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COMMERCIAL
BANK



The Enterprise Mobile Banking App

Step-by-step guide on how to get started
and benefit from the new App

A world of convenience

In our efforts to offer our Enterprise Banking customers a convenient banking experience, Commercial Bank has launched a Mobile Banking App that allows you to bank online quickly and easily, anytime at your convenience. The Enterprise Mobile Banking App can be downloaded to your mobile phone from the App store.

With the new App you can now:

- View your company's account balances
- Make transfers between your company's accounts or externally to local and international recipients
- Make bill payments to your Commercial Bank Credit Card, Ooredoo and Kahramaa
- Request for new cheque books and view the status of issued cheques

Getting Started

As the authorised signatory of the company, you can register for Enterprise Mobile Banking. You will be automatically assigned the role of **Signatory** which allows you access to view all the company's accounts, approve requests, including new staff registrations to the App, as well as conduct transfers and payments from the company's accounts.

For a company staff to register for the Enterprise Mobile Banking, the authorised signatory of the company must be a pre-registered user of the App in order to complete the approval process of his registration request.

Roles

At the time of approving new staff registrations, the Signatory can assign any of the following roles to the staff:

Initiator: An individual in this role can view any of the company's accounts for which the signatory has approved access to view. The Initiator can also initiate and submit requests to make transfers or payments. All requests submitted by an Initiator using the App will only be processed after it is authorised by the Reviewer and approved by the Signatory of the company's account.

Reviewer: An individual in this role can view any of the company's accounts for which the Signatory has approved access to view. The Reviewer has the option to approve or reject the requests submitted by the Initiator, but all requests approved by the Reviewer will only be processed after it is approved by the Signatory of the company's account on the App.

Registration of an Authorised Signatory

Registration to our Mobile Banking App is easy. If you are registered with Commercial Bank as an authorised signatory for your company, just follow these steps:

1. Download the Commercial Bank Enterprise Mobile Banking App from the Appstore on your device
2. Open the App and select the **Register Now button**
3. Enter the Company Registration (CR) number, your Qatari ID number and the mobile number linked to the Commercial Bank Enterprise Banking account
4. Enter the One Time Password sent to the registered mobile number
5. Read and accept the Terms and Conditions
- 6 Select **No** and click **Next** If you are not registered to Commercial Bank's Corporate Internet Banking (CIB)

Alternatively, if you are registered to CIB, please select **Yes** and enter your user name and password. If you are logging in for the first time using the App, you will be required to enter the RSA token number

7. Complete the fields displayed on screen
8. Answer the secret questions that have been randomly assigned to your account and remember your answers as they may be required at a later stage

Your registration is now complete.

Registration of new staff

Over the next few pages, we will walk you through how your company employees can register to Enterprise Mobile Banking

Stage 1: Submitting the registration request

There are 2 options for an employee of your company to submit a registration request. Please follow the steps of the option most suitable to your situation

Option 1: Registering as a staff

Just follow these steps if you are not an authorised signatory for your company: Before you start, please make sure the authorised signatory of your company is already registered online. Also make sure your mobile number is linked to your Qatari ID with your Telecom service provider; (alternatively please follow Option 2)

1. Download the Commercial Bank Enterprise Mobile Banking App from the Appstore on your device
2. Open the App and select the **Register Now button**
3. Enter the Company Registration (CR) number, your Qatari ID number and your mobile number
4. Enter the One Time Password sent to your mobile number
5. Read and accept the Terms and Conditions
6. Select **No** and click **Next** if you are not registered to Commercial Bank's Corporate Internet Banking (CIB)
7. Complete the fields displayed on screen
8. Answer the secret questions that have been randomly assigned to your account and remember your answers as they may be required at a later stage

Your registration is now complete and has been submitted to the Signatory for approval.

Option 2: How an Authorised Signatory can register a member of staff

Just follow these steps if you are an authorised signatory looking to extend access to Enterprise Mobile Banking to an employee of your company:

1. Log in to the App by entering your username and password
2. Go to the **Services** screen and select **Add New Staff Member**
3. Enter the name, Qatari ID number and mobile number of the staff
4. Click **Add Staff Member**

The staff is now authorised to complete the registration process using the information provided.

To complete the registration, your staff needs to follow the steps below:

1. Download the Commercial Bank Enterprise Mobile Banking App from the App store on your device
2. Open the App and select the **Register Now** button
3. Enter the Company Registration (CR) number and your Qatari ID number and mobile number
4. Enter the One Time Password sent to your mobile number
5. Read and accept the Terms and Conditions
6. Select **No** and click **Next** If you are not registered to Commercial Bank's Corporate Internet Banking (CIB)
7. Complete the fields displayed on screen
8. Answer the secret questions that have been randomly assigned to your account and remember your answers as they may be required at a later stage

Your registration is now complete and has been submitted to the Signatory for approval.

Stage 2: Approving a registration request

Now that your staff has completed their registration request online, as a Signatory, you can approve the request by tailoring the type of access the staff is authorised to have by following these steps:

1. Log in to the App by entering your user name and password
2. Go to the **Approvals** screen
3. Select Registration Approvals
4. Select the request that is pending for your approval
5. Assign the appropriate rule (Initiator or Reviewer) to the staff
6. Click **Select Accessible Accounts** to assign the accounts the staff is authorised to access
7. Click **Done**
8. Review and confirm

Now the staff member can start using Enterprise Mobile Banking App.

