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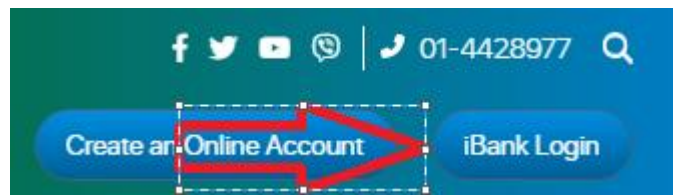
## USER MANUAL FOR I-BANKING USERS:

### A: LOGIN AND PASSWORD CHANGE

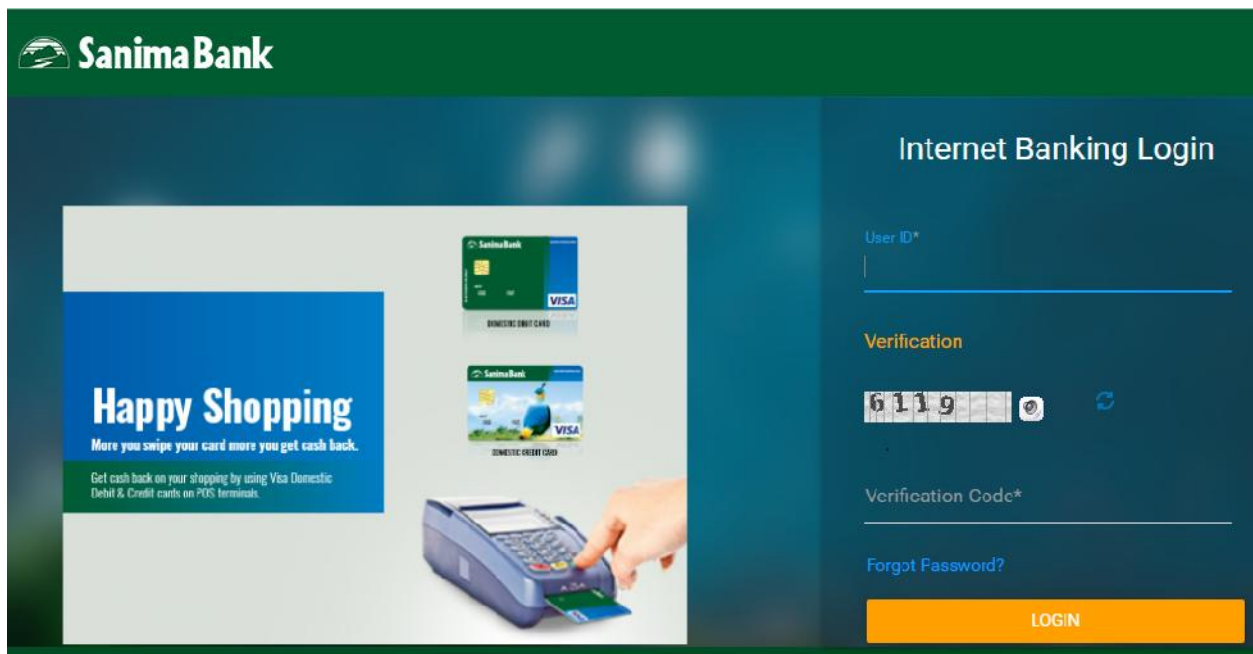
**Note:** Once you are registered in Internet Banking Service, You will receive your LOG IN ID and PASSWORD details in PDF format in your registered E-mail ID. PDF format will be password protected. Logic for the PDF password will be sent in your e-mail. Please update your e-mail ID to your nearest branch if you have not updated yet.

#### Ñ To Login in internet banking service

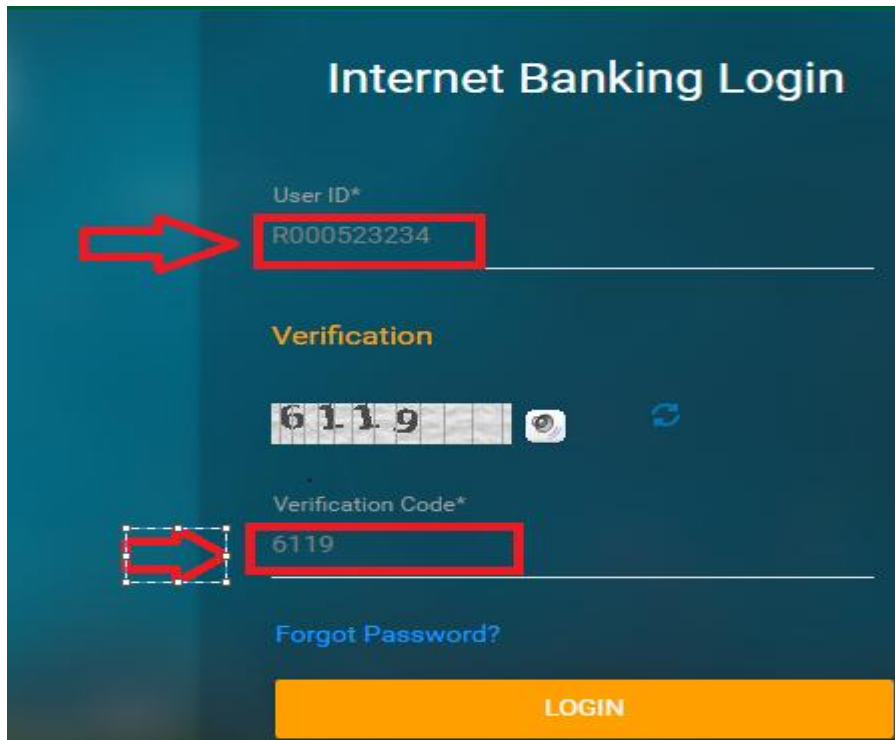
1. Go to <https://www.sanimabank.com/>  
(Best viewed on Google Chrome version 48.0 & above, Mozilla Firefox Version 44.0.2 & above, Internet Explorer 11 and above)
2. Click on “I-Bank Login” menu.



