Watani Online Corporate (WOLC)

Quick User Guide

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1. Purpose of this guide

The objective of this document is to provide a short guide to WOLC (Watani **Online Corporate**) users. This guide will discuss in a concise format all necessary steps, features, and functionalities that characterize the usage of WOLC service. However, on the other hand this guide is not intend to be a detailed guide for WOLC. The reader is highly recommended to refer to the "Watani Online Corporate" User Guide for a detailed description of WOLC's features and functionalities.

2. Intended Audience

This guide is intend mainly for corporate users and system administrators.

3. WOLC Business Model

The WOLC business model can be describe succinctly in terms of the roles that can be represent by WOLC. WOLC supports two major roles, namely a *Super User* and a *Normal User*. A *Super User* performs only administrative functions on the system such as:

1) Create new users
2) Assign access privileges to normal Users
3) List current users
4) Group users based on group functionality or based on the department/unit to which the user belongs
5) Block, Activate, and delete user
6) Manage the corporate accounts to decide which accounts are to be serviced by WOLC
7) Authorization of activities initiated by the second Super User(in case of dual control)

A *Normal User* on the other hand, performs inquiries functions on the system as shown below:

ENQUIRIES:

1) Accounts
2) Group Accounts
3) Guarantor
4) Collateral Package
5) Funds
6) FX Deal
7) Trade Finance (LC & LG)
8) Local Bill Discount
9) Money Market
10) Standing Order
11) Treasury Account
12) Treasury Loans
13) Transaction Search
14) Debit-Credit Advices
15) Currency Exchange
16) Interest Rate

4. Prerequisites for Connecting To WOLC

In order for either the Super User or the Normal User to be able to connect to the WOLC service, for both user should be create. The Super User is create by the bank; while the Normal User is, create by the Super User (See Subsection 6.1). Additionally, both Super User and Normal User must enter the following values in the login screen:

1) **Corporate ID**: an alphanumeric identifier assigned by the bank to identify the corporate client identity. The corporate ID starts with two letters "CB" followed by a six digits number. E.g. CB123456.

2) **User ID**: An alphanumeric ID to identify the identity of the particular user using the WOLC service. *Super User* ID is assign to the Super User by the bank; usually the Super User ID starts with capital letters. *Normal User* ID is assign by the Super User at the time of creating that particular Normal User; usually the Normal User ID starts with small letters.

3) **Password**:

   Passwords are hided from display and are encrypt when stored on media.

   - at least 1 uppercase character(A-Z)
   - at least 1 lowercase character(a-z)
   - at least 1 digit(0-9)
   - at least 1 special character
   - at least 10 characters
   - at most 128 characters
   - not more than 2 identical characters in a row(e.g. 111 not allowed)
   - Password should not contain username/ user id
   - Password should not contain sequential characters(1,2,3 ; a,b,c ; A,B,C)

   Must not be the same as any last six passwords used; there is no expiry date for password.

   A User ID gets lock out or is assign an Inactive status after three attempts of invalid passwords. Only the administrator (super user) can reactivate the normal user in which case the administrator (Super User) resets the Normal User ID password. From here, it will follow the Initial Sign-on procedure.

   The initial Super User password will be assign by the bank and must be change upon the initial sign-on by the Super User. The Normal User password is assign by the Super User at the time of creating the Normal User. The Normal User password must be change upon the initial sign-on by the normal user.

4) For login on WOLC, OTP (One Time Password) as a Verification Code is receive on register mobile number or register Email ID.

5. How to setup WOLC for the Super User

The first person to log into WOLC must be the Super User.

