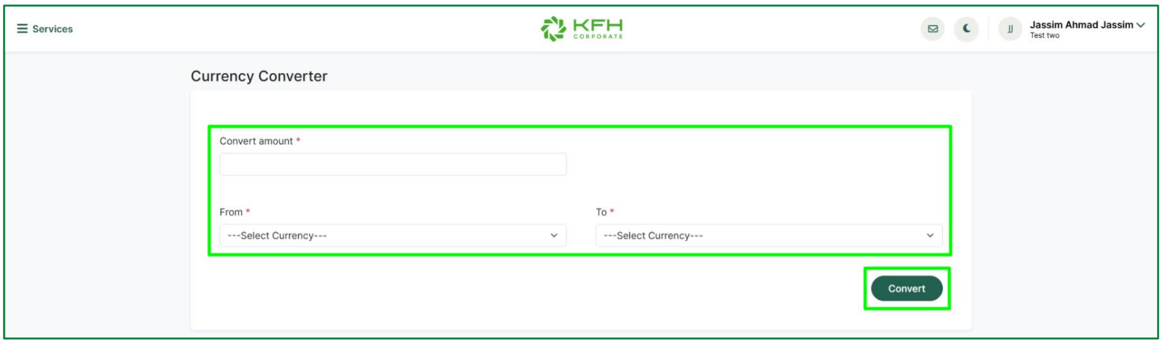
22.3 Currency Converter

Features & Notes:

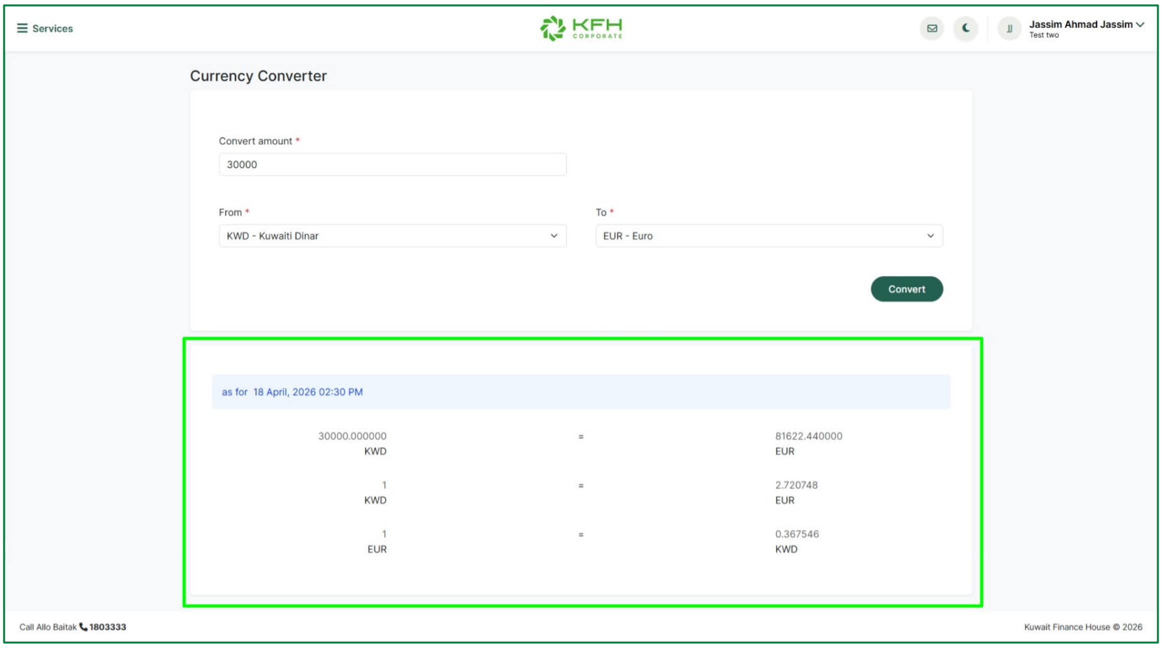
- A built-in financial calculator for instant conversion between currencies using bank exchange rates.

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**.