3. Below Login Page will be displayed. User ID displaying in below image is same as Log In ID provided in PDF file.

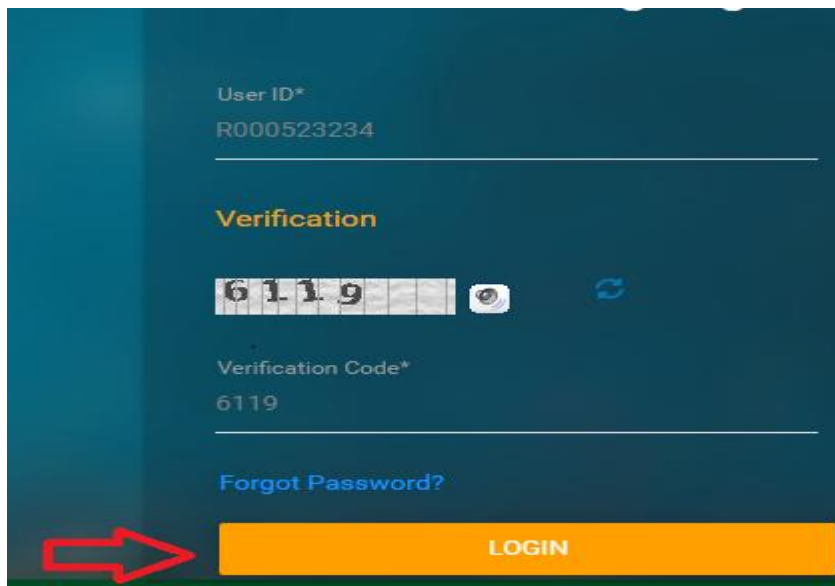


4. Enter your LOG IN ID and verification code displayed as below.



The screenshot shows the 'Internet Banking Login' interface. The 'User ID\*' field contains 'R000523234' and is highlighted with a red rectangle and a red arrow pointing to it. Below this is a 'Verification' section with a CAPTCHA image showing the numbers '6119'. The 'Verification Code\*' field contains '6119' and is also highlighted with a red rectangle and a red arrow pointing to it. At the bottom, there is a 'Forgot Password?' link and a large orange 'LOGIN' button.

5. Click on Login Button.

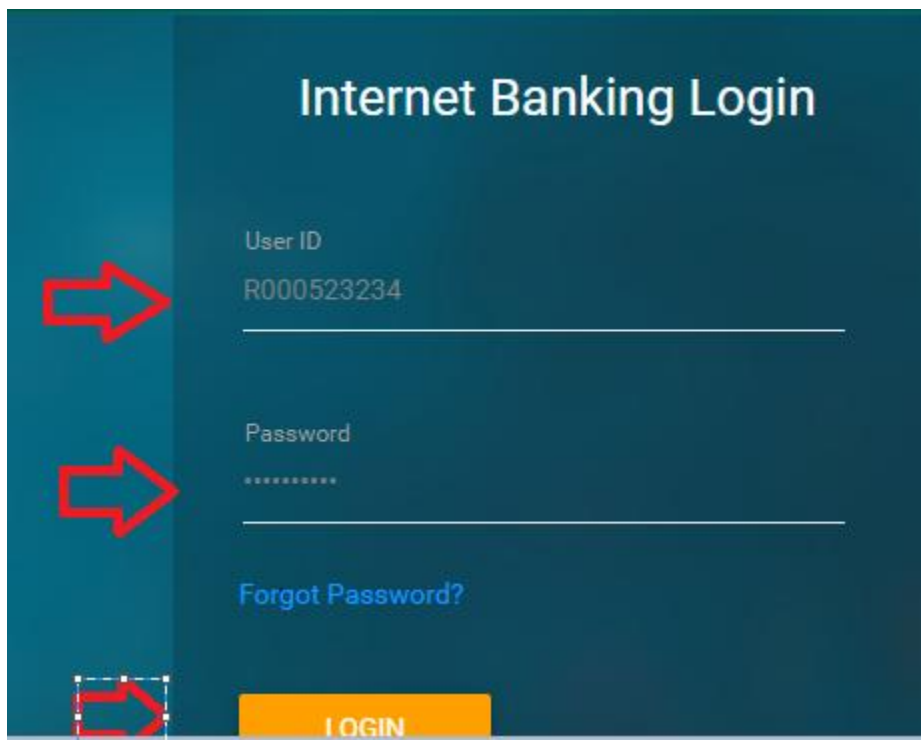


This screenshot is identical to the previous one, showing the 'Internet Banking Login' screen. However, a red arrow points to the orange 'LOGIN' button at the bottom of the form.

6. After you login in your previous section, the below page will be displayed.



7. Login with your LOG IN ID and Password received in PDF file in your registered e-mail ID.



8. After you login in the Internet Banking, the terms and conditions will be displayed. Then click on agree for further processing.

Read the Terms and Conditions

The following terms & conditions shall be applied for Internet Banking service to the customer.

1 Definition: For the purpose of these terms and conditions, the following expressions shall, except where the context otherwise requires, have the following meanings:

Bank – Citibank Bank, International Limited.

Client – Citibank Bank Customer having an account in any branch and having access to internet banking service.

Customer – Citibank Bank Customer having an account in any branch of Bank.