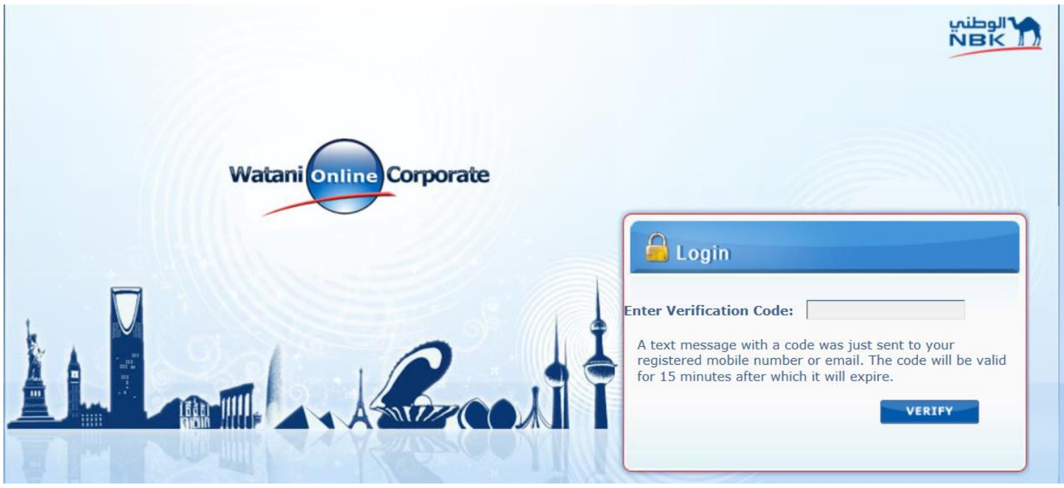
5.1. WOLC Super User Login Credential package.

1. The package delivered to the WOLC super user contains the following items:
   a. A form that contains the following:
      i. Corporate ID that begins with the substring “CB”.
      ii. Super User ID
      iii. Super User Password (temporary password assigned by the bank that has to be change after the initial login).
   b. An acknowledgement form that has to be fill by the WOLC super user and return to the bank as a verification of receiving the package.

5.2. Super User Initial Sign-on/Login.

1. Login Steps:
   a. Launch either the browser Internet Explorer / Chrome / Mozilla Firefox / Safari.
   b. Type the URL: **https://wolcorp.nbk.com/wolcotp**
   c. Click **Enter** key on Keyboard.
   d. When the WOLC gets loaded, enter
      i. The **Corporate ID** (item 1.a.i in subsection 5.1).
      ii. The Super **User ID** (item 1.a.ii in subsection 5.1).
      iii. The Supper User **Password** (item 1.a.iii in subsection 5.1).
   e. Radio Button to Select Send OTP on my registered mobile.
   f. Radio Button to Select Send OTP on my registered email
   g. Click on the “**LOGIN**” button Same as below screen

h. Below window will appear asking to input Verification Code:



i. Verification Code will receive to super user on his registered mobile number or email ID
j. Input Verification code (case sensitive) received on registered mobile number or email ID, then click on option "VERIFY".
k. The Verification Code received is valid for 15 minutes only after which it will get expire and system will ask to get new verification code. Below screen will appear.

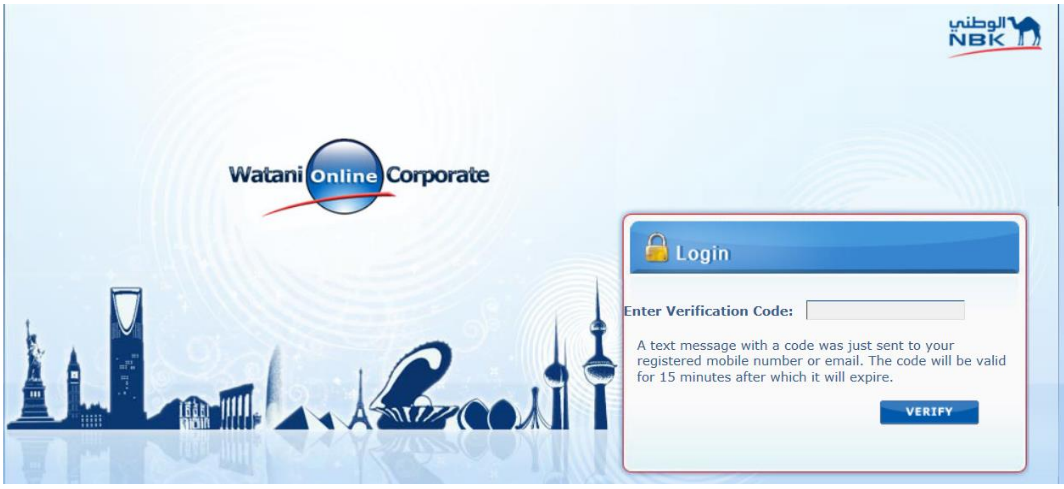
l. Click option "**RESEND CODE**" as mention in above screen, user will get new verification code on registered mobile number or email ID
m. Enter the verification code.
n. Once verification code successfully verify, user will be forced to change temporary password.
o. Enter your temporary password (item 1.b.iii in subsection 5.1) in the "**old password**" box.
p. Enter a new password then confirm it again.

