



## Index

### FAQ's

- > Account Consolidation
- > Account Statement
- > Account Details
- > Authorize a Batch
- > Authorize a Payroll
- > Batch Logs Downloads
- > Beneficiary AlRajhi Customers
- > Bill Payments
- > Beneficiary Other Saudi Banks
- > Cash Management
- > Cash Management - Pooling
- > Cash Management - Reports
- > Cash Management - Sweeping
- > Cheque Book Request
- > Confirm Transfers within Own Accounts
- > Enquiry Letters of Credit
- > Enquiry Letters of Guarantee
- > Enquiry Credit Limits
- > FAQs (Frequently Asked Questions)
- > Import Payrolls File
- > Import Transfers File
- > Initiate Delete
- > Initiate a Payroll
- > Initiate a Transfer
- > Initiate Pay and Save
- > Letters of Credit issuance
- > Letters of Guarantee issuance
- > Payroll
- > Payroll Logs Downloads
- > Remittances - About
- > Remittance - Beneficiary List
- > Remittance - Details Statement
- > Request Account Statement File
- > Services
- > Snapshot
- > Stop Cheque
- > Trade Finance
- > Transfer Authorization
- > Transfers Logs Downloads
- > Transfer Validation
- > Validate a batch
- > Validate a payroll



### Account Consolidation

This screen displays the list of all assigned current accounts and the total balance consolidation. It also provides an option for the company customer to modify the alias to the selected account.

### Account Statement

User can set a date range and then select the account from the list for which he likes to get a statement file. The file will be processed and be available on the download file list.

### Account Details

The screen gives detailed information on the selected Current

Information	Meaning
<b>Account</b>	Your current account number.
<b>Balance</b>	The current Balance of your account
<b>Type</b>	The type of the account
<b>Branch</b>	The reference number of the branch where the account is held
<b>Currency</b>	The currency in which the account is held.
<b>Account</b>	Your current account number.

### Authorize a Batch

Authorize a batch screen is similar to the main one but only shows the batches flagged as 'Waiting to approve'. Clicking on a batch leads to a screen with the batch details with the options to accept or refuse. Authorization password is required to perform the operation. Once a batch is authorized, it is finally processed. The results of all the transfers once processed can be checked using the Payroll Logs Downloads option.

### Batch Logs Downloads

This screen displaying two lists:

- **Downloadable files:** Files already processed and ready to download by clicking on them.
- **In Process:** Log files still in process and not ready to download.

Once downloaded the request is removed from the list.

### Beneficiary AlRajhi Customers

This screen allows you to add a new beneficiary who has an account with AlRajhi Bank. To



**add a beneficiary:** Enter the 10-digit account number of the beneficiary. AlRajhi Bank customers are usually supplied with a 10-digit account number on a card, when they open an account. If you don't know the customer's account number, it will be shown:

- on his statement
- on an ATM receipt slip, as ACCT\_NUM
- on communications from the Bank

If it is shown as longer than 10 digits, enter the **first 3** and the **last 7** digits as a single 10-digit number.

Enter the Customer Name. Click "Proceed", confirm the details on the following screen and click "Confirm". You will see this beneficiary in your list, and be able to transfer money to him, when you next logon.

### Bill Payments

**Bulk bill payments can be performed within the e-SME. Due bills are grouped into batches to be sent together.**

This option leads to the list of bill payment batches in process. The Process of every batch indicates the process that is being performed while the status of every batch indicates what action can be performed next for that process. If the batch is linkable, it means the user has the privilege to perform the next action in the authorization cycle.

The user can access to the following options if he has the privilege to access to:

- **Initiate a Batch**
- **Validate a Batch**
- **Authorize a Batch**

Two processes are available:

- **Pay & Save:** this process will pay all bills in the batch and save them in the customer's bill list.
- **Delete:** this process will remove all bills in the batch from the customer's list of saved bills.

Three statuses are available:

- **Waiting for validation**
- **Waiting for approval**
- **Rejected**



The table contains the following fields:

Information	Meaning
Date of initiation	The date that the payment is initiated
Time of initiation	The time that the payment is initiated
Batch Name	The name of running batch process
Process	Type of process either Pay & Save or Delete
Status	State of the running batch

The following buttons or links are also available if the user has privilege to:

- Initiate pay & save process
- Initiate delete process

#### Beneficiary Other Saudi Banks

**This screen allows you to add a new beneficiary who has an account with Another Saudi Bank**

To add a beneficiary:

Select the name of the Saudi Bank from the drop-down list.

Enter the beneficiary's Account number.