2 Bank shall, subject to these Terms and Conditions, provide to its Client various transaction facilities from time to time through any Internet site or group of related web pages on a global, open and secure system maintained by or on behalf of Bank to enable Customer to give instructions to and communicate with Bank for the purpose of conducting banking, financial and other transactions and to

3 Bank reserves the right to determine and change from time to time the scope and type of the services to be made available including, without limitation, suspending, modifying or reducing the services at any time.

4 Suspending and stopping any transactions or use of the services such as transfers and payments daily basis with respect to the value of any transactions or dealing in any type of transactions or dealing which the Customer may conduct by using the services.

5 Suspending and changing the service from time to time during which the services are available and any daily cut-off time for any type of services or transactions. Any instructions of the Customer received by Bank after any applicable daily cut-off time shall be deemed to be received on the next business day.

6 The Client must be Customer of Bank.

7 As regarding for the use of services, the Customer warrants that all information provided by the Customer to Bank in relation to the services is true, complete, relevant and up-to-date. The services are for the sole and exclusive use by the Customer.

8 The Customer shall not use the services with any illegal purpose or activity, and shall not allow any other person to use the services. The Customer shall notify Bank immediately if he/she becomes aware of such misuse of services.

9 The Customer shall follow the guidelines provided by Bank online in displaying the user identification code (the User Name) and the password (the Password) for identifying the Customer for the purpose of availing the Services. The Customer may change the Password at any time. The Customer cannot change the User Name. Under no Circumstances shall the User Name and the Password be shared with any third party.

10 The Customer shall be fully responsible for any accidental leakage and/or unauthorized disclosure of the User Name and/or the Password to any other person and shall be held liable for the User Name and the Password being used by unauthorized person for the unauthorized purpose or transactions. The Customer is required to guard the User Name and the Password in order to log on.

11 Any instruction given in compliance with the Services by giving the User Name and the Password of the Customer, when given, may not be rescinded or withdrawn without the consent of Bank. All such instructions given, as understood and acted on by Bank in good faith, shall be irrevocable and binding on the Customer whether given by the Customer or by any other person purporting to

12 Bank shall not be liable to verify the identity or authority of the person giving any such instructions or the authenticity of such instructions apart from verifying the User Name and the Password of the Customer. Bank as a whole, does not hold the Customer responsible. Bank will not act on instructions in the manner in which it is Bank's opinion practicable and reasonably to do so and in accordance,

13 Bank will not provide advice or confirmation that an instruction has been executed and/or a transaction has been successfully completed. Bank will not be held liable for any loss or damage suffered by the Customer in connection with the use of the services.

14 Information relating to any account or transaction made available on the Internet shall be for reference only. Bank is not held liable for any account or transaction that is conducted online and until the contrary is established, Bank reserves the right to transfer the User to debit into the bank accounts beyond the credit limit and in the amounts credit balance in the Client's account. Bank shall not

15 Bank reserves the right to change that is related to the use and operation of the services and to reserve such right at any time with or without giving prior notice to the Customer. Bank may determine and verify the Customer of the date of any free trial time to time, which shall be binding on the Customer if the Customer continues to maintain or use the services after the effective date.

16 The Customer shall not change its details, corrects, updates, amend, alter, modify, enhance, add to, delete or in any way tamper with or give access to, any part of the services or any Internet site or any software computer or device. The Customer acknowledges and agrees that the information, the Reports and their form, format, mode or method of compilation, selection

17 Unless expressly permitted by these terms and conditions, the Customer shall not

18 Bank, whether, directly, assigns, transfers, lease, sub-lease, share, lease, distribute, transmit, broadcast, retransmit, put in circulation, download, reproduce, duplicate or otherwise provide or disseminate any Confidential Information in any form or by any means in any other place or commercially exploit any Confidential Information.

19 Bank, whether, directly, assigns, transfers, lease, sub-lease, share, lease, distribute, transmit, broadcast, retransmit, put in circulation, download, reproduce, duplicate or otherwise provide or disseminate any Confidential Information in any form or by any means in any other place or commercially exploit any Confidential Information.

20 Bank is not responsible for any loss or damage suffered by the Customer in connection with the use of the services.

21 The Customer agrees that all rights, title and interest in and relating to the above and any and all related copyright, patent, trademark, service mark, proprietary property, trade name and software works and shall remain the exclusive property of Bank and the respective information Provider, no right, title or interest other than the rights to access the information and the Reports shall

22 Bank will make reasonable practicable steps to ensure that its systems in connection with the services are protected with adequate security designs to control and manage the risks in operating the systems. None of Bank or any information Provider warrants or represents that the services, the information or the Reports are free from virus or other destructive features which may adversely affect the system.

23 The Customer shall be fully liable and responsible for all consequences arising from its use of the services and all access to any information in the Internet site or any other information as a result of such use by the Customer or any other person whether or not authorized. The Customer shall indemnify Bank, any information Provider and their respective officers and any

24 Bank may, at any time, without giving notice or reason, suspend or terminate all or any of the services in that use by the Customer.

25 The Customer may terminate the use of the services at any time by giving notice to Bank.

26 The services shall be deemed to have been terminated by the Customer's failure to use the services for a period of

27 The Customer shall be deemed to have accepted the terms and conditions of the services by using the services.

28 Bank may, from time to time, amend and/or introduce additional terms and conditions at any time and from time to time with or without notice to the Customer and shall be binding on the terms and conditions of the Customer's account in use the services on or after the effective date of variation.

29 Communications delivered personally, sent by post, facsimile transmission, when or sent by Bank at the last known address of the Customer shall constitute actual delivery of such communication to the Customer. Communications sent by the Customer to Bank shall be treated as delivered to Bank on the day of actual receipt.