Password rules:

- at least 1 uppercase character(A-Z)
- at least 1 lowercase character(a-z)
- at least 1 digit(0-9)
- at least 1 special character
- at least 10 characters
- at most 128 characters
- not more than 2 identical characters in a row(e.g. 111 not allowed)
- Password should not contain username/ user id
- Password should not contain sequential characters(1,2,3 ; a,b,c ; A,B,C)

q. Click on "Submit" button, the system logs the user out
r. System will give message "Changes have successfully done".
s. Login dialogue box appears again, input same Corporate ID and User ID again with change new password.
t. Radio Button to Select Send OTP on my registered mobile
u. Radio Button to Select Send OTP on my registered email
v. Click on the "**LOGIN**" button.

w. Again, below window will appear asking to input Verification Code.



x. Verification Code will receive to user on his registered mobile number or email ID.
y. Enter Verification code (case sensitive) received on registered mobile number or email ID and click on option Verify.
z. Super User will login with WOLC system.

2. Now user are logged on as a Super User and you can perform all administrative activities

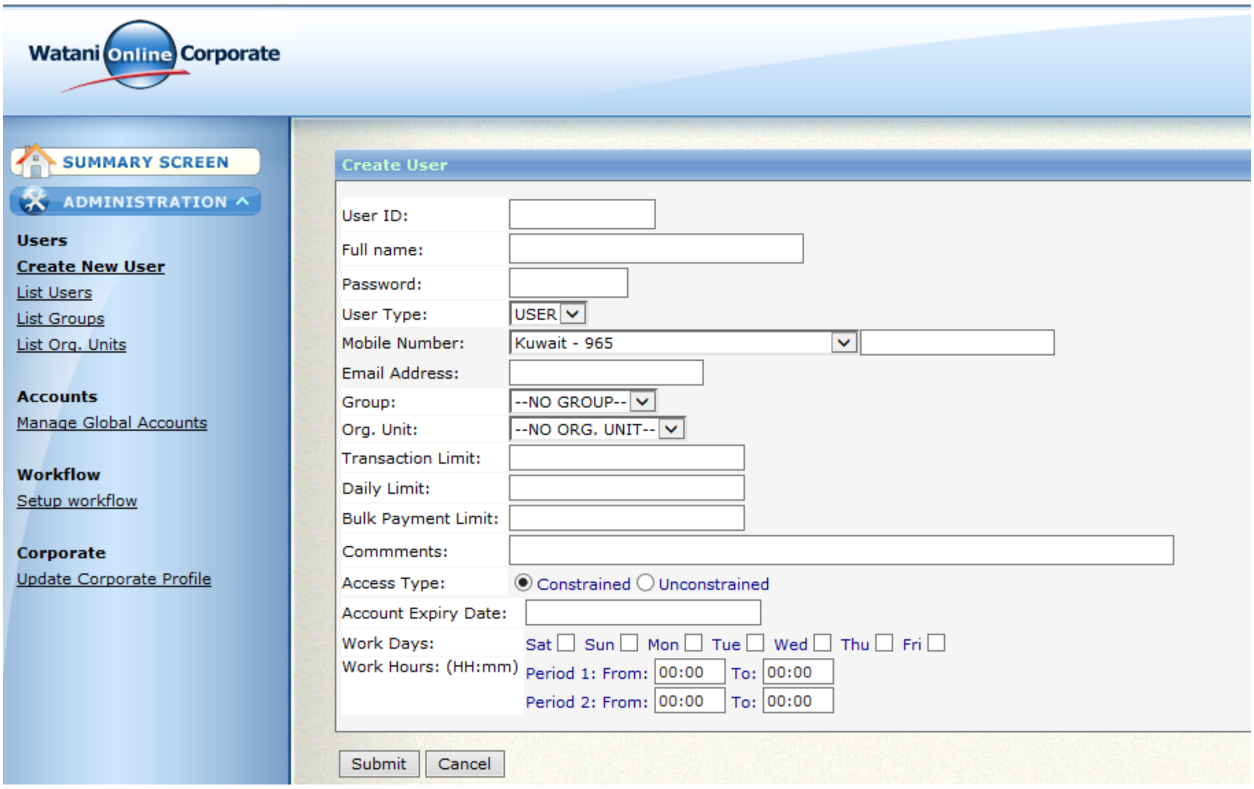
6. How to setup WOLC for the Normal User