**CAUTION** Take great care to confirm this number with your beneficiary. Account numbers with other banks have different lengths and formats. We cannot check or confirm the number that you supply.

Enter the Customer Name.

Click "Proceed", confirm the details on the following screen and click "Confirm". You will see this beneficiary in your list, and be able to transfer money to him, when you next logon.

#### Cash Management

**This screen leads to the cash management module. Company user can access to the following functions if he has the privilege to:**

- Sweeping
- Pooling
- Reports

**Sweeping:** involves the moving of money between related SME accounts on a periodic basis, in order to make optimum use of the available balances. Sweeping of accounts within a pre-defined structure will be part of the overnight batch processes of the bank.



**Pooling:** involves the virtual, as opposed to real, aggregation of accounts, in order to consolidate balances for reporting and analysis purposes. It is thus a reporting only function, again, using a pre-defined structure, although there can be many structures defined for a client.

Pooling differs from sweeping on that no funds movement occurs, the function is only of reporting nature.

**Report:** involves the reporting of all accounts in the company, showing their balances and the aggregated company balance. They can be requested by branch, where there is a subtotal balance for every branch, by minimum amount and by antiquity.

### Cash Management - Pooling

**From the Pooling screen you can see the list of defined structures is shown and also the option to create a new one.**

When selecting a structure from the list, if the company user has permission for all the accounts belonging to the selected structure, he will be able to access, modify or delete it. Otherwise, if he does not have permission for all accounts, access is denied and a corresponding message is shown.

### Create Pooling Structure

In this window, the company user can create a hierarchical structure of related concentration accounts and physical accounts linked to them.

In the first screen, the company user has to input a description, the virtual account name for the top account.

Then, the pooling structure is shown displaying its concentration account. Options to add physical and virtual accounts, remove accounts and save the pooling structure are provided.

### Modify / Remove Pooling Structure

Once a pooling structure has been created, it may be needed to alter and / or delete accounts within the structures, and indeed, to delete a whole structure.

Reporting for Pooling will show details of concentration accounts. The details for these accounts will be an aggregation of the balances of the physical accounts associated with these concentration accounts. Accounts may be of different currencies, original currency amounts will be shown and also conversions, assuming conversion rate, to Saudi Riyal.

### Modify / Remove Pooling Structure

Once a pooling structure has been created, it may be needed to alter and / or delete accounts within the structures, and indeed, to delete a whole structure.

Reporting for Pooling will show details of concentration accounts. The details for these accounts will be an aggregation of the balances of the physical accounts associated with these concentration accounts. Accounts may be of different currencies, original currency amounts



will be shown and also conversions, assuming conversion rate, to Saudi Riyal.

### **Pooling Reports**

These reports also include a graphical representation of pooling accounts, showing the percentage contribution to the final figure.

Reports can be obtained at any account level by clicking on the "Get Report" option after selecting an account from the structure tree. Detailed reports are also available, for printing, including the following information:

- The structure tree representation with the balance and currency for each account
- The summary of balances for the root and virtual accounts located in the sub tree under the selected account
- A graphic representing the distribution of the balances in the virtual or physical accounts located in the first level.

### **Cash Management - Reports**

**Reports obtained in this section include information for all the company accounts.**

For every account, its branch, account number, currency and balance, and SAR balance are provided. They may be requested in three different formats: ordered by branch where a subtotal balance is shown for every branch, by minimum balance and by antiquity.

Any Company User with the "Report" privilege can see these reports including all company accounts, even if he doesn't have individual permission for all of them.

#### **1. Consolidated Report Ordered by Branch**

This report will show the information of all linked accounts ordered by branch.

#### **2. Consolidated Report Ordered by Branch**

This report will show the information of all linked accounts ordered by smallest balance.

#### **3. Consolidated Report Ordered by Branch**

This report will show the information of all linked accounts ordered by account antiquity.

### **Cash Management - Sweeping**

**From the Sweeping screen you can see the list of previously created structures is shown and also the option to create a new one.**

When selecting a structure from the list, if the company user has permission for all the accounts belonging to the selected structure, he will be able to access, modify or delete it. Otherwise, if he does not have permission for all accounts, access is denied and a



corresponding message is shown.

### Create Sweeping Structure

In this window, the company user can create a hierarchical structure of related accounts and define the sweeping rules for every account.

In the first screen, the CU has to input a description and the concentration account. The Concentration Account is selected from a list of available concentration accounts from host; the selection combo box only includes the granted accounts for the CU.

