BCP BANK (MAURITIUS)

BCP Connect

Get the answers to your frequently asked questions!

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A) General features of your ebanking

Discover the convenience of 24/7 banking with BCP Connect, designed to empower you with the flexibility to manage your banking operations anytime, anywhere.

Explore the comprehensive features of our e-banking platform, designed to streamline your banking experience:

- **Real-Time Account Information:** Access up-to-date details of your current account anytime.
- **Bank Statements:** Easily view, download, or print your statements.
- **Account Activity:** Download transactions for the past 90 days in various formats.
- **Fund Transfers**: Seamlessly move funds between your accounts or to others, both locally and internationally.
- **Bulk Payments:** Efficiently process salary and supplier payments to multiple beneficiaries with a single file upload.
- **Beneficiary Management:** Conveniently save and manage details of your beneficiaries for online transactions.
- **Customisable Dashboard:** Tailor your dashboard with useful widgets to suit your needs.
- **Transaction Reports:** Obtain transaction reports, MT940 statements, Swift advices, and more for comprehensive oversight.
- **Chequebook Requests:** Order chequebooks directly through the platform.
- **Payment Scheduling:** Execute fund transfers instantly, or set up one-time or recurring payments with ease.
- **Financial Overview:** View your term deposits and yields.
- **Foreign Exchange:** View current foreign exchange rates.
- **Password Management:** Securely reset or change your password.
- **Administrator Controls:** Create and manage user roles (viewer and initiator) and link accounts via the Administrator Profile.
- **Trade Finance Solutions:** Leverage our suite of Trade Finance solutions to support your business needs.

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B) Get started

1) How do I register for Internet Banking services?

Please contact us on 207 86 31 or via email on bcpconnect@bcpbank.mu

2) Can I use my existing credentials to log in?

No. Once you have migrate to the new platform, you will receive an email with a new login and a temporary password.

3) How to login on the new IB platform?

You shall receive an email with your new login and a temporary password.
Follow the link in the email to log in, using the details provided.
You will then be prompted to create a new password, which must be of eight numeric characters long.
After setting your new password, you can access your accounts at www.bcpbank.mu

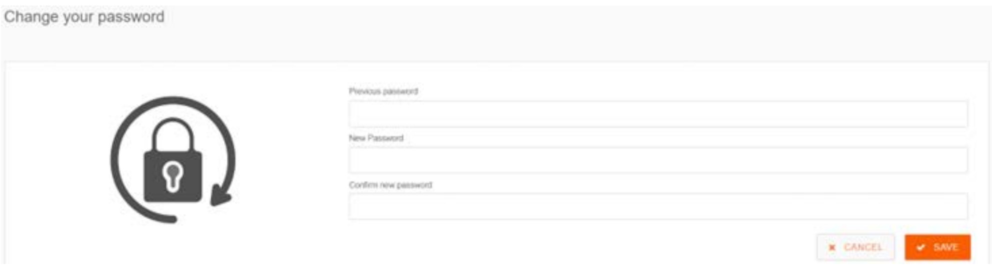
Note: You are required to complete the activation process within 48hours you receive the email notification

4) What should I do if my online access is locked?

If your account becomes locked, an Administrator within your company can easily unlock it through their profile.
If your company does not have an Administrator profile, please get in touch with the BCP Connect Support Team for assistance in regaining access.

5) How can I change my password?

Navigate to the 'Administration' menu and select 'Change Password.'



Enter your current password followed by the new one.
Please note that the password must be in eight numeric characters.

6) What should I do in case I lost or forgotten my password / user login?

Login Number:
Reach out to your Relationship Manager or BCP Connect Support Team, who shall assist you in retrieving your login number.

Password:
You can easily reset your password on the login page.
Simply click on the "Forgot Password" option and enter your User/Login ID to begin the reset process.

7) What are the fees & charges to access to BCP Connect?

The access is free of charge.
Transactions fees are applicable as per our schedule of charges.

8) Can I access BCP Connect on a mobile device or tablet?

Yes, our platform is designed to be responsive, ensuring seamless access on all electronic devices, including smartphones and tablets.

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C) Administrator Access

9) What is the administrator access?