In order for the Normal User to login to WOLC, user must have been Created by the Super User.

6.1 How to Create a Normal User

Creating a new User requires the Super User to perform the following steps:

1. Launch the browser Internet Explorer, google chrome, Mozilla firefox, safari.
2. Login to the “Watani Online Corporate” as a Super User.
3. Click on the tab ***ADMINISTRATION***, located on the left hand pane and under the tab ***SUMMARY SCREEN***.
4. Click on the choice **Create New User**. (See **Screenshot-1**)



(Screenshot-1)

5. Fill in the above form in the following way:

   a. Next to the **User ID,** specify the first name of the user (lower case, i.e. small letters). The normal user will use this user ID every time when logs into the system.
   b. Specify the full name of the user next to Full Name.
   c. Assign a temporary password, which the user will have to use for the initial login. (This password will be use once, and then afterwards the user is force to change the password into a permanent password of his or her own choice). It is important to stress the fact that the same password rules apply here (see subsection 5.2-point 1 - password rules).
   d. Next to the User Type, specify the type of the user (**USER** for normal user).

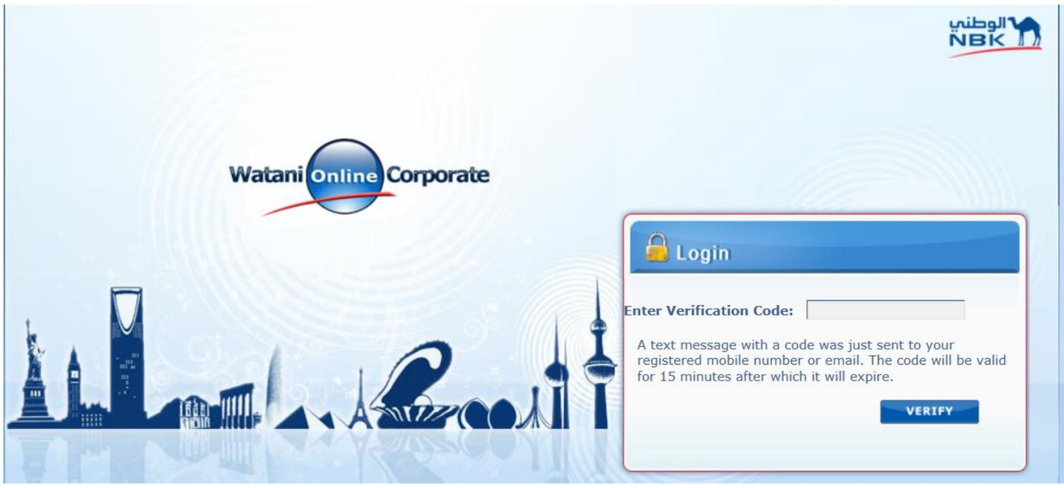
e. Enter normal user mobile number also select correct country code. Verification code will be receive on this registered mobile number.
f. Enter normal user Email Address. Email notification will be receive on the registered email ID.
g. Next to **Group,** you can specify the group to which this user belongs if a group scheme is use to segregate users based on functionality.
h. Next to **Org. Unit,** specify the organizational unit (or department) to which this user belongs if a unit scheme is use to segregate users based on their unit/department.
i. Next to **Transaction Limit,** leave blank as not applicable.
j. Next to **Daily Limit** leave blank as not applicable
k. Next to **Comments** state, any comments you would like to add that are pertinent to this user.
l. **Access Type**: A user's access can be Constrained or Unconstrained. **Unconstrained access:** the user password never expires and the user can access the system any time. **Constrained access:** or Restricted access, which is control through Account expiry date and defined working days and hours for a user.
m. **Transaction Timeout**: leave blank as not applicable

Finally, click on **Submit**.