Then, the sweeping structure is shown displaying its concentration account. Options to add accounts, remove accounts and save the sweeping structure are provided. When the CU adds an account to the new structure he is requested to input all the sweeping parameters associated to that account. The minimum post sweeping balance and sweeping start date are mandatory fields. The minimum post sweeping balance is the minimum amount which should be there in the account after the sweeping process.

### Modify / Remove Sweeping Structure

Once a Sweeping Structure has been created, it may be needed to alter and / or delete accounts within the Structures, and indeed, to delete a whole Structure.

From the list of Sweeping structures the company user can select one of them, then he has the option to remove or modify it.

When the company user wants to modify a structure, he can create new accounts, remove existing accounts or update the account info.

### Cheque Book Request

**This screen allows you to request a new checkbook.**

**In order to use this facility, you must have previously ordered a new checkbook from a branch. This rule ensures that we have your validated mailing address on file.**

#### To Order a check Book:

Against **Account**, select the account number of the account for which you want the checkbook. Against **Check type**, select the number of checks you want in the book, in other words, the size of the checkbook.

Click **Proceed**, to order the checkbook.

Your checkbook will then be mailed to the address you supplied when you previously ordered one in a branch.

### Confirm Transfers within Own Accounts

**This screen allows you to confirm the transfer to another of your own accounts**



Information	Meaning
<b>Account From</b>	The account number of the account you want to transfer from
<b>Amount</b>	The amount to be transferred
<b>Account To</b>	The account number of the account you want to transfer to
<b>Available balance</b>	The available balance in the <b>From</b> account

**To confirm the transfer**

Click **Confirm**

#### Enquiry Letters of Credit

**This screen contains a list of all outstanding LCs under company user unique Globus number.**

Attached to every LC there is a drop down list putting up tree options for the company user to select:

- **Details of LC**
- **Drawing for LC**
- **Deliveries for LC**

**Details of an LC:** All the details for the selected LC will be displayed.

**Drawing for LC:** This option displays the list of drawings for the selected LC. Details for every drawing are also available by clicking on them.

**Deliveries for LC:** This option displays the list of deliveries for the selected LC. Details for every delivery are also available by clicking on them.

#### Enquiry Letters of Guarantee

**This screen contains a list of all outstanding LGs under his unique Globus number.**

#### Enquiry Credit Limits

**This screen contains a list of all limits issued under his unique Globus number.**

Previously to display the list the customer will be asked to input if he wants to view expired limits, outstanding limits or both in the list.





## FAQ (Frequently Asked Questions)

**Here you will find answers to the most frequently asked questions about e-SME, the Internet Banking service of AlRajhi Bank.**

General Information  
Getting Started  
Features and Functionality  
Security  
Browser Compatibility

### General Information

Q: What is Internet Banking?

A: e-SME is the Internet Banking service of AlRajhi Bank. It provides you with secure Internet access to your accounts. It gives you access to your Bank 24 hours a day, 7 days a week, wherever and whenever you want. You can view account balances, transfer funds, pay bills, and much more. Best of all, it's free.

Q: Which of my accounts can I access via Internet Banking?

A: You can access your Current Account information with e-SME.

Q: How much does Internet Banking cost?

A: Access to e-SME is FREE of charge. The only costs you will incur will be those for general internet access, that is, Internet Service Provider charges and the costs of telephone usage.

### Getting started

Q: How do I register?

A: If you already have a Current account at AlRajhi Bank, you can register for Internet Banking right now. Firstly, you will go through one simple registration process that will enable you to use our IVR Phone Banking and WAP Phone Banking services as well as Internet Banking. Then all you need to do is to log on to e-SME to complete the process.

Q: Why do I need to register for Phone Banking as well as Internet Banking?

A: AlRajhi Bank wants to provide customers with access to all its new channels, so that they can take advantage of all these technologies and use whichever is appropriate at a particular time. By registering for all services at once, we can simplify the allocation of user identifications and passwords.

Q: Suppose I am already registered for Phone Banking?

A: In that case, you can already use IVR Phone Banking and WAP Phone Banking. All you need to do now is to log on to e-SME Internet Banking for the first time, to complete the registration.

Q: What steps must I go through, in order to register? What information will I need?