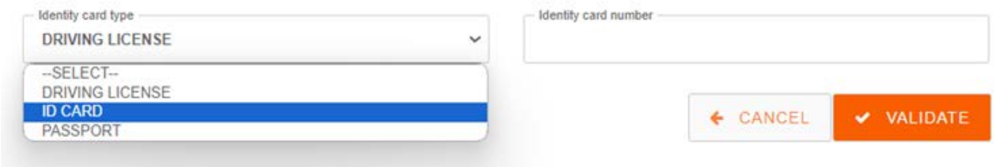
An Administrator, designated by the company's authorised signatories, is tasked with managing the company's bank accounts online via BCP Connect. With the administrator access, you can:

- Access and view bank account details;
- Upload beneficiaries;
- Create new user profiles, with either "viewer" or "initiator" access;
- Manage user access by blocking or unblocking it as necessary.

10) How to create new users?

Navigate to "Administration" and select "Access Management."
Click on the "New Subscriber" button and fill in the necessary details for the new user:

- Full name,
- Mobile number,
- Email address (work),
- Language preference,
- Select the type of identity card, followed by the ID Card Number /Passport / Driving License as it appears on the user's identification document.

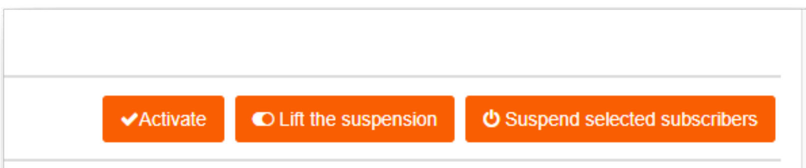


- Click on "Validate" to complete the creation of the new user.

List of users created is accessible under the "Acess Management" section.

11) How to block and unblock user's access?

Under the list of existing users, please tick the box found on the left side of the user's name and then choose the action to be undertaken



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D) Manage beneficiaries online

12) How do we add/create a new beneficiary?

Only the "Initiator" and the "Administrator" profile may add/create a new beneficiary.

• **Step 1**

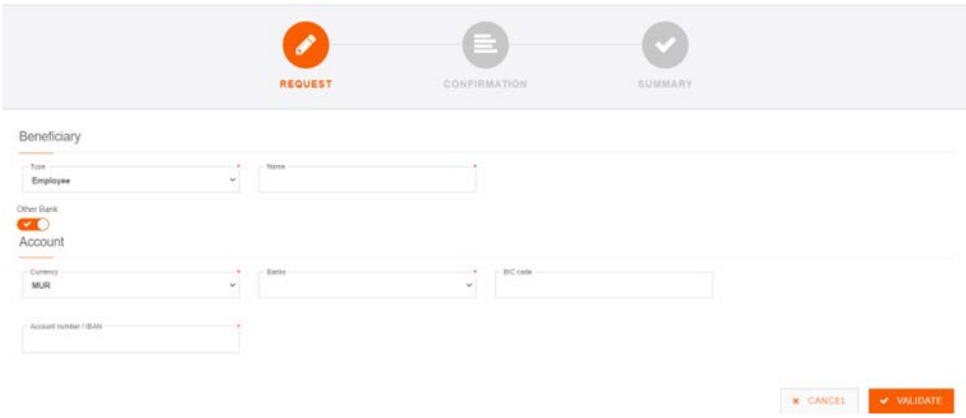
Go to the 'Payments' menu and select "Add or delete a beneficiary

• **Step 2**

Choose "Domestic" to add a local beneficiary (BCP account or MUR to other Local Bank) or "International" (beneficiary account abroad or beneficiary with foreign currency account with local banks). Then click on New Beneficiary.

• **Step 3**

Complete required fields, by selecting type of beneficiary and then input the beneficiary's name and bank account details.



• **Step 4**

After entering all details, click on "Validate". Review the information and the click on "Confirm and sign."

You will need to enter your password (which is the same as your login credentials) to confirm the addition of the new beneficiary.

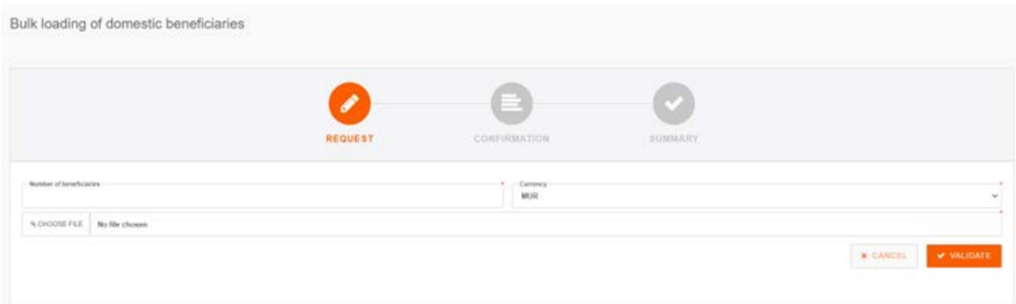
For added security, a layer of validation can be added where the creation will require approval according to your company's signature matrix. Otherwise, once "Confirm and sign", the beneficiary will be created.