6.2 Normal User Initial Sign-On/Login

1. Login Steps:
   a. Launch either the browser Internet Explorer / Chrome / Mozilla Firefox / Safari.
   b. Type the URL: https://wolcorp.nbk.com/wolcotp
   c. Click **Enter** key on Keyboard.
   d. When the WOLC gets loaded, enter login credential
      Corporate ID :
      User ID :
      Password :
   e. Radio Button to Select Send OTP on my registered mobile.
   f. Radio Button to Select Send OTP on my registered email.
   g. Click on the "**LOGIN**" button. Same as below screen

h. Below window will appear asking to input Verification Code:



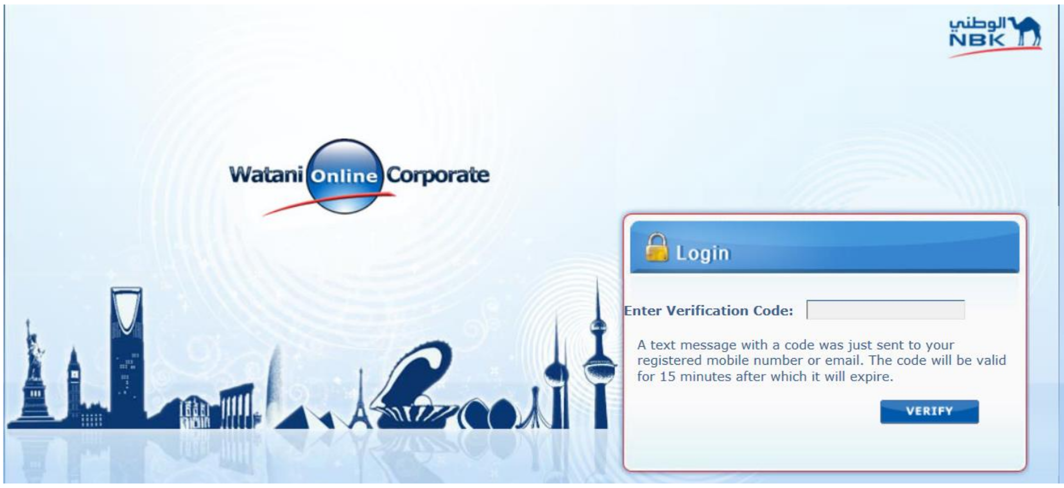
i. Verification Code will receive to normal user on his registered mobile number or email ID.
j. Input Verification code (case sensitive) received on registered mobile number or email ID and click on option “VERIFY”.
k. The Verification Code received is valid for 15 minutes only after which it will expire and system will ask to get new verification code. Below screen will appear.

l. Click option “**RESEND CODE**” as mention in above screen, user will get new verification code on registered mobile number or email ID.
m. Enter the verification code.
n. Once verification code successfully verify, user will be force to change temporary password.
o. Enter your temporary password (assign by super user) in the “**old password**” box.
p. Enter a new password then confirm it again.

Password rules:

- at least 1 uppercase character(A-Z)
- at least 1 lowercase character(a-z)
- at least 1 digit(0-9)
- at least 1 special character
- at least 10 characters
- at most 128 characters
- not more than 2 identical characters in a row(e.g. 111 not allowed)
- Password should not contain username/ user id
- Password should not contain sequential characters(1,2,3 ; a,b,c ; A,B,C)

q. Click on "Submit" button, the system logs the user out.
r. System will give message "Changes have successfully done".
s. Login dialogue box appears again, input same Corporate ID and User ID again with change new password.
t. Radio Button to Select Send OTP on my registered mobile.
u. Radio Button to Select Send OTP on my registered email.
v. Click on the "**LOGIN**" button.
w. Again, below window will appear asking to input Verification Code.



x. Verification Code will receive to user on his registered mobile number or email ID.
y. Enter Verification code (case sensitive) received on registered mobile number or email ID and click on option Verify.
z. Normal User will login with WOLC system

2. Now user is log on as a Normal User ID and you can perform all enquiry and financial activities.

Super User Activities (*Administrative Tasks*)

System administration is handle as Dual Control or Single Control. Dual Control administration requires two Super Users whereby when a Super User performs a change the second Super User has to authorize the changes. Single Control is sufficient for account enquiry services.

