

Standard answers to Frequently Asked Questions

Registration

Q. What is Corporate Internet Banking (CIB)?

A. The Corporate Internet Banking platform empowers you or your designated staff to get a 360 degree view of all your Corporate account(s), Corporate credit card(s) and merchant account statements including LC's & LG's balances in real time. CIB provides you freedom and flexibility to reconcile your account with the ability to download in EXCEL, PDF and MT940 formats.

Q. How do I get started?

A. To start using Corporate Internet Banking, you need to submit the completed & signed CIB application form that can be downloaded from our website, www.cbq.qa. The application form needs to be signed by authorised signatory (s) of the company who are authorised to operate the account with the Bank. The application form can be submitted to any of Commercial Bank branches along with the mandatory documents

Q. Is there any charges for the service?

A. No. Registration is free.

Documents

Q. What all supporting documents should I submit to the Bank along with application?

A. The following documents are mandatory and have to be submitted along with the completed Corporate Internet Banking registration form:

- A valid Commercial Registration (CR)
- Valid QID/ Passport copies of the authorised signatories, valid QID/ passport copy of each user

Q. Do I need to submit any Board resolution?

A. Board resolution is needed where applicable

Login

Q. How do I log on?

A. On successfully registering for Corporate Internet Banking, you/ your office will have received your user name and one time password through the e- mail (first step of registration process); you have to key in your Username, Internet Banking Password and the 6-digit Security Code (previously activated) in the Login Page of Corporate Internet Banking to log on.

Q. How does CIB work?

- A. • Registration via CIB (Corporate Internet Banking) form.
- Receive User Name and Password via E- mail.
 - Collect Secured Token (pass code) from the Commercial Bank of Qatar
 - Authorised user needs to call Commercial Bank to activate the Secured Token.

Q. How Do I use the Security Device?

A. The Secure Token has a miniature screen display that displays a security code, which is a unique number and is only valid for a certain period of time.

Q. Can I change my password? How do I change my password?

A. Yes, you can. To change your password, you need to click on 'Change Password' link on the Corporate Internet Banking Login page; a new window will be displayed for you to change the password. You are encouraged to change your Password on regular interval.

Q. I have lost my password. What do I do now?

A. Please email your request for resetting the password with "reset password request" in the subject to cibcare@cbq.qa with your user name and corporate account number. We will respond to your Reset password request within one business day.

Security Device

Q. How do I obtain a Security Device?

A. After you have been registered for Corporate Internet Banking (by filling in the CIB application, CIB amendment Form). The Security Device should be collected from the Commercial Bank of Qatar by the authorised user(s).

Q. Why do I need a security device to access my Internet Banking Service? What are the benefits of using a security Device?

A. At the Commercial Bank of Qatar, we are committed to improving online security for our customers. The Security Device means that Internet Banking customers will have a form of two-factor authentication to access their accounts. Two-factor authentication is considered by the industry to be a stronger means of authentication our customers because it relies on something only the customer knows, and something only the customer has.

Q. Can I use the security Device to log on to Internet Banking when I am in overseas?

A. Yes, once you have activated your Security Device, it will be required every time you access the Commercial Bank of Qatar's Corporate Internet Banking regardless of your location. The Security Device has been designed to be small, light and easily transportable.

Q. What should I do if the Security Code is not accepted?

A. For security reasons, the security code is a unique number and is only valid for a certain period of time. If you input an expired security code when you logon to Internet Banking, you will receive an error message. please wait for new security code to appear on security device. If the problem persists, send an email to cibcare@cbq.qa for assistance.

Q. What should I do if my Security Device is lost or damaged?

A. Please send an email on cibcare@cbq.qa to deactivate the security device. Visit Commercial Bank's Collection center with a duly signed authorization letter from signatory to collection a new security device, reason of a new security device should be clearly mentioned. Security Device will be issued immediately and you will again need to follow the same steps to activate the Security Device. Please note any required replacement due to reasons such as loss, damage (except if the device is damaged on arrival) will be charged.

Features / Options

Q. What are the key features of CIB?

- A. • 24/7 access to your account information
- Two factor authentication security (password& passcode)
 - Significant time saver
 - Easy and fast processing of transaction, and increases efficiency of your business process.
 - Reduces costs in accessing and using the banking services.
 - Real time access to all your corporate accounts information.
 - The flexibility to download account statements in Excel, PDF and MT940 format for Reconciliation
 - 6 months account statement from the system
 - View exchange/ interest rates.

Q. What are the various modes of fund transfer available in CIB?

- A. • Telex Transfer (International payment anywhere in the world)
- Book Transfer (Intra company account transfer from QAR A/C to QAR A/C)
 - Foreign Book Transfer (Intra Company transfer from Other currency to QAR A/C/ vice versa)
 - Third party transfer (Bank to Bank transfer within Doha)
 - Third party transfer (vendors payments those having account with Commercial Bank of Qatar)
 - Bulk remittance* (payroll transfer and vendor payments)
 - Request Cheque Book online.
 - Real time payments as well as payments done having insufficient funds can be processed through the system as off line payment.
 - Paycard payments *

*In bulk remittance (Payment, payroll) and Paycard the user will be allowed to upload file containing the payment instructions in CSV (comma separated value), text and MT 103. The format of the txt and MT 103 file is pre-defined. This is useful for effecting multiple payments at a single click.

Q. What are the charges for different modes of fund transfers?

- A. Fund transfer charges are comparatively lower than those of the branch

Q. How many approvers can approve a fund transfer?

A. The system supports multi-level approvals, with the flexibility to match your business policies, and the specific needs of your organization along with the 3 levels of security. The usage can be configured by you, the user to give restricted access (for e.g. view only access) to the front desk operator, and complete access to the main HR authorised person or the designated person by Senior Management. You can specify the number of approvals needed for effecting a transaction. The transaction will not be made unless it has been approved by the required number of authorised signatories. If you want to restrict access to certain user (s), you need to advise us in writing.

Q. Can I view all my accounts online?

A. While registering for Corporate Internet Banking service, those accounts that you request the Bank to link to your Corporate Internet Banking ID can be viewed. You can always add/ remove account(s) at a later stage by advising through amendment letter. Only authorised signatories can advise Commercial Bank of such changes.

Q. From what date can I view my transaction history?

A. For accounts, last 180 days of transactions can be viewed in the "Transaction History" page.

Q. Can I print and / or download my statements?

A. You can print your transaction History by clicking on the "Print" function on your browser. Your statements can be downloaded, saved as a PDF format; Excel and MT-940 for use.

Q. We have opened a new account. What do I have to do to set it up in my existing Business Internet Banking User QID?

A. You need to fill in the Corporate Internet Banking- Amendment Form to add new accounts not linked under CIB and submits it to the Bank with valid CR copy.

Q. Which account(s) can I use for the Utility Payment service?

A. You can pay your bills using anyone of your current account(s) linked to corporate Internet Banking.

Q. Can I use Commercial Bank Corporate Internet Banking while I am overseas or interstate?

A. Yes, you can access your accounts from anywhere as long as you have Internet access and you carry your Security Device with you when you travel.

Q. Whom should I contact for any queries after I have submitted the forms or for any operational issue on the CIB platform?

A. Please send an email to cibcare@cbq.qa

Q. Where can I get more information about the product?

A. Please login to <http://www.cbq.qa/EN/Wholesale/Ways-to-bank/Pages/Corporate-Internet-Banking.aspx> for further information and clarification on the product.