Note : for existing customers, all previous beneficiaries will be migrated to the new online platform.

13) Is it possible to add multiple beneficiaries at once?

Yes, you can add a group of new beneficiaries in one go through bulk uploading.

• First, navigate to the 'Payments' menu and choose 'Bulk Loading.' This option supports adding both domestic and international beneficiaries.
• Specify the total number of beneficiaries you will be adding and the corresponding currency.



• Proceed to upload the file with the beneficiaries' details, using the bank-provided template.
• Click on "Validate" to submit your list. You will need to enter your password for this step to validate the process.

After submission, the addition of these beneficiaries will be subject to approval based on your company's signature matrix if same is defined.

14) Can we delete a beneficiary?

Yes, you can easily delete a beneficiary from your online banking platform.

• Under the menu "Payments", select the option "Add or delete a beneficiary" and you will find the list of all your beneficiaries.
• To delete a beneficiary, simply click on the trash icon located on the right side of the beneficiary's information.

15) Can we update details of an existing beneficiary?

No, you must delete the beneficiary and then create a new one via the "Add or delete beneficiary" feature – which can be found under the menu "Payments"

E) Payments

16) How to initiate a local bank transfer?

• Go to the 'Payments' menu and select "Interaccount and local transfer: MUR".
• Click on 'Make a transfer' & fill in required details, i.e select account to be debited and account to be credited.
• Choose the type of transfer you want to execute: Immediate or Deferred.
• For transfer to other local banks, you can select either MACSS or Normal Transfer by clicking on the toggle button.
• Specify the amount, the currency and finally the purpose of the payment. Click on next to review details of the transfer.
• Click on "Confirm and sign" to confirm the payment and submit for approval as per your company signature matrix.
• All payment created, can be found under the tab 'Transfers List'. They are subject to further approval as per your company signature matrix.

17) How to set up a standing order?

• Under the "Payments" tab, you will found STO in MUR and STO in FCY
• Select the one you want to set-up and then click on "Make a transfer"
• Choose which account will be debited and then select the recipient from your list of saved beneficiaries. If the beneficiary is not already saved, you can easily add them through the "Add or delete Beneficiary" option.
• Fill in the specifics of your standing order, including:
  - frequency
  - execution date (excluding non-working days)
  - end date
  - amount
  - currency
  - purpose

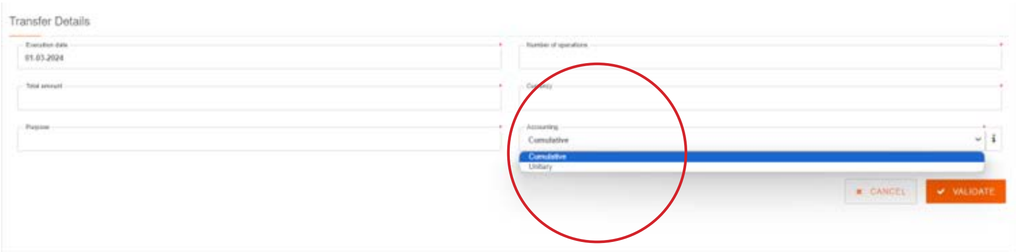
• After entering all details, click 'Next' to review your standing order. Select "Confirm and Sign" to send the standing order for approval.

Note: A standing order request takes 2 to 3 working days to be set-up.

18) What is a multiple transfer?

The Multiple Transfer feature enables you to efficiently process transactions in MUR towards several beneficiaries in one single operation..

• Go to the "Payment" tab and select "Multiple Transfer." Then, click on 'Make a transfer.'
• Choose the MUR account from which the funds will be debited. Next, select your intended beneficiaries by double-clicking on their names from the dropdown list.
• Complete payment details, with specific amount and payment purpose.
• You may choose either 'cumulative' or 'unitary' entry options for your accounting purposes.



• After entering all necessary details, click 'Validate' to finalise the multiple transfers.
• After reviewing the transaction details, select "Confirm and Sign" to send the transaction for approval, as per your company's signature matrix (if defined).

19) How to execute an outward transfer in foreign currency?