7.1 How to Enable Accounts in WOLC

A corporate customer might have multiple accounts with the bank. The corporate customer must explicitly specify which accounts are to be service by WOLC. Hence, only selected accounts will be view and serviced by WOLC. Selection of the set of accounts to be service by WOLC is the first step a Super User must do so that Normal Users would be able to perform desired enquiries on particular accounts. To enable the accounts the Super User must perform the following steps after login:

1. Click on **Manage Global Accounts**.
2. Select the desired accounts by clicking on the **(X)** located to the left of the account.
3. Click on **Save** at the bottom of the page to effect the changes.

7.2 How to Assign Modules to Normal Users

7.2.1 The Module Concept

The enquiries supported by WOLC are organize around the *Module* concept. A *Module* is an enquiry service that can be made available to the Normal User via explicit assignment by the Super User.

7.2.2 Assigning an Enquiry Module to a Specific User

The Enquiry Modules that a Super User can assign to a Normal User are as follows:

1) Accounts
2) Group Accounts
3) Guarantor
4) Collateral Package
5) Funds
6) FX Deal
7) Trade Finance (LC & LG)
8) Local Bill Discount
9) Money Market
10) Standing Order
11) Treasury Account
12) Treasury Loans
13) Transaction Search
14) Debit-Credit Advices
15) Currency Exchange
16) Interest Rate.

For the sake of simplicity, the *Account Enquiry Module* assignment will be use to illustrate how the Super User assigns access privilege of an enquiry module to a Normal User. Suppose we need to assign access privilege of the *Account Enquiry Module* to **User ID: user**, the following corresponds to the necessary steps required to effect such an assignment:

a) Log into WOLC as a Super User (Note: A Super User can play two roles, namely a Super User and a Normal User however under two different User ID).

b) The first screen that appears to the Super User after he/she logs in will display the list of all authorized WOLC users. (See the **Screenshot-3** below)

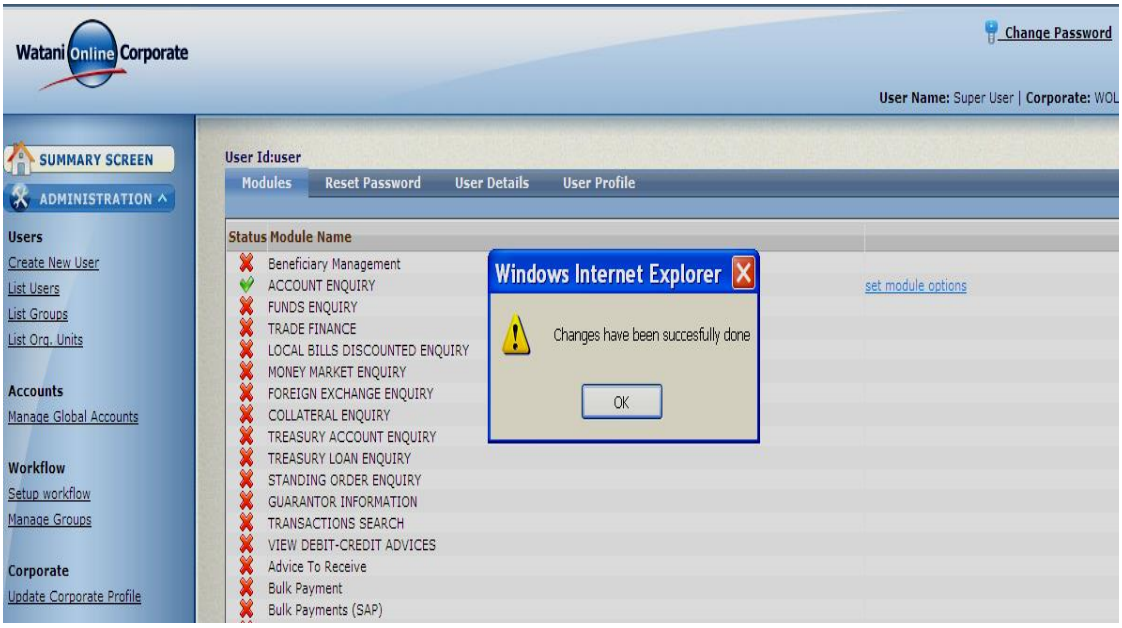
(**Screenshot-3)**

c) Click on the normal user that is the subject of access privilege assignment, e.g. User ID: user. The Super User will be taken to a different screen (see **Screenshot-4**).

