

Internet Banking System

Following the needs of modern banking practices that dictate the introduction of new delivery channels for banking services, iPROFITS[®] Internet Banking System offers thin client (browser-based) functionality.

iPROFITS[®] allows the Bank to:

- Improve efficiency and quality of service to the customer
- Enhance competitiveness in changing market demands
- Easily provide secure information to the customer via the internet
- Ensure Customer Service Availability Anytime, Anywhere
- Offer internet banking transactions real-time 24x7, on a multi-currency and multi-lingual basis

iPROFITS[®] provides the following transactions:

My Accounts

Account Summary

iPROFITS[®] enables the customer to view the consolidated balance of all of his/her accounts as well as the details of any of his/her requested accounts including a detailed report of any term-deposit account.

Account History

The customer can view the transaction history of the desired account. This process is used to retrieve all monetary transactions of a deposit account for a given period. This transaction applies to first demand and overdraft accounts, included in the Customer Profile. The customer can sort the information by transaction posting date, transaction description and transaction amounts. Data can be sorted in both descending and ascending orders.

Cheques' Inquiry

The customer can check the status of the cheques issued for his/her account. This transaction applies to deposit or overdraft accounts. The customer can sort the presented information by cheque number, amount or status. The data can be sorted in both descending and ascending orders.

Stop Cheque Payment

iPROFITS[®] enables the customer to stop a single cheque payment or a range of them by using the Stop Cheque Payment Transaction. This transaction applies to first demand or overdraft accounts included in the Customer Profile.

Funds Transfer

(both accounts have the same currency)
The customer can transfer money from/to first demand or overdraft accounts that the Bank operates with PROFITS[®].

Funds Transfer with Exchange

(the accounts are in different currencies)
The customer can transfer money from/to all types of appropriate existing accounts that have different currency that the Bank operates with PROFITS[®].

My Payments

Third Party Payment

iPROFITS[®] enables the customer to make third party payments which have a corresponding agreement with the Bank. The payment can be done from first demand or overdraft accounts.

Order Bank Cheque

The customer can order the issuing of the bank's official cheques. The payment will be done from first demand or overdraft local currency accounts. The customer can schedule the appropriate dates, if the payments are to be effected on future dates.

Transfer to Other's Account

This transaction enables the customer to order the funds transfer from first demand or overdraft local currency accounts to other accounts operated by the Bank. The customer can schedule the appropriate dates, if the payment is to be effected on future dates.

General Information

Foreign Exchange Rates

iPROFITS[®] provides the customer with the daily exchange rates of the main foreign currencies.

Service Orders

Cheque Book Order

iPROFITS[®] enables the customer to request cheque books for accounts operating with the Bank and decide the dispatch mode. This transaction applies to first demand or overdraft accounts.

Deposit Passbook Order

iPROFITS[®] enables the customer to request deposit books for accounts operating with the Bank and decide the dispatch mode. This transaction applies to first demand or overdraft accounts.

Statement Copy Order

iPROFITS[®] enables the customer to request official printed statements of accounts held with the Bank. This process is valid only to first demand or overdraft accounts.

Foreign Exchange Calculator

iPROFITS[®] provides the customer with the capability to convert an amount in one currency into another currency using the daily exchange rates.