• For transfers in foreign currencies to beneficiaries, either locally or internationally, go to "Payments" and choose "FCY transfers."
• Fill in the necessary information and click "Validate."
• After reviewing the transaction details, select "Confirm and Sign" to send the transaction for approval,as per your company's signature matrix (if defined).

Notes : Client reference field: For ease of payment tracking, you may input any relevant key info to allow you to quickly identify your transaction for reconciliation purpose from the payment dashboard.

• **Expense account field:** Account from which bank and overseas fees will be debited when effecting the transfer.
• **Transfer type field:** Allows you to categories your payments either as Financial transfer or Commercial transfer.
• **Additional information field:** You may input information like negotiated rate, apply NODEDUCT, for further credit etc.

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20) How to make a bulk payment?

To note that there is a specific template for Domestic (MUR payments) and one for International (Foreign currency payments)

• Complete the Excel template (CSV format) provided by the bank to enter your payment details.
• Go to the "Payments" menu and click on "Your Mass Transfers".
• Complete the fields and upload the csv file.
• Click on "Validate." After reviewing the transaction details, select "Confirm and Sign" to send the bulk file for approval, as per your company signature matrix (if defined).

Notes:

• **Bulk payment nature field:**

  o Domestic: For MUR transfer to other local banks. Multiple debits with the name of beneficiary appearing on bank statement
  o Salary transfer: MUR transfer to other local bank– One single debit on the account with details of the beneficiary appearing on bank statement.
  o International: Foreign currency transfers. You have the option to process the bulk with the name of the beneficiary appearing on bank statement or not.

• **Bank reference field:**

  o For ease of payment tracking, you may input any relevant key info to allow you to quickly identify your transaction for reconciliation purpose from the dashboard.
  Note : For Domestic and Salary Transfer, the Bank Reference should tally the Bank Ref in the CSV file.

• **Other reason:** A descriptive remark on the transaction

• **Overall amount:** total amount to be debited for the bulk payment

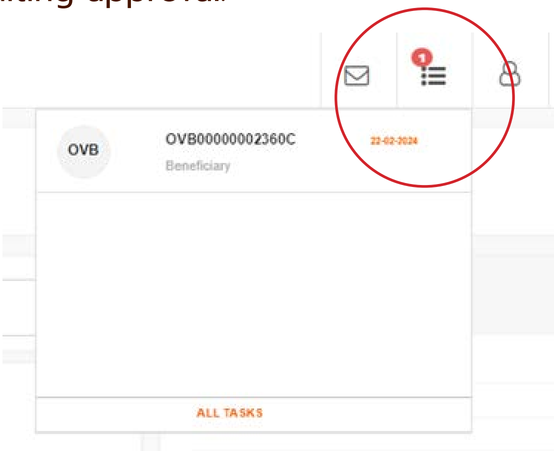
• **Number of operation:** total number of transactions in the bulk file

• **Execution date:** date the bulk to be processed

21) How to approve a payment initiated by another user?

For enhanced security, each transaction undergoes a multi-layer validation process, aligned with your company's signature matrix.

• Start by accessing the notification bar on the right side of your e-banking interface and select the transaction awaiting approval.



• Review the transaction details and click on "Confirm and Sign."
• To finalise the approval, you will need to enter a One-Time Password (OTP), which will be sent to your registered email address.

22) Can I cancel a transaction?

You can cancel a transaction if it has not completed all the required level of approval as defined in your company's signatory matrix. To do this, an authorised signatory with whom the transaction is pending must first return the transaction. After it is returned, a user with an Initiator profile can cancel it.

However, once a transaction receives full approval, it cannot be cancelled through the platform. In such cases, please contact the bank directly for assistance.

23) What are the daily payment limits?

The default daily limit is set at MUR 1million per day.

24) Is it possible to change our daily payment limit?

To modify your daily payment limit, please contact us on 207 86 31 or via email on bcpconnect@bcpbank.mu

F) E-document / E-statement

25) How to access E-documents on BCP Connect?

• Select "Accounts" from the menu, then click on "Client documents"
• Choose the account and then select the type of document you wish to view:

  - o Credit/Debit Advice
  - o Bank statement
  - o Interest certificate
  - o Message swift (MT103)

• Precise the start, end date, and then client on "search"

26) Can I download our banking transactions online?