(Screenshot-4)

d) The green check (√) mark indicates that the corresponding module has already been assign to this **User ID: (user)**. The red check **(X)** mark indicates that the module is not yet assign to this user.

e) To assign access privilege of the **Account Enquiry** Module to **User ID: user** click on the red mark next to Account Enquiry (see **Screenshot-5**).



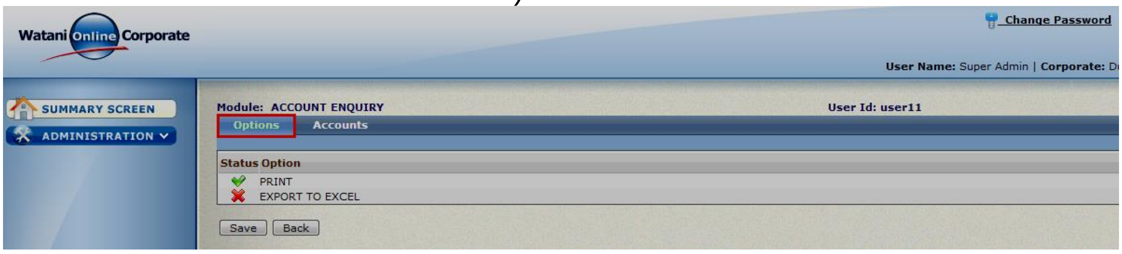
(Screenshot-5)

f) Click “OK” for confirmation.

g) Click on “set module options” (See **Screenshot-6**)

(Screenshot-6)

h) Two module options are available, namely “PRINT” and “EXPORT TO EXCEL”. When PRINT is set it means the user can print account statements. When EXPORT TO EXCEL is set it means the user can export the account statement into Excel sheet. (See **Screenshot-7**)



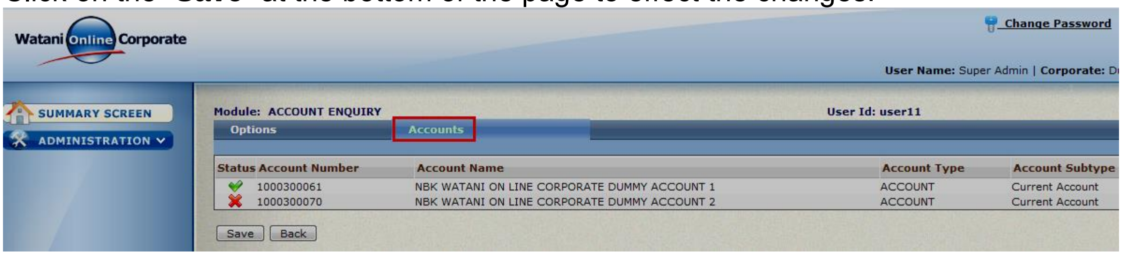
(Screenshot-7)

7.2.3 Assigning Accounts to Modules

After assigning a module to a Normal User, accounts must be assign to the module so that they can be view by that module. The following steps describe how to assign accounts to the “**Account Enquiry**” module:

1) Login as a Super User.
2) Click on the Normal **User ID: user**.
3) Next to the module, that is the subject of account assignment, click on “**set module options**”.
4) Click on the “**Accounts**” tab next to the “**Options**” tab.
5) Select the account(s) by clicking on the red **(X)** mark located to the left of the account. This will convert to Green right **(√)** mark. (See **Screenshot-8**)

Click on the “**Save**” at the bottom of the page to effect the changes.



(Screenshot-8)

1. Normal User Activities

As mentioned in Section 7.2.2 the Normal User can access 16 enquiry modules and can obtain different types of information relevant to each enquiry module. As the “**Accounts**” represents the most frequently used module, a detailed example will be present to describe the different activities a Normal User can perform to retrieve important information about an account.