A: You will need your Al Rajhi Bank ATM card (the one you use to draw money from a cash machine), and the account number of your Current Account, in order to register. You then need to go to the [Registration](#) page, where you will be taken through the following steps



- Enter your ATM card number (the 16-digit number on the front of the card), the Account Number of your Current Account, and the 4-digit PIN you use with your ATM card. This is a security procedure that lets us confirm your identity as a customer.
- You will then be shown a copy of the Terms and Conditions for using these services, and asked to show your agreement by clicking the "Accept" button
- We will then tell you your Customer Number. This is a number, up to 8 digits, that you will use to identify yourself to IVR Phone Banking, WAP Phone Banking, and Internet Banking.
- You will then be asked to enter three 4-digit PIN's. The first one is used to access IVR Phone Banking, WAP Phone Banking, and Internet Banking. The second and third are used for particular services within IVR Phone Banking
- At this point, you will now be able to log on to IVR Phone Banking and WAP Phone Banking, using the Customer Number we supplied you, and the first PIN that you entered
- In order to log on to Internet Banking, you need to go through two final stages.
- You will be given the option to change your numeric Customer Number to a Customer Identification that can be a mixture of letters and numbers, for use when you log on to Internet Banking. You may want to do this if you want to create a name that is easier to remember. For example, you may want to change Customer Number *12345678* to Customer Identification *Mohammad321*, for use on the Internet. However, you will still need to use your Customer Number for Phone Banking services, so you do not need to make this change if you just want one thing to remember.
- For improved security, we require an 8-digit password when accessing the Internet. You will therefore be asked to enter an 8-character password for accessing the Internet.

Q: Why would I want to change my Customer Number to Customer Identification?

A: Some people will mainly use Internet Banking, and prefer to have an identifier, for example *faisalalra*, that is more meaningful to them. They will therefore change their Customer Number. Other people will make equal use of Internet and Phone Banking, and therefore prefer to use the same Customer Number for all services.

Q: Do I have to register using the Internet?

A: You can also perform the initial registration steps through IVR Phone Banking. However you will of course need to use the Internet finally to log on to Internet Banking.

### Features & Functionality

Q: When is the service available?

A: The service is available 24 hours per day, 7 days per week, 365 days per year. On occasion, the service will be taken down for essential maintenance; this will be scheduled for times when the impact is minimal, for example the early hours of the morning KSA time.

Q: How frequently is my account information updated?

A: Current Account balances and transaction details are updated whenever transactions occur.

Q: How quickly do transfers take place?

A: Transfers to other accounts that you hold with the Bank will take place immediately.

Transfers to other accounts, within and outside the Kingdom, will take longer.

Q: How quickly do Bill Payments take place?



A: Bill payments made during the working day will normally be processed overnight.

Q: How do I find out how to use the various services within e-SME Internet Banking?

A: The service has been designed to be as easy to use as possible, with pages being designed as forms that can be easily completed. However, for additional assistance, each page has a "Help" button giving access to a Help screen. The Help screen describes the purpose of each screen, the items to be completed, the expected results, and the meaning of any error messages.

Q: What happens if I make a mistake? Can I correct it?

A: Many of the pages within e-SME Internet Banking merely display information, therefore it is not possible to make a mistake. For one transaction type, that is transfers between your own accounts, it is possible to correct a wrong transaction by doing another transaction in the opposite direction. In other cases, specifically transactions that pay money into someone else's account, it is not possible to change these transactions once they have been made. It is therefore important that you ensure that the information you have submitted is correct, before confirming the transaction.

### Security

Q: How secure is e-SME Internet Banking? Is my financial information safe here?

A: e-SME Internet Banking is secure and private.

We have designed it to protect your information with 128-bit encryption, plus your exclusive password.

The password is the only way to get access into your account.

Passwords are governed by strict passwords rules, making them difficult to guess.

After a number of failed attempts to log in, the account will be disabled. This prevents someone else trying to gain unauthorized access.

The Internet Banking session is ended by us after a period of inactivity, offering some protection if you move away from your screen. However, you should always remember to exit when you have finished your Internet Banking activities.

We only use your ATM card and PIN number for initial registration.

We use SSL for encrypting all the data sent during an Internet Banking session.

Digital Certificates are used to guarantee through a Trusted Third Party that you are dealing with the Bank, and not some unauthorized site. When this happens, you will see a "closed lock" icon on the status bar of your browser.

Q: How do I make sure my password is kept safe?

A: Memorize your password, do not write it down anywhere, and do not give it to anyone else. Change your password regularly.

Remember to exit from e-SME Internet Banking once you have finished what you need to do. Your browser may offer to remember your customer identification and password. DO NOT do this, otherwise this information will be stored on your computer and can be used by other people.

A. The Secure Sockets Layer (SSL) protocol has become the universal standard on the Web for authenticating Web sites to Web browser users, and for encrypting communications between your browser and Web servers. SSL capability is built into all major browsers and Web servers.