30 Each of the provisions of these terms and conditions is intended to operate independently of each other and if any one or more of such provisions is or becomes illegal, voided or unenforceable in any respect under the laws of any jurisdiction, the legality, validity and enforceability of the remaining provisions shall not be affected in any way.

31 Where the account is operated in a joint account, the reference in these terms and conditions to "Customer" shall be deemed to mean all and each of the joint account holders. All the Customers shall be bound by these terms and conditions and be jointly and severally liable for all the transactions and dealings effected by using the services.

32 Unless the context otherwise requires, "person" includes an individual, firm, company, corporation and its successors and assigns.

33 Customer is obliged to give the Bank the full and accurate details of the Bank's operations and to keep the Bank informed of any changes to the Bank's operations and to keep the Bank informed of any changes to the Bank's operations and to keep the Bank informed of any changes to the Bank's operations.

34 The Bank shall be entitled to use or improve service and other related facilities to the Bank as it deems fit and shall be entitled to use or improve service and other related facilities to the Bank as it deems fit and shall be entitled to use or improve service and other related facilities to the Bank as it deems fit.

35 Notwithstanding to whomsoever and other related facilities, the Customer is further liable for any charges levied by any of Network Service Providers. Bank's company Corporation and any other third party in a result of the use by the Customer of internet Banking Service.

36 All usage and compliance of internet Banking Service should be in accordance with Customer service agreement of Bank.

37 Customer's account is dormant, the transaction of internet Banking Service will be suspended until and unless customer provides application for account activation.

38 Bank shall suspend internet Banking Service at any time if there is any suspicious transaction conducted by the Customer. Internet Banking Service shall not be used again until and until of Bank's satisfactory investigation and report.

39 Customer understands that the Bank will make efforts to ensure the confidentiality of individual and account information except in the following conditions:

There are any requirements to disclose the information in any other law or regulation or from the government or any supervisory organization.

It is necessary to disclose the information as per law.

In order to provide the services, some of the information must be disclosed to service providers according to the advice of the Bank.

In providing related information to authorized organizations according to the law.

39 The Customer agrees that all rights, title and interest in and relating to the above and any and all related copyright, patent, trademark, service mark, proprietary property, trade name and software works and shall remain the exclusive property of Bank and the respective information Provider, no right, title or interest other than the rights to access the information and the Reports shall

40 All the information regarding service application form, banking books, login process and transaction procedure will be protected in Bank's authorized website (www.citibank.com).

41 These terms and conditions will be deemed to have been accepted by the Customer by using the services and the Reports and their form, format, mode or method of compilation, selection

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9. After you click on “Agree”, you must register the security questions and answers as below. After you have registered for Security questions and answers, you can continue.

Please keep these in mind while answering security questions

1. The security questions you are registering here will be used for your password reset in case you forget your password

2. Minimum number of questions to be answered is 2

|          |                             |
|----------|-----------------------------|
| Question | What is your favorite color |
| Answer   | red                         |
| Question | What is your favorite movie |
| Answer   | dangal                      |
| Question | Select a Security Question  |
| Answer   |                             |
| Question | Select a Security Question  |
| Answer   |                             |
| Question | Select a Security Question  |
| Answer   |                             |

Enter your credentials to confirm the transaction

Confirmation Details

Transaction Password

BACK CONTINUE

These security questions you are registering here will be used for your password reset in case you forget your password.

Minimum number of questions to be answered is 2.

You must enter your transaction password if provided in PDF file in your registered e-mail ID to register your Security questions and answers.

10. After you setup security questions, below page will be displayed.


**Update Phrase Details**

Phrase:

| Select                           | Image |
|----------------------------------|-------|
| <input checked="" type="radio"/> |       |
| <input type="radio"/>            |       |
| <input type="radio"/>            |       |
| <input type="radio"/>            |       |
| <input type="radio"/>            |       |
| <input type="radio"/>            |       |

UPDATE

11. Update the phrase details on top and select any images you like before you click on "UPDATE".

Phrase:  

| Select                           | Image |
|----------------------------------|-------|
| <input checked="" type="radio"/> |       |
| <input type="radio"/>            |       |
| <input type="radio"/>            |       |
| <input type="radio"/>            |       |
| <input type="radio"/>            |       |
| <input type="radio"/>            |       |

UPDATE

12. After that you must change the sign in password and transaction password as per the password policy. Then click on “SUBMIT”.

Password Policy

Password must meet the following requirements:

1. Minimum of 6 characters and maximum of 28 characters.

2. Contain at least one upper case letter (A to Z), one lower case letter (a to z), one number(0 to 9) and one special character (!, @, #, %, &, \$, ^)