5. The system displays the converted value and the specific exchange rate.



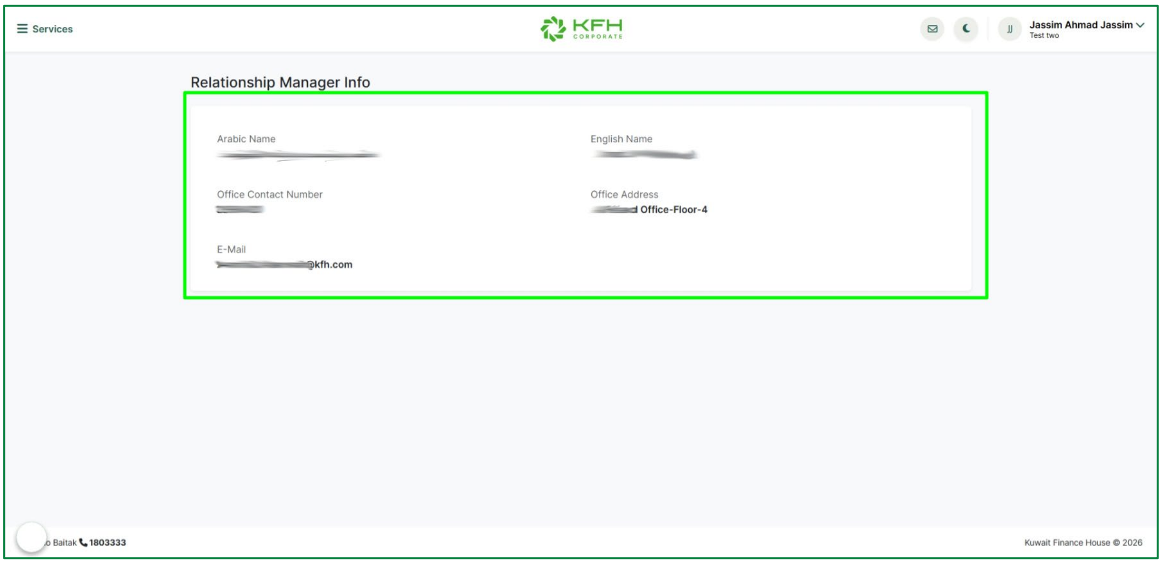
22.4 Relationship Manager Info

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



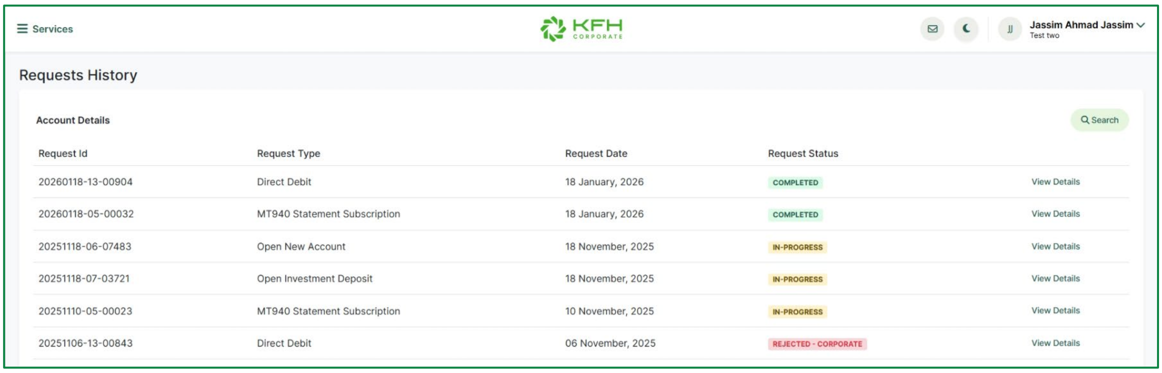
22.5 Requests History

Features & Notes:

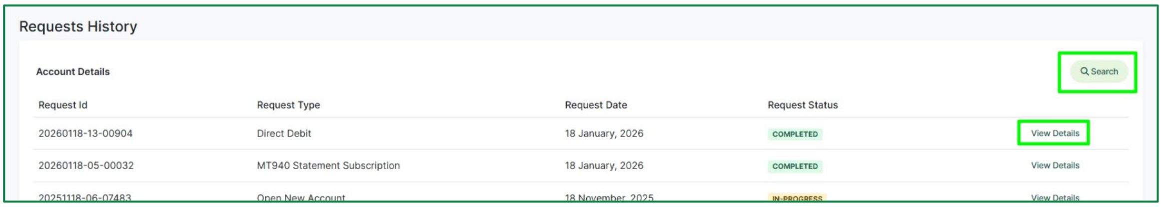
- To track and manage the lifecycle of all service requests made under the Others Services module.

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.



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.



6. **Details** View.