Q. HELP! I cannot login to my account.

A. If you have forgotten your password or your Customer Identification, or your account has been locked, then you will need to go to the Reset Password procedure, and confirm your identity by entering your ATM card number, Current Account number, and ATM PIN. You will



then be given the opportunity to re-set your password.

#### **Browser Compatibility**

Q: How can I ensure my browser will work with e-SME Internet Banking?

A: e-SME Internet Banking is designed for use with the latest versions of the leading Web browsers, specifically:

- Netscape® Navigator versions 5.x and above
- Microsoft® Internet Explorer versions 5.x and above
- with the 128-bit plugin

In order to avoid any online problems and ensure secure sessions, we recommend you upgrade to one of these browsers.

Q: What are the best settings to view e-SME Internet Banking?

A: e-SME is best viewed at 1024 by 768 pixels. You can conform and / or change your current setting by going to *Settings, Control Panel, Display, Settings*.

Q: Are both Arabic and English supported?

A: Yes, both languages are supported. If you have difficulty in reading the Arabic, please make sure you have a modern version of your browser, for example Internet Explorer version 5.x. You can check the version of your browser by going to *Help, About .....*

Q: My browser allows me to save my ID and password so I don't have to type it in again for each online banking session. Is this safe?

A: You should NEVER save your e-SME password in your browser. By saving your password on your computer you create a risk that someone with access to your computer could login as you.

Q: Can I use a beta version of a browser for Internet Banking?

A: Beta versions of software are called "beta" because they have not been fully tested and approved by Microsoft and Netscape. They may have problems that have not yet been discovered and fixed. Browser requirements for Internet Banking are listed above.

#### **Import Payrolls File**

**The import payroll files screen allows the company user with 'initiate' privilege to upload a file following the Sarie format. Once initiated, it is flagged as "Waiting to be validated".**

Company user with 'validate' can validate it afterwards. Clicking on a file leads to a screen with the file details with the options to **accept** or **refuse**. Authorization password is required to perform the operation. A rejected file will be removed from the list. The validated file will be flagged as "Waiting for approval".

Company user with 'authorize' privilege can **approve** or **reject** the file. Authorization password is required to perform the operation. Once a file is authorized, it is finally processed.

#### **Import Transfers File**

**The import transfer files Screen allows the company user with 'initiate' privilege to upload a file following the Sarie format. Once initiated it is flagged as "Waiting to be validated".**



Company user with 'validate' can validate it afterwards. Clicking on a file leads to a screen with the file details with the options to **accept** or **refuse**. Authorization password is required to perform the operation. A rejected file will be removed from the list. The validated file will be flagged as "Waiting for approval".

Company user with 'authorize' privilege can **approve** or **reject** the file. Authorization password is required to perform the operation. Once a file is authorized, it is finally processed.

### Initiate Delete

The 'Initiate Delete' link on the main menu leads to the batch edition screen for bill deletion.

The screen shows the list of saved bills and their status:

- Due
- Paid
- Advanced

All the bills can be selected when deleting a batch of bills. Deleted bills will no longer appear on the list of saved bills.

Once a batch is initiated it is flagged as "Waiting for validation" for a company user with 'validate' privilege to validate it. Process is set to 'Delete'.

A 'Rejected' batch can be definitively deleted by clicking on the 'Delete' button on the bottom of the batch edition screen.

### Initiate a Payroll

The initiate a payroll screen leads to create a new batch. The batch can be saved for further editions and will be flagged as "Waiting to be initiated".

Information	Meaning
Account	Account from
Pay Date	Which date you want to pay
ACCOUNT TO	Beneficiary account
Salary	Transferred amount
BANK	Beneficiary bank
DELETE	Check list to delete a file

**Add Transfer:** you can initiate bulk payroll transfer by using this option.

**Save:** you can save the transfer and initiate it later.

**Initiate:** click in this option to initiate the transfer **Initiate and Save:** using this option, you can



initiate the transfer first and then save it.

#### Initiate a Transfer

The initiate a transfer screen leads to create a new batch. The batch can be saved for further editions and will be flagged as "Waiting to be initiated".

Information	Meaning
Account from	Transferred Account
Batch name	The name of running batch process
BENEFICIARY	Select the beneficiary from the dropdown list
NAME	Beneficiary name
ACCOUNT TO	Beneficiary account
BANK	Beneficiary bank
AMOUNT	Transferred amount
DELETE	Check list to delete a file

**Add Transfer:** you can initiate bulk transfer by using this option.

**Save:** you can save the transfer and initiate it later.

**Initiate:** click in this option to initiate the transfer.

#### Initiate Pay and Save

The 'Initiate a Batch' screen leads to create a new batch for 'Pay and Save' process. This screen can also be accessed by clicking on the 'Initiate Pay and Save' link in the bill payment main screen.