3. Should not contain all of User ID.

4. Should not contain any space.

5. New password should be different from previous three passwords.

6. Sign in Password should be different from Transaction Password.

Change Signon Password

Password\*

\*\*\*\*\*

Retype New Password\*

\*\*\*\*\*

New Password\*

\*\*\*\*\*

● ● ● ●

Change Transaction Password

Password\*

\*\*\*\*\*

Retype New Password\*

\*\*\*\*\*

New Password\*

\*\*\*\*\*

● ● ● ● Fair

SUBMIT

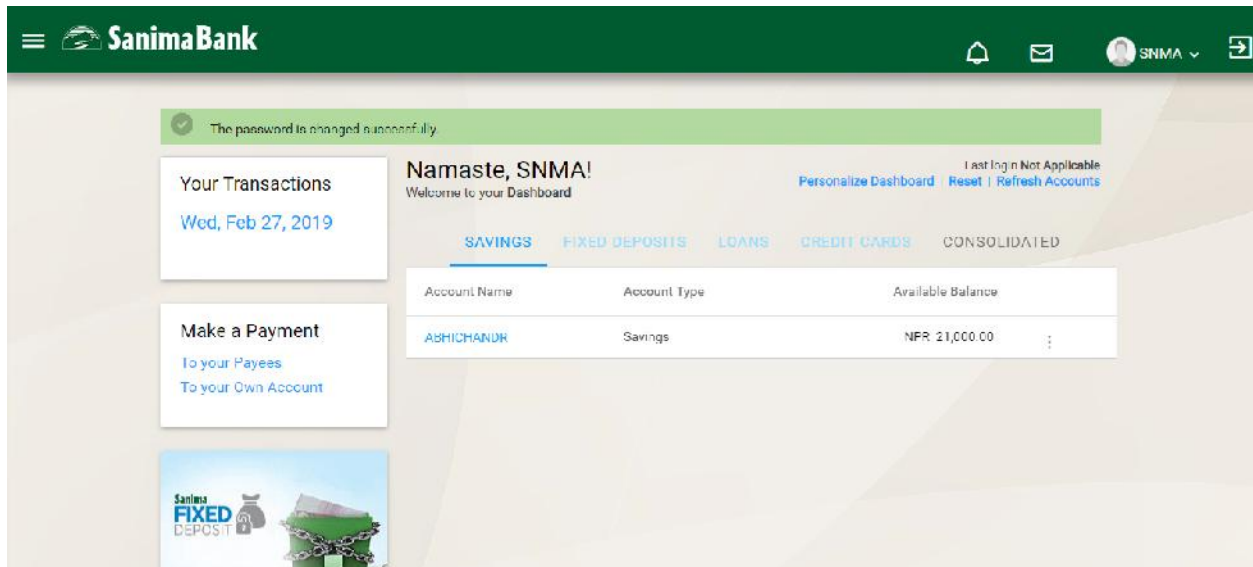


**To change sign in password,** In the password section, enter the old password provided in PDF file and in New password, enter the new password as per password policy.

**To change Transaction Password,** In the password section, enter the old password provided in PDF file and in New password, enter the new password as per password policy.

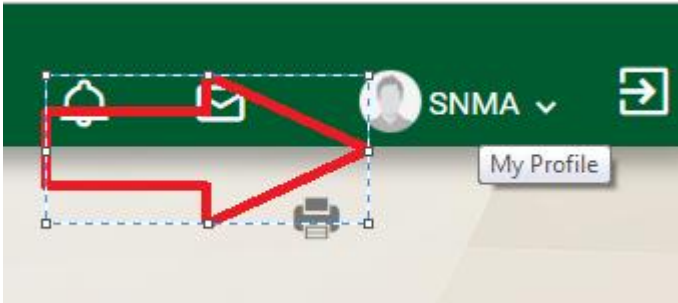
The **sign in** password should be different from **transaction password**.

13. After successfully login the dashboard screen will be displayed as below.



Ñ **To update Personal Settings, Security Settings and Preferences.**

1. Click on “ My Profile” showing your Nickname on right top side.



2. You can update your personal settings, security settings and preferences.
3. You can change your Log in Id from Security Settings.

Mr. SNMA

PERSONAL SETTINGS

SECURITY SETTINGS

PREFERENCES

Customer ID

All Customer IDs ▼

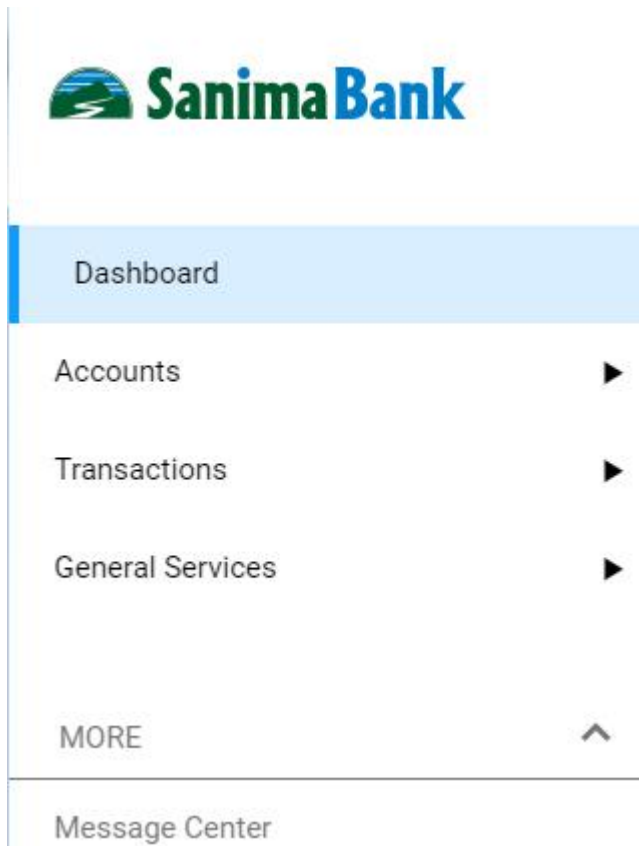
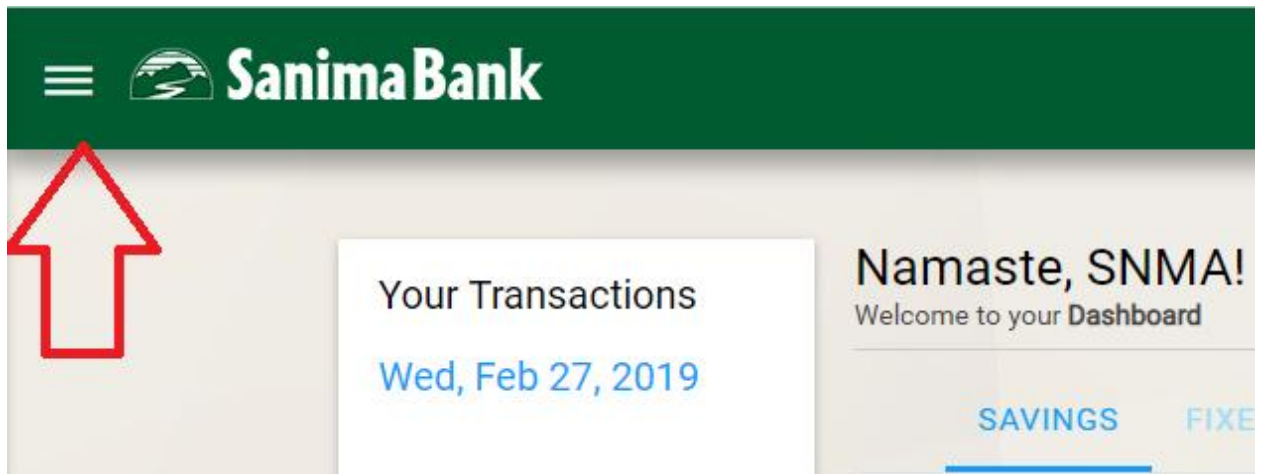
Session Details