8.1 How to View and Export to Excel Detailed Account Information

To view detailed information about a specific account does the following steps:

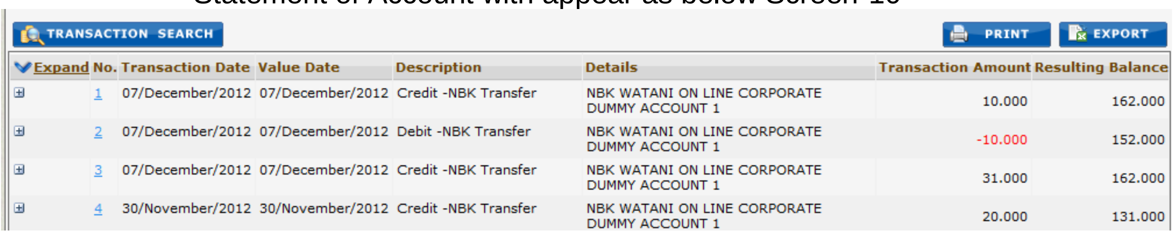
1. Login as a Normal User.
2. Click on the "**Enquiries**" menu.
3. Click on the "**Accounts**" module.
4. Click on a specific account (See **Screenshot-9**).

5. Click on **"Transaction Search"** option to **view/print/export to excel**, the transaction details by date range.
6. Click on **Export** to export transactional details to an excel sheet.
7. Click on **File**, **Save As**, and then specify the filename under which you would like to save the transactional details.
8. Close **Excel.**

8.2 How to View and Print Debit / Credit Advice.

To view detailed information about a specific account does the following steps:

1. Login as a Normal User
2. Click on the "**Enquiries**" menu
3. Click on the "**Accounts**" module
4. Click on a specific account new page with account details and Statement of Account with appear as below Screen-10



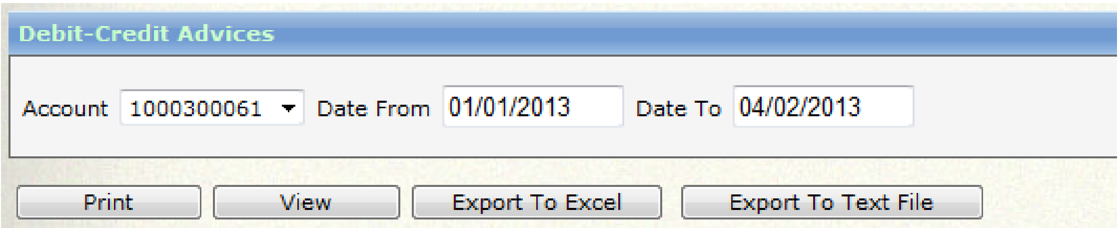
Expand	No.	Transaction Date	Value Date	Description	Details	Transaction Amount	Resulting Balance
⊞	1	07/December/2012	07/December/2012	Credit -NBK Transfer	NBK WATANI ON LINE CORPORATE DUMMY ACCOUNT 1	10.000	162.000
⊞	2	07/December/2012	07/December/2012	Debit -NBK Transfer	NBK WATANI ON LINE CORPORATE DUMMY ACCOUNT 1	-10.000	152.000
⊞	3	07/December/2012	07/December/2012	Credit -NBK Transfer	NBK WATANI ON LINE CORPORATE DUMMY ACCOUNT 1	31.000	162.000
⊞	4	30/November/2012	30/November/2012	Credit -NBK Transfer	NBK WATANI ON LINE CORPORATE DUMMY ACCOUNT 1	20.000	131.000

(Screen shot -10)

5. Click on Serial Number (for e.g. 1, 2, 3 of any transaction.) you will get below screen-11 showing Debit / Credit Advice for respective transaction.

(Screen shot -11)

6. Click on option "PRINT" to get printout.
7. Click on the "**Enquiries**" menu
8. Click on the "**Debit / Credit Advice**" Module, to get Debit/Credit Advices Date wise for respectively "Account Number" as shown in below screen -12



(Screen shot – 12)

9. **Click on Option "Print" or "View" to get View or get print out of Debit/Credit Advices for particular Account Number and for particular mention Date.**

2. Appendix