The screen shows the list of saved bills and their status:

- Due
- Paid
- Advanced

Only 'Due' bills can be selected when initiating a 'Pay and Save' batch.

This screen also provides an option to add a new bill into the batch other than the ones in the list of saved bills. Once a batch is initiated it is flagged as "Waiting for validation" for a company user with 'validate' privilege to validate it. Process is set to 'Pay and Save'.

#### Letters of Credit issuance

LC issuance is available in the system with authorization cycle. Company users will be able to initiate more than one LC at the same time.



This screen shows a table with all LC in validation process indicating the status of each. If the Company has more than one Globus number he will be requested to select the Globus number previously.

The table contains the following fields:

- Description
- Initiation Date
- Initiation Time
- Modified By
- Status

An "Initiate a new Letter of Credit" link is also available if the user has "Initiate" privilege. The table shows you the fields' description of initiate a new LC:

Information	Meaning
<b>LC Short Description</b>	Brief description of the LC without excessive details.
<b>LC Type</b>	Type of LC (Sight, acceptance,...)
<b>Branch No.</b>	Al Rajhi Bank branch through which LC to be issued
<b>Beneficiary Name</b>	Name of the beneficiary
<b>Address</b>	Address of the beneficiary
<b>Applicant's Name and Address</b>	Your company name and address
<b>Advising Bank's Name and Address</b>	The bank to which the LC document to be presented
<b>Transshipment</b>	Allow Change of transportation means (vessel/ships...)
<b>Part Shipment</b>	Allow shipment of goods in more than one lot
<b>Shipment from</b>	Port of shipment
<b>Shipment to</b>	Port of destination
<b>Last shipment date</b>	Last date for shipment
<b>LC currency</b>	The type of currency (SAR, USD,...) of the LC
<b>LC amount</b>	The amount of the LC
<b>Presentation period</b>	Period from shipment to presenting of documents to the bank
<b>Confirmation required</b>	Whether the LC need to be confirmed from other bank
<b>Expiry place</b>	Place to present the document
<b>Expiry date</b>	Last date of presenting the documents
<b>Available by</b>	Tenure of the LC (by sight, acceptance,..)
<b>Beneficiaries draft at</b>	Means of payment
<b>Drawn on</b>	Bearer of the beneficiary draft ( applicant, bank,..)
<b>Revocable</b>	Allow cancellation of LC before shipment
<b>Transferable</b>	Allow transferring the LC to other beneficiary.
<b>Transport Document</b>	Shipment documents



<b>Documents required</b>	All LC documents required by the applicants from the beneficiary.
<b>Description of Goods</b>	Brief description of goods without excessive details.
<b>Who will pay charges in Saudi?</b>	Bearer of other expenses of the LC inside Saudi Arabia
<b>Who will pay charges outside Saudi?</b>	Bearer of other expenses of the LC outside Saudi Arabia

An LC with a "Waiting to be initiated" or "Rejected" status, can be edited again by the company user with "Initiate" privilege. LC edition form is done in four steps:

- Parties to an LC
- Details
- Documents Required
- Description of Goods

An LC with "Waiting for validation" status will be accessible by the company user with "Validate" privilege. He will be able to view the document and either Accept or Reject it.

An LC with "Waiting for approval" status will be accessible by the company user with "Authorize" privilege. He will be able to view the document and either Accept or Reject it.

After completing all validation processes, it will be processed by the bank systems, which through a batch process will register the LC assigning a "Reference Number". The LC 'In processes will be available for enquiring and printing.

**Once the LC is processed it will disappear from the LC list and will be available in the enquiry outstanding LCs option.**

#### Letters of Guarantee issuance

**LG issuance is available in the system with authorization cycle. Company users will be able to initiate more than one LG at the same time.**

This screen shows a table with all LG in validation process indicating the status of each. If the Company has more than one Globus number he will be requested to select the Globus number previously.

The table contains the following fields:

- Description
- Initiation Date
- Initiation Time
- Modified By
- Status

An "Initiate a new Letter of Guarantee" link is also available if the user has "Initiate" privilege.