Session timeout in 0hrs : 45mins

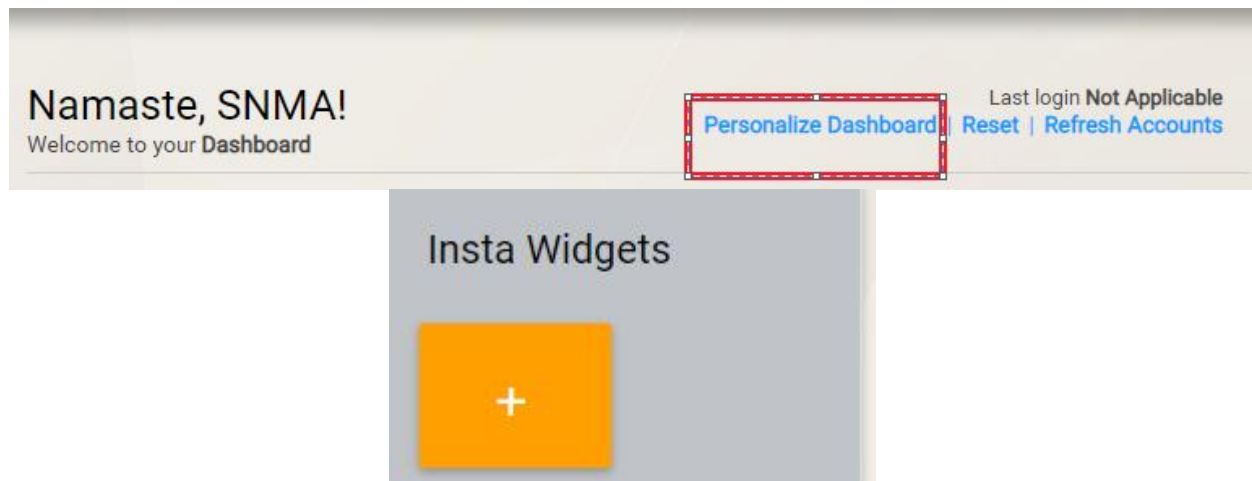
PREVENT SESSION TIMEOUT

## ¶ To access available Menus

You can go to menu options and click to access different menus.

