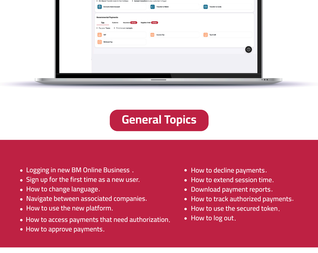
BANQUE MISR

BM Online Business

For the first time in Egypt
Make your business transactions on the go
With BM Online Business



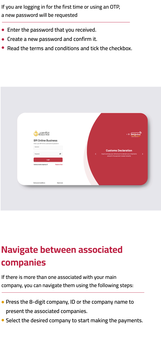
General Topics

- Logging in new BM Online Business .
- Sign up for the first time as a new user.
- How to change language.
- Navigate between associated companies.
- How to use the new platform.
- How to access payments that need authorization.
- How to approve payments.
- How to decline payments.
- How to extend session time.
- Download payment reports.
- How to track authorized payments.
- How to use the secured token.
- How to log out .

Log in to the new BM Online Business

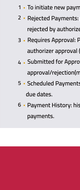
Through BM Online Business website

- Sign in, to your corporate BM Online Business website.
- Choose the desired payment type and you will be redirected to the new corporate online banking website.



To sign in, enter your Online Business credentials

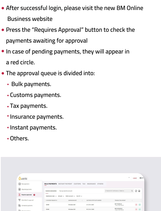
- Enter your BM Online Business username and password.
- If you have forgotten your username/ password, please call 19888 or visit the nearest branch to reset your credentials.



Sign up for the first time as a new user

If you are logging in for the first time or using an OTP, a new password will be requested

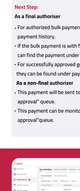
- Enter the password that you received.
- Create a new password and confirm it.
- Read the terms and conditions and tick the checkbox.



How to change language

The platform's default language is Arabic. To change the language to English, follow the following steps:

- Press the icon on the top left corner "EN" and select "English" from the selection pane.



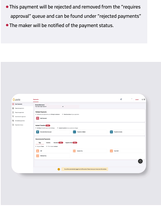
Navigate between associated companies

If there is more than one associated with your main company, you can navigate them using the following steps:

- Press the B-digit company_ID or the company name to present the associated companies.
- Select the desired company to start making the payments.

How to use the new platform

1. To initiate new payments.
2. Rejected Payments: payments that were rejected by authorizer.
3. Requires Approval: Payments that require authorizer approval (authorizer).
4. Submitted for Approval: payments sent for approval/rejection(maker).
5. Scheduled Payments: payments with future due dates.
6. Payment History: history of all completed payments.



How to access payments that need authorization

- After succesful login, please visit the new BM Online Business website
- Press the "Requires Approval" button to check the payments awaiting for approval
- In case of pending payments, they will appear in a red circle.
- The approval queue is divided into:
  - Bulk payments.
  - Customs payments.
  - Tax payments.
  - Insurance payments.
  - Instant payments.
  - Others.

How to approve payments

- Press approve next to each payment.
- Press authorize on the detailed screen for any payment that requires your authorization.
- To complete your confirmation, you will be directed to enter your OTP.

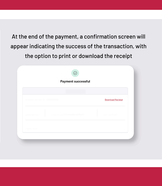
Next Step:

As a final authorizer

- For authorized bulk payments, they can be found under payment history.
- If the bulk payment is with future due dates you can find the payment under scheduled payment.
- For successfully approved governmental payments, they can be found under payment history.

As a non-final authorizer

- This payment will be sent to the next authorizer "requires approval" queue.
- This payment can be monitored in the "Submitted for approval"queue.



Rejecting payments

- Press Decline next to each payment.
- Press Decline on the detailed screen for any payment that requires your authorization.
- A new pop-up window will appear for you to enter the rejection reason to help the maker to understand the rejection reason.
- To complete the rejection, you will be requested to enter an OTP.

What happens next?

As a final authorizer or not

- This payment will be rejected and removed from the "requires approval" queue and can be found under "rejected payments"
- The maker will be notified of the payment status.

How to extend session duration

- If you are inactive for five minutes, you will be automatically logged out.
- If the indicator isn't moved on the screen for four minutes and 30 seconds ,a warning notification will appear at the bottom of the screen.
- If you wish to stay logged in, please move your indicator.

Download payment reports

- Reports can be downloaded from any table in the main screen reports by pressing PDF or Excel .
- To get a more detailed report, you can refine and filter your report before downloading.

How to track authorized payments

- For **non-final authorizers** the payment will be assigned to the"requires approval" queue for the next authorizer
- For **final authorizers** the payment is successfully approved for governmental payment and successfully processed in bulk payments.

Getting your one-time password

- Your OTP can be obtained from the soft token application
  OTP Soft Token User Guide
  OTP Hard Token User Guide

All transactions are secured using a security code before completing any transaction

At the end of the payment, a confirmation screen will appear indicating the success of the transaction, with the option to print or download the receipt

Logging out

- Press the "log out" button
  Press "yes" to confirm logging out or "no" to cancel