The table shows you the fields' description of initiate a new LG:

Information	Meaning
<b>LC Short Description</b>	Brief description of the LC without excessive details.
<b>LC Type</b>	Type of LG (Simple, Primary, Final, Performance, Advanced Payment)
<b>Branch No.</b>	Al-Rajhi Bank branch through which LC to be issued
<b>Type of Beneficiary</b>	Governmental or nongovernmental
<b>Address</b>	Address of the beneficiary
<b>3rd Party Applicant's Name and Address</b>	Name & address of other party for which the LG be issued in fever of the beneficiary but out of credit facilities granted for other client.
<b>LG currency</b>	The type of currency (SAR, USD,...) of the LG
<b>LG amount</b>	The amount of the LG
<b>Purpose of LG</b>	Brief description of the purpose of the LG .
<b>LG Expiry Date (Gregorian Calendar)</b>	Expiry date of the LG in Gregorian
<b>LG Expiry Date (Hijri Calendar)</b>	Expiry date of the LG in Hijri

A LG with a "Waiting to be initiated" or "Rejected" status can be edited again by the company user with "Initiate" privilege.

A LG with "Waiting for validation" status will be accessible by the company user with "Validate" privilege. He will be able to view the document and either Accept or Reject it.

A LG with "Waiting for approval" status will be accessible by the company user with "Authorize" privilege. He will be able to view the document and either Accept or Reject it.

After completing all validation processes, it will be processed by the bank systems, which through a batch process will register the LG assigning a "Reference Number". The LG 'In processes will be available for enquiring and printing.

**Once the LG is processed it will disappear from the LG list and will be available in the enquiry outstanding LGs option.**

## Payroll

**With e-SME Internet Banking, you can do the payroll payment; by create the payroll file or import your own file.**

The user can access the following options if he has the privilege:

- **Initiate a Payroll**
- **Validate a Payroll**
- **Authorize a Payroll**



There is a three level authorization cycle that has to be followed step by step before sending the batch

### Payrolls Logs Downloads

This screen displaying two lists:

- **Downloadable files:** Files already processed and ready to download by clicking on them.
- **In Process:** Log files still in process and not ready to download.

Once downloaded the request is removed

### Remittances - About

**These screens allow you to make Express Remittance payments, and to see details of payments you have already made**

#### About Express Remittances

*e-SME* Internet Banking allows you to send remittances to other banks, usually overseas, using the AlRajhi Bank Express Remittance system. Money is routed to the bank account of your beneficiary (the person receiving the money), through the international banking system, and converted into another currency where necessary. When you first make a payment to a beneficiary, we ensure that all the details are correct, and then store them for you. Therefore, when you want to make another payment to that same beneficiary, we can retrieve the stored details for you and send the remittance immediately.

If you have previously made an Express Remittance payment to someone, you will be able to see their details stored here, and to make further payments to them using Internet Banking. If you want to send a remittance to someone new, you will first need to make a payment to them at an AlRajhi Bank Express Remittance Center; subsequent payments can then be made through Internet Banking.

We plan in a future release of Internet Banking, the option to allow you to make a first payment to a new beneficiary through our online system, without needing to go to a Center.

#### Remittances

This screen shows your Current Account(s), and allows you to send a remittance, or to review your previous payments.

Information	Meaning
Acc. Number	The Current Account reference number
Account type	The type of account
Currency	Currency in which the account is held
ER Number	Remittance number. The number that identifies your remittance details for this account
Option	A drop-down box that allows you to select either your Remittance Statement or Beneficiary List



#### To see your Remittance Statement

Click on "Remittance Statement" in the Option box.

#### To see your Beneficiary List, send a Remittance

Click on "Beneficiary List" in the Option box.

#### Remittance - Beneficiary List

This screen lists details of beneficiaries to whom you have previously sent a remittance, and allows you to send a new remittance.

#### To send a new remittance

Choose the beneficiary from the "Transfer to" box.

Enter the amount you want to send, in "Transfer amount"

Click "Proceed".

#### Remittance - Details Statement

This screen lists details of Remittance payments that have been made previously

Information	Meaning
Date	The date on which the remittance was sent
ER Number	Express Remittance Number. The number that identifies your remittance details
Remittance Amount	The amount sent in the remittance (expressed in terms of the ER Currency)
Remittance Currency	The currency in which the remittance was sent
Beneficiary Amount	The amount received by the beneficiary (expressed in terms of the Beneficiary Currency)
Beneficiary Currency	The currency in which the remittance was received
Name	The beneficiary's name

#### Request account statement File

This page allows you to select any of the following account services.

#### Change Internet Banking Access Password

If you want to change your e-SME Internet Banking password, click on this link to go to the appropriate screen.