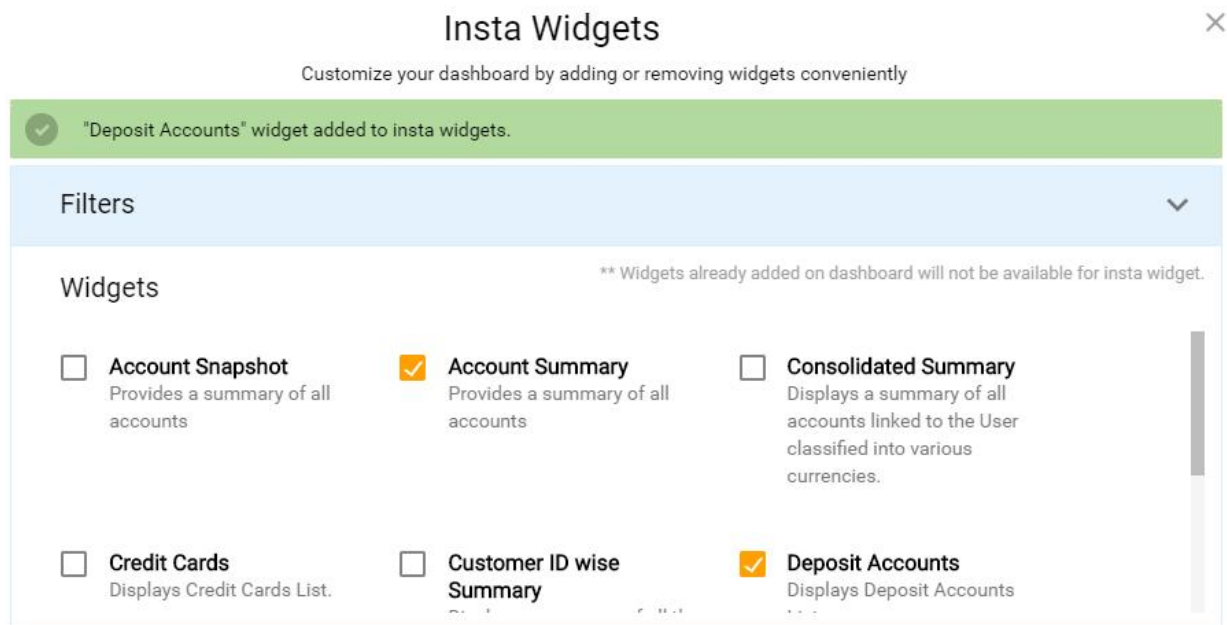


## **B. PERSONALIZE DASHBOARD**



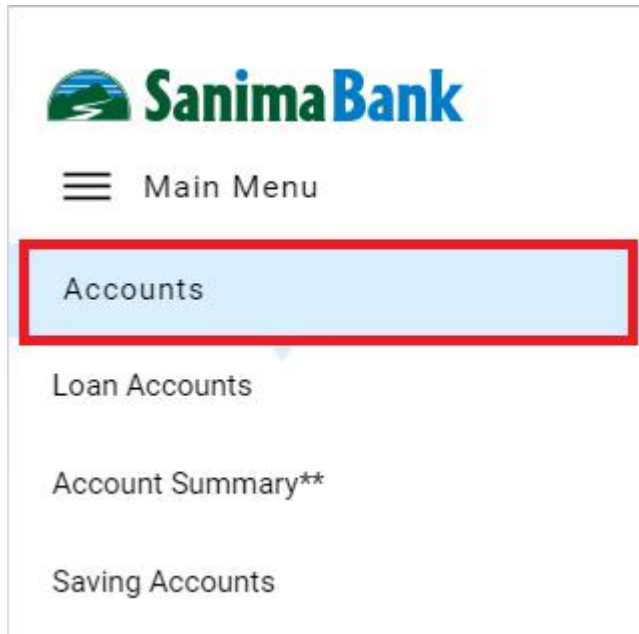
If you want to personalize your dashboard you can add or remove widgets by clicking on personalize dashboard section on top or “Insta Widgets” on bottom.

If you want to add “Account summary” and “Deposit Accounts”, Click on the following section and the items will be displayed on the page.

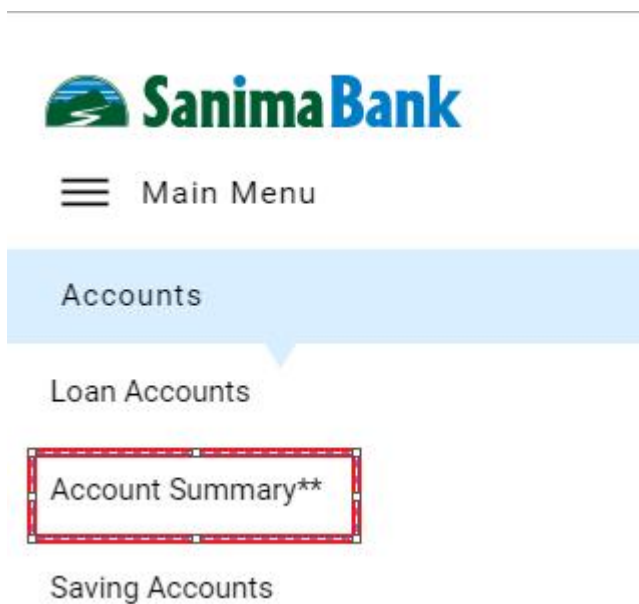


### **C. DETAILS OF BANK ACCOUNTS, BALANCE AND STATEMENT**

1. If you want to view details of your bank account, balance and statement, Click on “Accounts” under “Main Menu”.



2. If you want to view statement of your accounts, Click on “Account Summary” and select the account number.



Search Accounts

Enter Number or Nickname

SEARCH

SAVINGS

FIXED DEPOSITS

LOANS

CREDIT CARDS

| Account Number | Account Name | Total Balance | Available Balance |
|----------------|--------------|---------------|-------------------|
| 0 601 05 000   |              | NPR 21,000.00 | NPR 21,000.00     |

Download:

You can search Transactions and view statement for a period of time.

Search Transactions

Q

Choose Statement

Last 30 days

GO

More Details

Transactions List - SBA -

(NPR) - 07 01 05 0000 6

| Date<br>Remarks | Instrument ID | Amount (NPR) | Balance (NPR) |
|-----------------|---------------|--------------|---------------|
| 18/02/2019      |               | 21,000.00    | 21,000.00     |
| BALANC...       |               |              |               |

Download Details As

PDF

OK

## D. Fund Transfer

### I. Fund Transfer To Own Accounts :

You can transfer your amount from one saving account to another saving account within Sanima Bank.

1. Go to Main Menu
2. Go to Transactions
3. Initiate Funds Transfer
4. Funds Transfer to Own Accounts

Transactions > Initiate Funds Transfer > Funds Transfer To Own Account

## Funds Transfer To Own Account

**INITIATE FROM TEMPLATE**

1

2

3

Payment Details      Preview and Confirm      Summary

**Set Payment Date & Frequency** \* Indicates Mandatory Fields

Transaction Date (dd/MM/yyyy)\* 28/02/2019

**Make a Payment From**

Pay From Account\* Select ▼

**Make a Payment To**

My Accounts in Home Bank\* Select ▼

Amount\* NPR

5. Fill up the Details and click on “CONTINUE”.
6. Confirm your details with Transaction Password and click on “CONFIRM DETAILS”.

## II. Fund Transfer To Third Party Accounts

You can transfer your amount from your saving account to other's saving account within Sanima Bank.

