Mobile Internet Banking on IOS Operating System

Introduction

Internet Banking, also known as net-banking or online banking, is an electronic payment system that enables the customer of a bank or a financial institution to make financial or non-financial transactions online via the internet. This service gives online access to almost every banking service, traditionally available through a local branch including fund transfers, deposits, and online bill payments to the customers.

Internet banking can be accessed by any individual who has registered for online banking at the bank (e.g., when I went to Standard Bank Brach to open my Account, I was asked if I wanted the service activated, meaning that, a customer can either go to a branch to have the service activated or call for 800 412 412-customer care line), having an active bank account or any financial institution. After registering for online banking facilities, a customer need not visit the bank every time he/she wants to avail a banking service. It is not just convenient but also a secure method of banking. Net banking portals are secured by unique User/Customer IDs (contract number) and passwords.

Testing Internet Banking on IOS Operating System

Steps

1st The customer needs to access the browser and type the URL "https://ibanking.standardbank.co.mz/" and click search.

2nd It shows up the page below illustrated, in which asks the user to insert both the contract number and the password.

3rd After the user has logged in the application this is what shows up on the screen.
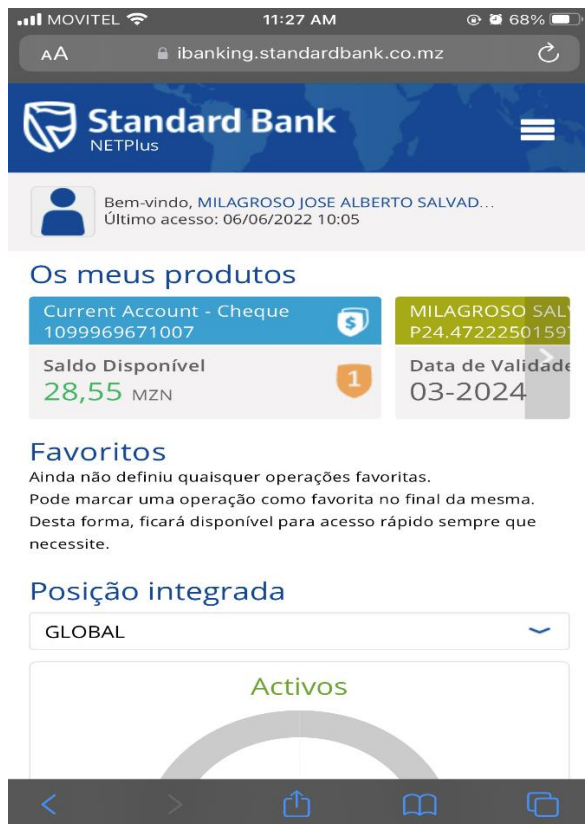
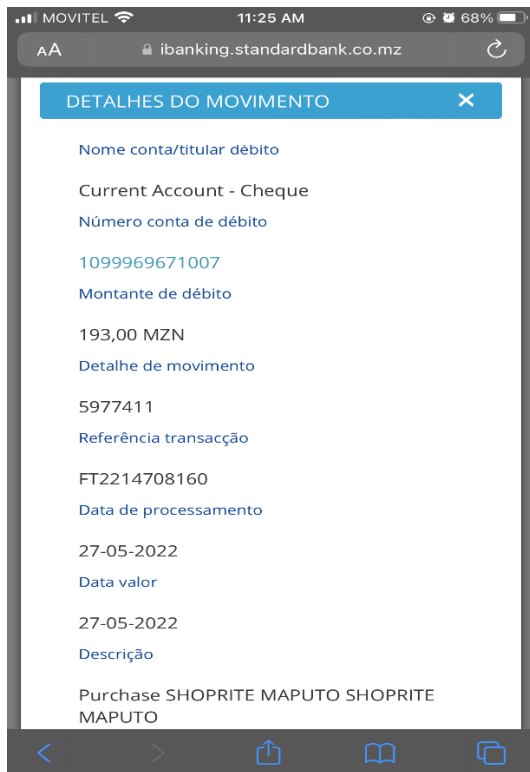4th In this specific test I will show the steps a user has to follow to download a statement (Movimentos).

5th After that the page that shows illustrate many different transactions so that the user needs to choose one specific transaction and print(imprimir).

6th Then the page next shows the details of the statement.

7th At the bottom of this upper page illustrated there's an option to whether download the statement by means of pdf, print and text msg. I will choose print(imprimir) option to print the statement.
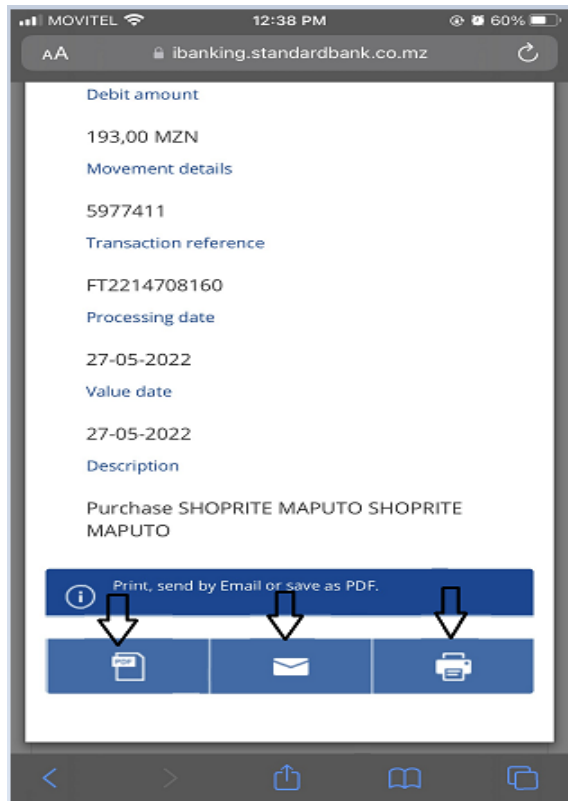
8th After that, the user chooses one of the 3 options indicated above, and it's done!

Internet Banking Benefits

- **Easier bill payments.** You can send payments using your bank's online banking platform. That means you don't have to write out checks or go to branches and wait for queues to be assisted.
- **24/7 account access**. Whether you're on vacation or it's the middle of the night, you can manage your banking. That includes holidays when your bank is closed.
- **Simpler fund transfers.** It's easy to move funds between your accounts, such as from checking to savings, using online banking.

- **Better access to bank records**. Whether you need banking records for tax purposes or personal records, you can download statements and transaction records to print them at home.
- **Improved visibility of account balances and transactions.** Knowing your account balances is always a few clicks away. You can also check to make sure a transaction has cleared and keep an eye out for unauthorized transactions so you can dispute them immediately.