

General Notes

Please note of the following points while filling out the form.

1. Do not use white ink in any section of the form. If required, please print a specific page of the form and fill it again.
2. If any information is changed by over-writing, it would need to be countersigned by the authorized signatory.
3. Section 5 is only for the users who have a profile selected as “Authorizer” in Section 4.
4. The mandatory sections in the form have been highlighted with * and would need to be filled in.
5. All the pages of the main form and the addendums would need to be signed by the authorized signatories as per the Board Resolution. The authorized signatory will be the person with full powers of the company and able to deal with the bank on the company’s behalf.
6. All the users with the profile as “View and Create” will be part of Group H which will be used for the Authorization Rule.
7. All the users with the profile as “Verifier” will be part of Group G which will be used for the Authorization Rule.
8. Forms need to be filled in capital letters.
9. The daily, weekly and monthly limits should not be the same.

Section 1: Company Profile

Please write the Company name and the Company Contact details of the main person authorizing the Internet Banking Access for the company users. The welcome mail with the company mandate will be sent to the email address of the Primary contact person.

Section 2: Channel Required

NBF offers two kinds of Channels

1. Web Channel - This is online banking that allows corporates to view their balances, download statements, initiate and authorize transactions.
2. Host-to-Host – This is a secured file transfer mechanism by which corporates can send payment file from their environment and authorize these payment. Please visit our NBF Web Site for more details

Section 3: Account Details

List all the accounts that you would like to tag to NBF - Online Banking. This can be accounts under different currencies. The access will be for a particular CIF and all accounts available under the CIF. If any account is to be restricted at a user level under that CIF, then it would need to be explicitly mentioned for the different users.

Section 4: User Details

List of all user(s) of your company that you plan to provide access to NBF - Online Banking

User Profile Type: There are 5 different Profiles that can be linked to any user.

1. View Only: The user can only view and download the Accounts and transactions. Not allowed to create or initiate transactions and Service Requests.
2. View and Create Transaction: The user can view, download and create or initiate transactions including Service Requests.
3. Verifier: User can create and verify transactions. The user under this profile will be able to verify the initiated transactions but will not be the final authorizer.
4. Authorizer: User is an authorizer and can create or initiate and can authorize transactions. Authorizer will be provided with an authorization mechanism (either Security token OR Mobile token)
5. Releaser: User can release the payments or trade transactions to the bank post the approvals.

Account to be restricted: The user can be restricted to any account that are listed in the Section 3

Alerts: There are 3 categories of Alerts. The default is set to None in case alerts are not required.

1. Basic: Basic alerts related to documents, etc.
2. Transactional: Transactional related alerts
3. All: All alerts

Section 5: Authoriser Details

There is no limit on the number of Authorizers.

Each Authorizer in Online banking will be provided a Security device. A detailed operating procedure will be provided along with the device to the authorizer.

Token Type: Please choose the type of token;

- a) Security Token is a hardware device that offers a Challenge-response process to authorize any financial transactions
- b) Mobile token is an application downloaded on your smart phone and works in a Challenge-response process.

In both the cases, bank will provide a user guide to explain the activation and usage process.

Mailing Address: Where the Security Token needs to be delivered

Authorizer Group: Each Authorizer will be tagged to a Group. An authorizer can have a maximum of 6 different groups to choose from.

Payment or Trade Authorization Rule: There is no limit on number of Authorization rule. By default the user under “View and Create” Role (H) should be highlighted in the Authorization rule unless the authorizers themselves want the flexibility to create and approve transactions. If the authorization rule is not specified explicitly, then the same rule will be applicable for Payments as well as Trade.

Hierarchy: For each Authorization rule, a hierarchy can be set. Hierarchy starts from the highest group and goes upto the lowest. Hierarchy F means the lowest and hierarchy A means the highest.

Maximum Transaction Limit: Please enter if you want any transaction limit to be placed. Placing a Daily transaction limit of e.g. AED 500,000/- will only allow transactions upto the limit for any one-day.



Important Notes:

If you want to include additional accounts, users or authorizers please use the addendum sheets

Appendix “A”- Add or Remove Account Details

Appendix “B” - Add or Remove Users

Appendix “A”- Add or Remove Authorizers

- All Request for additional users, accounts or authorizers to be signed by the Company authorized signatories
- All Service Requests have to be approved by single user (verifier OR authorizers) after initiation i.e. it is not mandatory that the user approving the request is an authorizer
- Banker’s Cheques and Demand draft will have to be processed through authorizers