Before performing third Party transfer transactions, first you have to add Counterparty.

### To add Counterparty:

1. Go to main menu
2. Go to Transactions
3. Go to Transactions Support Services
4. Go to Manage Counterparty
5. Click on Add Counterparty

The screenshot shows the 'Add Counterparty' screen with a progress indicator at the top showing three steps: 1. Counterparty Details (active), 2. Preview and Confirm, and 3. Summary. Below the progress indicator, the 'Counterparty Details' section includes fields for 'Name\*' and 'Nickname\*'. The 'Account Details' section includes fields for 'Account Number\*' and 'Confirm Account Number\*'. A note on the right states '\* Indicates Mandatory Fields'.

6. Fill up the Counterparty Details and Account Details. Please select counterparty Bank as Home Bank and click on "CONTINUE".
7. Confirm your details with Transaction Password and click on "CONFIRM DETAILS".



Transactions

Transaction Support Services

Manage Counterparty

Add Counterparty

✓

The party type details are added successfully with the reference ID. Party type: [Counterparty] Ref. ID: [9902]

✓

Counterparty Details

✓

Preview and Confirm

3

Summary

Counterparty Details

Counterparty ID: 9902

Nickname: TEST

Name: TEST

Account Details

Account Number: 0010009070111

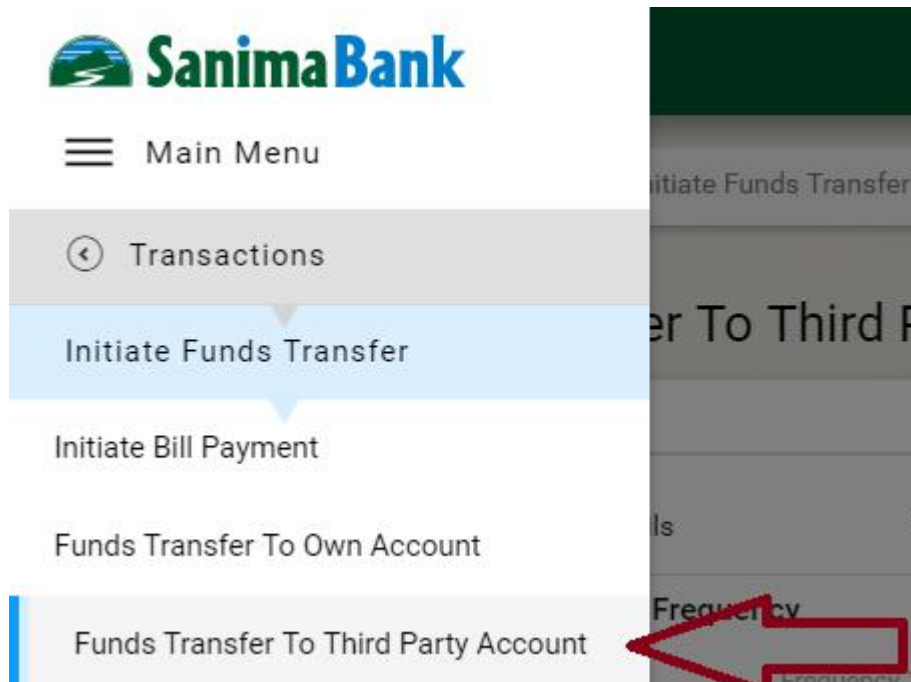
Network: Within Bank

Counterparty Bank: Home Bank

Bank Identifier: 001

Ñ **To Transfer fund to Third Party accounts:**

1. Go to Main Menu
2. Go to Transactions
3. Go to Initiate Funds Transfer
4. Go to Funds Transfer to Third Party Account



5. Fill up the Beneficiary Details and click on “CONTINUE”.
6. Enter your Transaction Password to confirm the details and click on “ SUBMIT”.

## E. LOAD E-SEWA :

You can load amount from your saving account to your own or other's e-wallet.

Before loading funds to wallet, first you need to add beneficiary wallet ID (Biller).

### To Add Biller:

1. Go to Main menu
2. Go to Transactions
3. Go to Transaction Support services
4. Go to Manage Billers
5. Click on Register Biller

Transactions > Transaction Support Services > Manage Billers > Register Biller

### Register Biller

Search

**Billers List**

| Name      | Category  |
|-----------|-----------|
| E-SEWA ID | Utilities |

[Register](#)

You can add a new biller [here](#)

6. Click on Register

7. Fill up the details and click on "CONTINUE".

### Register Biller

\* Indicates Mandatory Fields

Name: E-SEWA ID

Nickname\* my\_esewa

E-SEWA ID\* 9841111111|

Set A Maximum Amount Payable to Biller? Yes ☒ No

[BACK](#) [CONTINUE](#)

### To Load amount to Esewa:

1. Go to Main Menu
2. Go to Transactions
3. Go to Initiate Fund Transfer
4. Go to Initiate Bill Payment

## Create New Funds Transfer

□

1

2

3

Payment Details

Preview and Confirm

Summary

Set Payment Date & Frequency

\* Indicates Mandatory Fields


Frequency Type\*

One Time

▼

Transaction Date (dd/MM/yyyy)\*

17/05/2019



Make a Payment From

Pay From Account\*

▼

Available Balance :

Make a Payment To

Payment Billers\*

MY\_ESEWA LOAD

▼

Amount\*

NPR

Other Details

Remarks

ACTIONS ▼

CONTINUE

5. Select account from drop down menu, fill up the required details and click on "CONTINUE".
6. Check payment details, enter confirmation details ( Transaction Password / OTP) and click on "SUBMIT".

