

GLOBAL BANK SERVICES GUIDE

Version 2024.1

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1. Wire Transfer Services

Types of Transfers

- Normal Wire Transfer

- Processing time: 1-2 business days
- Available during regular banking hours (9 AM - 3 PM)
- Lower transfer fees
- Suitable for non-urgent transfers
- Maximum amount: €1,000,000 per transaction

- Instant Wire Transfer

- Immediate processing (within 10 seconds)
- Available 24/7/365
- Higher transfer fees
- Ideal for urgent transfers
- Maximum amount: €100,000 per transaction
- Additional security verification required

Transfer Requirements

1. Valid beneficiary information
2. Sufficient account balance
3. Within daily transfer limits
4. Correct authentication credentials
5. Valid RIB (Relevé d'Identité Bancaire)

Transfer Limits

- Daily limit: €50,000 for personal accounts
- Daily limit: €200,000 for business accounts
- Monthly limit: €500,000 for personal accounts
- Monthly limit: €2,000,000 for business accounts

2. Beneficiary Management

Beneficiary Types

- Physical Beneficiaries
 - Individual account holders
 - Required information:
 - Full name
 - Date of birth
 - RIB
 - Address
 - Contact information
 - ID verification required
 - Maximum 50 physical beneficiaries per account
- Moral Beneficiaries (Business Entities)
 - Companies, organizations, and institutions
 - Required information:
 - Company name
 - Registration number
 - RIB
 - Business address
 - Authorized contact person
 - Company documentation required
 - Maximum 100 moral beneficiaries per account

Beneficiary Management Features

- Add new beneficiaries
- Modify existing beneficiary information
- Delete beneficiaries
- Categorize beneficiaries
- Set transfer limits per beneficiary

- Beneficiary activation waiting period: 24 hours

3. Account Services

Account Types

1. Current Account
2. Savings Account
3. Business Account
4. Investment Account

Available Services

- Account balance inquiry
- Transaction history
- Statement generation
- Standing orders
- Direct debits
- Checkbook requests
- Bank card management

4. Security Measures

Transaction Security

- Two-factor authentication (2FA)
- Transaction signing with secure device
- Real-time fraud detection
- IP address verification
- Device fingerprinting
- Transaction amount limits
- Suspicious activity monitoring

Authentication Methods

1. Username and password
2. One-time password (OTP)
3. Biometric authentication
4. Security questions
5. Digital certificates

Security Guidelines

- Regular password changes
- Unique beneficiary reference numbers

- Encrypted communication
- Session timeout after 5 minutes
- Maximum 3 failed login attempts

5. Customer Support

Support Channels

- 24/7 phone banking: +1-800-BANK-247
- Email: support@globalbank.com
- Branch visits
- Online chat
- Mobile app support

Service Hours

- Online banking: 24/7
- Wire transfers: 9 AM - 3 PM (normal), 24/7 (instant)
- Customer service: 8 AM - 8 PM
- Branch hours: 9 AM - 4 PM

Common Support Topics

1. Transfer issues
2. Beneficiary management
3. Account access
4. Security concerns
5. Fee inquiries

Fee Structure

Wire Transfer Fees

- Normal transfers:
 - Domestic: €0.50
 - International: €15.00
- Instant transfers:
 - Domestic: €2.50
 - International: €25.00

Account Maintenance

- Monthly fee: €2.00
- Business accounts: €10.00
- Premium accounts: €15.00

Other Services

- Beneficiary modification: Free
- Statement request: €1.00
- Card replacement: €10.00
- Emergency services: €50.00

Error Codes and Resolution

Transfer Error Codes

- ERR001: Insufficient funds
- ERR002: Invalid beneficiary
- ERR003: Limit exceeded
- ERR004: Authentication failed
- ERR005: Technical error

Resolution Steps

1. Verify information
2. Check limits
3. Contact support
4. Submit documentation
5. Wait for processing

Processing Times

Normal Transfers

- Domestic: 1 business day
- European: 2 business days
- International: 3-5 business days

Instant Transfers

- All destinations: 10 seconds maximum
- Confirmation time: Immediate
- Error resolution: Within 24 hours