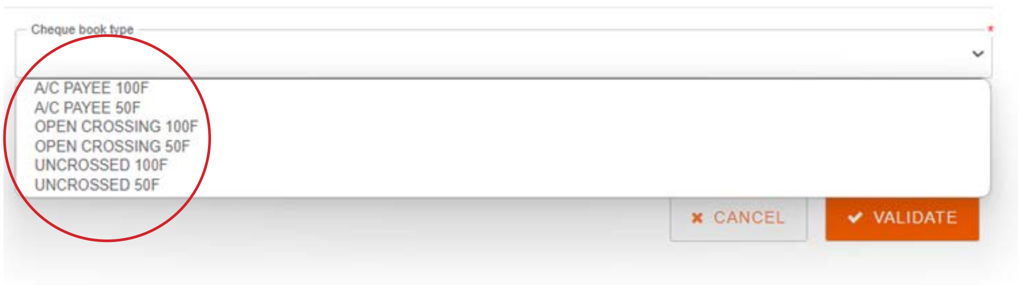
Yes.
Under the menu "Accounts", click on "Account Statement", where you will be able to download your transactions history in the following formats:

  - o MT940
  - o AFB120
  - o CSV
  - o PDF

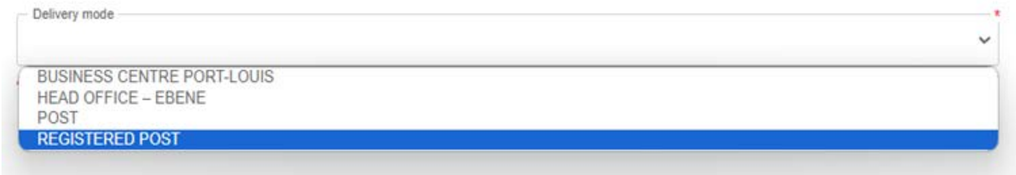
G) Cheque Book

27) How to order a chequebook online?

• Go to the “Payments” menu, select “chequebook request” and click on “+New Request”
• Choose your MUR current account and insert the number of chequebook needed.
• Select the type of cheque book you need :



• For delivery options, select the delivery mode as per available options:



• Once all fields are filled in, click on “Validate”
• Review all information and then click on “Confirm and Sign” to confirm your order.
• The chequebook request will be approved as per your company signature matrix (if defined).

H) Other features – Services

BCP Connect offers convenient access to your loan and term deposit information

For information about your loans, select “Your Loan” under the menu “Services” to view:
• The type of credit facility
• The amount of the loan
• The outstanding loan balance

To review your term deposit details, click on “Term Deposits” under the menu “Services” and enter:
• Your account number
• The start and end dates of the deposit
• The deposit amount

Then, click “Search” to retrieve specific details about your deposits.

I) Security

28) Is BCP Connect secure?

BCP Bank (Mauritius) prioritises your security, offering a robust internet banking experience. Access to your accounts is secured through a virtual keypad, safeguarding against key loggers.

For added confidentiality, sessions automatically time out after 5 minutes of inactivity, prompting a re-login.

Furthermore, all transactions undergo a multi-layer validation, ensuring your online payments and requests are protected at all levels.

To enhance your banking security further, we encourage the use of strong, unique passwords and recommend changing them regularly.

At BCP Bank (Mauritius), we are committed to safeguarding your online banking journey, ensuring that your financial dealings are secure, private, and convenient.

29) What should I do if I suspect an unauthorized transaction in my account?

If you notice any unauthorised or suspicious transactions :

• Immediately Contact the Bank: Reach out to your Relationship Manager or BCP Connect Support Team as soon as possible. Provide details of the transaction. Our team will investigate the issue, guide you through securing your account, and advise on any necessary steps to rectify the situation.
• Review Account Activity: Regularly monitor your account statements and transaction history for any discrepancies.
• Change Your Passwords: Update your online banking passwords and any other related security credentials.

30) What general precautions should I take to protect my account on the Internet?

- **Change Passwords:** Change your password at regular interval.
- **Keep Software Updated:** Ensure your computer and mobile devices are up to date with the latest security patches and antivirus software.
- **Be Wary of Phishing Attempts:** Do not click on links or download attachments from unknown or suspicious emails.
- **Secure Your Connection:** Avoid using public Wi-Fi for banking transactions. Consider using a VPN for an added layer of security.
- **Log Out After Sessions:** Always log out from your online banking session when finished.
- **Monitor Regularly:** Frequently check your account statements and transactions for any unauthorised activity.

By following these precautions, you can significantly enhance the security of your online banking experience.

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