Frequently Asked Questions - Internet Banking

1. What are the banking transactions my company can perform with SBMNET?

1. View balances & transactions on CASA, deposit and loan accounts

2. View details on loan accounts including payment history

3. View Standing Instructions

4. Order new cheque books

5. Stop cheque

6. Change Login and Transaction password for Internet Banking

2. What is required to start using SBMNET?

An SBM account and a PC with internet access are required to access Banque SBM Madagascar (BSBMM) Internet Banking. Internet Explorer, Netscape, Google Chrome, Mozilla Firefox and Safari can be used to access SBMNET. There is no special software needed to access Internet Banking. Once you Sign Up, you will be able to access Internet Banking anytime from SBM's homepage – on http://www.sbmgroup.mu/bsbmm.

3. How do I apply for SBMNET?

You need to visit the nearest branch to apply for Internet Banking with necessary KYC documents.

4. How does my company apply for SBMNET?

Your company will apply for SBMNET by signing and submitting the necessary application forms to the bank. The bank will create users as required by the company.

5. What happens after the application?

The users will be provided with a User ID and a computer generated Personal Identification Number (PIN) for login and another PIN for submitting transaction.

6. What to do on first Login?

The users will be required to enter the Unique User ID and the PIN supplied by the bank. You will be prompted to change this PIN upon first logon. Insert a password of your choice, but an alpha numeric is required.

7. What is a Virtual keypad ?

The Virtual Keypad is an online keyboard, used with the help of your mouse, which allows you to enter your password instead of using the regular keyboard.

8. What are the advantages of a Virtual Keypad?

A Virtual Keypad prevents your password from being hacked, especially while using public computers such as those in cybercafés. It protects you against malicious key logger programs which can capture the keystrokes you enter in the physical keyboard to login.

9. How to use the Virtual Keypad?

1. Enter your User ID using the physical keyboard.
2. Click on *Password* field. A virtual keypad will appear on the screen. With the mouse, click on the respective alphabets and numbers on the Virtual Keypad to enter your password.
3. Click on the *Login* button.

10. Is it mandatory to use the Virtual Keypad?

It is an optional feature. You can use the normal keyboard to enter your password. However, for a safe internet banking experience, BSBMM strongly recommends that you use the Virtual Keypad so as to protect your password from malicious key logger programs.

11. How do I safeguard my password?

Never disclose your User ID & password to anyone
- Choose a password that you can easily remember but hard to guess.
- Use a combination of alphanumeric characters consisting of letters (upper & lower case), numbers and special characters (@, !, ~, etc.) when choosing a password.

12. Can I change my password?

Yes you can change your password, please proceed as follows:
- - Log on SBMNET
    - Click on *My Profile* and select *Change Passwords Option*

When changing password please ensure you create one that no one will be able to guess. Memorise it and never write it down. These important steps will prevent unauthorized individuals from accessing your financial information.

13. How many attempts do I have to enter my password?

You get 3 attempts, failing which the system will automatically lock you SBMNET account. In such case,
1. Please contact the Internet Banking Support Unit on **(261) 20 226 6607** or email hotlinemada@sbmgroup.mu so as to reset your password. We will send you a new computer generated password which will be available at the bank

Or, on our website there is a link *Online Forgot Password* through which you can request for a new Password.

14. How safe is SBMNET?

We are committed to make your online banking experience as secure as possible. We have adopted several measures & security standards to enhance the security of your funds and protection of your account. BSBMM uses 256-bit SSL encryption which is the highest level of encryption for information

currently available for Internet Banking. As an additional security measure, you will automatically be logged out if your session remains inactive for 20 minutes.

You should always close your Internet Banking session when you have finished.

15. How is the data of my company protected?

BSBMM uses Secured Sockets Layer (SSL) for secure transmissions. SSL applies encryption between two communicating applications, such as you PC and our corporate internet server. When your data is transmitted over the Internet, it is encrypted or "distorted" at the sending end and then decrypted or "undistorted" at the receiving end. We use 256-bit encryption, since this is the best technology available today.

16. Can I put a Stop Payment on an SBM cheque through Internet Banking?

Yes, this is possible. This convenient benefit helps speed the stop check process and you do not need to call or wait in queue or in a branch.
Proceed as follows;
   - Select *General Services*
   - Choose *Service requests*
   - Then Option *New request*
   - Finally select *Operative accounts* - *Stop Cheque*