Note: If there are multiple signatories assigned to the company, all registered signatories must approve the request to complete the registration process.

Transfers

Using the App, you can complete transfers between the company's accounts or to any third party locally and internationally once a new beneficiary has been added and authorised for transfers.

Adding a new beneficiary

1. Log in to the App by entering your user name and password
2. Go to the **Transfers** screen
3. Select the type of transfer: Local or International
4. Select **Manage Beneficiaries**
5. Select **Add Beneficiary** and enter the details of the beneficiary's account
6. Click **Add Beneficiary**

Note: If you are assigned the role of Initiator by your company and if your company has multiple Reviewers registered to its account, you will be required to select a Reviewer to whom this request will be submitted

You have now successfully submitted your request to add a new beneficiary.

If you are an authorised signatory, the beneficiary will be available immediately to complete the transfer request.

If you are not an authorised signatory, your request will require an approval from your company's authorised signatory. Transfers to the new beneficiary will be restricted until the approval process is completed.

Approving a new beneficiary request

The following steps are only required if the request was submitted by an Initiator and should be followed by the Reviewer and Signatory:

1. Log in to the App by entering your user name and password
2. Go to the **Approvals** screen
3. Select **Beneficiary/Payee Approvals**
4. Select the request you wish to approve
5. Review the submitted details and click **Approve**

Once the approval process is completed, submitting requests to transfer funds to this beneficiary will be authorised by all Initiators and Signatories of the company.

Making a local or an international transfer

1. Log in to the App by entering your user name and password
2. Go to the **Transfers** screen
3. Select the type of transfer: Local or International
4. Select **Make Transfer**
5. Complete the fields displayed on screen
6. Select **Make Transfer**
7. Review and click **Confirm and Transfer**

Note: If you are assigned with the role of Initiator by your company and if your company has multiple Reviewers registered to its account, you will be required to select a Reviewer to whom this request will be submitted.

You have now successfully submitted your transfer request.

If you are an authorised signatory, the transfer request will be executed immediately.

If you are not an authorised signatory, your request will require an approval from your company's authorised signatory before the transfer is executed.

Approving new transfer requests

The following steps are only required if the request was submitted by an Initiator and should be followed by the Reviewer and Signatory:

1. Log in to the App by entering your user name and password
2. Go to the **Approvals** screen
3. Click on **Fund Transfer Approvals**
4. Select the request you wish to approve
6. Review the submitted request and click **Approve**

Payments

Using the App, you can complete payments to your Commercial Bank Credit Cards quickly and easily. You can also view and pay your Ooredoo and Kahramaa bills when they are added and authorised.

Adding a new Ooredoo bill

1. Log in to the App by entering your user name and password
2. Go to the **Payments** screen
3. Select **Telecom** and then **Ooredoo**
4. Select **Bill Enquiry and Payments**
5. Select **Add New Bill**
6. Enter the details of the Ooredoo bill
7. Click **Add Ooredoo Bill**
8. Review the submitted details and click **Confirm and Add**

Note: If you are assigned with the role of Initiator by your company and if your company has multiple Reviewers registered to its account, you will be required to select a Reviewer to whom this request will be submitted.

If you are an authorised signatory, the bill will be available immediately for the payment request to be completed.

If you are not an authorised signatory, your request will require an approval from your company's authorised signatory. Payments to the new bill will be restricted until the approval process is completed.

Adding a new Kahramaa bill

1. Log in to the App by entering your user name and password
2. Go to the **Payments** screen
3. Select **Utilities** and then **Kahramaa**
4. Select **Add New Kahramaa Bill**
5. Enter the details of your Kahramaa bill
6. Select **Add Kahramaa**
7. Review the submitted details and click **Confirm and Add**

If you are an authorised signatory, the bill will be available immediately for the payment request to be completed.

If you are not an authorised signatory, your request will require an approval from your company's authorised signatory. Payments to the new bill will be restricted until the approval process is completed.

Approving a new bill request

The following steps are only required if the request was submitted by an Initiator and should be followed by the Reviewer and Signatory:

1. Log in to the App by entering your username and password
2. Go to the **Approvals** screen
3. Select **Beneficiary/Payee Approvals**
4. Select the request you wish to approve
5. Review the submitted details and click **Approve**

Once the approval process is completed, submitting requests to pay this bill will be authorised for all Initiators and Signatories of the company.

Making a bill payment

1. Log in to the App by entering your username and password
2. Go to the **Payments** screen
3. Select the type of bill you wish to pay
4. Click **Bill Inquiry and Payments**
5. Choose the bill you wish to pay
6. Click **Make Payment**
7. Complete the details of your payment request
8. **Review and click Make Payment**

Note: If you are assigned with the role of Initiator by your company and if your company has multiple Reviewers registered to its account, you will be required to select a Reviewer to whom this request will be submitted.

You have now successfully submitted your payment request.

If you are an authorised signatory, the payment request will be executed immediately.

If you are not an authorised signatory, your request will require an approval from your company's authorised signatory before the payment is executed.

For more information, speak to your Relationship Manager or call us at **4449 0000**

The Commercial Bank (Q.S.C.)

PO Box 3232

Doha, State of Qatar

Call: **+974 4449 0000**

Visit any Commercial Bank branch

www.cbq.qa