#### Check Book Request

Clicking on this link will take you to the appropriate screen to order a new checkbook.



### Stop Check Book

Clicking on this link will take you to the appropriate screen to stop a single check or an entire book.

### Beneficiaries

Allows you to add or delete beneficiaries

## Services

**This page allows you to select any of the following account services.**

### Change Internet Banking Access Password

If you want to change your e-SME Internet Banking password, click on this link to go to the appropriate screen.

### Check Book Request

Clicking on this link will take you to the appropriate screen to order a new checkbook.

### Stop Check Book

Clicking on this link will take you to the appropriate screen to stop a single check or an entire book.

### Beneficiaries

Select this if you want to add or delete beneficiaries

## Snapshot

**This screen summarizes the status of all your accounts with Al Rajhi Bank, and gives you information about your previous logins.**

### About login

The **Last Login Date** shows when you last successfully logged into e-SME Internet Banking.

The **Last Login Attempt Date** shows when you last tried to logon, but were unsuccessful, perhaps due to an incorrect password.

This information is provided as a security feature. If these are not the dates and times when you last used the service, or tried to, then it is possible that someone else may be attempting to access your account information. In this case, we would recommend that you change your password immediately.

### Current Accounts

Each current account that you hold with Al Rajhi Bank is listed here. For each current account, the following information is shown

Information	Meaning
Account Number	The reference number that uniquely identifies your



	account
<b>Account type</b>	"Current Account".
<b>Current balance</b>	The current cleared or available balance in your account.
<b>Select Function</b>	A "drop down" list of functions that can be performed on your Current Account. Selecting one of these functions will take you to the appropriate new screen.

### Stop Cheque

This screen allows you to stop a check, or an entire checkbook. You should be aware of the consequences, under the laws of the Kingdom of Saudi Arabia, of stopping a check. It may be appropriate to stop one or more checks, if blank checks have been lost or stolen. However, stopping a check that has been accepted in good faith for the payment of goods or services, may lead to legal consequences.

#### To stop a check or checkbook

Against **Account**, select the account number of the account for which you want to stop the check or checkbook.

Against **Type of Stop**, select whether you want to stop a single check or an entire checkbook.

If you want to stop an entire checkbook, enter the number of the first check against **Check number**. Otherwise, enter the number of the specific check that you want stopped.

Click the **Proceed** button to stop the check or checkbook.

### Trade Finance

This screen leads to the trade finance module. Company user can access the following functions if he has the privilege:

- Enquiry Letter of Credit
- Enquiry Letter of Guarantee
- Enquiry Credit Limits
- Letter of Credit Issuance
- Letter of Guarantee

The enquiring services included are:

- **Enquiry Letters of Credit(list)**
  - LC details
  - Enquiry deliveries (list)
    - Delivery details
  - Enquiry Drawings (list)
    - Drawing details
  - Enquiry Credit Limits



- **Enquiry Letters of Guarantee (list)**
  - Details of an LG

#### Transfer Authorization

**Authorize a transfer screen is similar to the main one but only shows the batches flagged as 'Waiting to approve'. Clicking on a batch leads to a screen with the batch details with the options to accept or refuse.**

Authorization password is required to perform the operation. Once a batch is authorized, it is finally processed. The results of all the transfers once processed can be checked using the Transfers Logs Downloads option.

#### Transfers Logs Downloads

This screen displays two lists:

- **Downloadable files:** Files already processed and ready to download by clicking on them.
- **In Process: Log files still in process and not ready to download.**

#### Transfer Validation

**Validate a transfer screen is similar to the main screen but only shows the batches flagged as 'Waiting to validate'. Clicking on a batch leads to a screen with the batch details with the options to accept or refuse.**

Authorization password is required to perform the operation. Once a batch is validated, it is flagged as "Waiting for approval" for a company user with 'authorize' privilege to approve it.

#### Validate a batch

**Validate a batch Screen is similar to the main screen, but only shows the batches flagged as 'Waiting to validate'.**

**Clicking on a batch leads to a screen with the batch details with the options to accept or refuse. Authorization password is required to perform the operation. Once a batch is validated it is flagged as "Waiting for approval" for a company user with 'authorize' privilege to approve it.**

#### Validate a payroll

**Validate a payroll Screen is similar to the main screen, but only shows the batches flagged as**



‘Waiting to validate’. Clicking on a batch leads to a screen with the batch details with the options to accept or refuse.

Authorization password is required to perform the operation. Once a batch is validated, it is flagged as "Waiting for approval" for a company user with 'authorize' privilege to approve it.