HMB FX Trade Portal User Manual

BACK GROUND

State Bank of Pakistan (SBP) & SBP Banking Services Corporation (SBP BSC) is in the process of automating certain functions related to remittances, subsidy schemes and FX overdue monitoring, etc. In this regard, Foreign Exchange Operations Department and Exchange Policy Department SBP have conducted meetings, UAT, Mock Exercise and Training Sessions during the last few months to train the concerned staff and sensitize higher management of banks about the newly introduced Online Portal. Through the Online Portal, banks are now able to submit their requests to SBP digitally & will move to a paperless environment. Furthermore, the portal also enables clients to get instant notifications on each status update of the case.

As a second phase of the project, SBP has informed banks to develop a digital portal through which their clients will be able to submit cases related foreign exchange transactions to the bank. Accordingly Habib Metropolitan Bank has developed a Trade Portal which is now available for customers to submit their requests for referred cases to bank digitally.

1. Introduction

Habib Metropolitan Bank (HMB) FX Trade Portal is a web-based portal enabling the customers to submit their cases related to foreign exchange transactions to bank digitally. This user manual provides detailed procedures to the customer's users for the electronic case submission to the bank.

1.1. Intended Audience

The document is intended for the customers and users of customers who will use HMB FX Trade Portal for submission of cases to HMB.

1.2. Applicability Statement

This document is based on the version 1.0 of HMB FX Trade Portal and all the steps in the document refer to this release of the system. Any subsequent releases will be accompanied with additional guidelines, wherever applicable.

1.3. Purpose

This manual is designed to provide detailed process for submission of electronic case through HMB web-based portal to Bank. The step-by-step instructions are provided along with screenshots of the system to explain the procedures to the user for the submission of the cases.

1.4. How to use this document

Follow each process given under 'Instructions Section' to learn step by step usage of the system. User can also refer to the related process in case of any query related to the system.

1.5. Structure of Document

The document is divided into five (5) chapters, 1. Introduction 2. Standard Operating Procedures 3. Guidelines for the use of system 4. Category Specific Instructions 5. Business Continuity Planning of the system

Disclaimer(s)

This User Manual is for authorized personnel of customers only and should not be shared, forwarded to any entity or uploaded on the internet or any other social media without permission from HMB.

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2. Standard Operating Procedure

2.1. General

1. Updated Version of Microsoft Edge or Google Chrome shall be used for submitting case through HMB FX Trade Portal.

2. Customers will register themselves on HMB FX Trade Portal and will create one user for each account as per procedure given in section 3.1 of this user manual.

3. Customers will be allowed access to the HMB FX Trade Portal 24/7 and customers will be able to submit the cases to HMB at any time.

4. Upon accessing the HMB FX Trade Portal a popup message regarding security tips will appear. The customer must read and adhere to these tips. During sign up, a pop-up message regarding terms and conditions will appear. The customer must read these terms and condition and comply with these terms and conditions at all times.

5. HMB FX Trade Portal login session will expire after 20 minutes of inactivity and any unsaved data will be lost. Therefore, all important work should be saved before leaving the system idle.

6. Customers should develop their internal operational control mechanism to ensure that cases submitted to the bank comply to following criteria at least:

a. Users authorized to send customer's requests to bank via HMB FX Trade Portal have obtained necessary internal approvals from relevant authority prior to submission of cases.

b. Cases are complete in all respects and compliant with applicable FX Regulations such as FE Manual, FERA, Circulars of EPD & FEOD, SRO of Government, etc.

c. Verify the genuineness of the Information and Documents submitted with the cases.

d. A mechanism to ensure dual control and risk mitigates.

g. Retention of original paper documents for future references or production of same in order to mitigate the legal risk.

7. Customer must ensure that they have attached scanned copies of all necessary and relevant documents with the case.

8. Scanned supporting documents to be attached with the case must be duly signed by the authorized signatory of the customer prior to scanning.

9. Request letter should be submitted with each case and same must be signed by authorized signatory,

10. Customer will ensure that the scanned documents to be uploaded on the HMB FX Trade Portal must meet following specifications.

a. Documents must be scanned in 'Grayscale' or 'Black & White' between 150-250 DPI.

b. All information/documents being entered / uploaded must not contain any malware, virus or any malicious code. All information/documents should be scanned with upto-date and well-known Anti-Virus/Anti-malware/APT solution prior to upload in Online Portal.

c. Single document size should not exceed "5 MB" and total documents size should not be more than "100 MB" for a single case.

11. After scanning the documents, the customer should carry out the quality control process on scanned documents and make sure that;

a. All pages were scanned successfully.

b. Image quality is acceptable and contents are legible.

c. Images are in the correct order and rotation.

d. Master digital image is a true and faithful representation of the original.

12. Mandatory and Optional documents should always be uploaded in "PDF format".

13. Word, Excel & Power Point or any other format file, wherever deemed necessary may be uploaded as additional documents.

14. Customer can upload five (5) additional documents per case. In case additional documents exceed the prescribed limit, such documents must be provided separately to bank through email or any other electronic medium.

15. All mandatory fields in the case form and mandatory documents are marked with asterisk (*).

16. The case form has built in checks that need to comply for successful submission of case therefore all notifications and error messages may carefully be read during submission of case.

17. After successful submission of case, the system generated case number will appear on home screen that should be noted for future references and to locate the case in the system.

18. All discrepant cases returned from bank will be shown in 'My Task' of particular user of customer, who initially submitted the case to bank. However, approved/declined cases will be shown under the tab of 'My Cases' from where the decision letter can be seen and downloaded.

19. Decision letter related to any case will be available online.

20. Customer shall, when processing data, take practical steps to protect the data from any loss, misuse, modification, unauthorized or accidental access or disclosure, alteration or destruction by having regard to the nature of the data and the harm that would result from such loss, misuse, modification, unauthorized or accidental access or disclosure, alteration or destruction.

21. The customer shall ensure that the information and information processing facilities are protected against malware. Moreover, the security controls for detection and prevention are implemented, combined with appropriate user awareness.

22. Customer should keep the original documents with themselves as they are bound to produce original document(s) as and when required by Bank or Regulator.

23. It is the responsibility of the customer to ensure the cases are complete and submitted within the due dates for processing by the bank. The customer shall be liable for any litigation or loss incurred, in case of any delay in the submission or incomplete submission of documents. Bank shall not take any responsibility for incomplete or delayed submission of documents.

24. Status/Decision of case must be conveyed to the customer immediately.

25. Interpretation of cases status is given below:

- Approved: Case has been approved.

- Declined: Case has been declined.

- Discrepant: Case has been returned to customer with objections.

- Resubmitted: Case has been resubmitted by the customer after objections have been removed.

- In-Process: Case is under process.

- New: Case has been submitted and no action has been initiated by bank.

- Closed: Case has been closed and no further action is required.

2.2. FEOD Specific Instructions

1. For cases that involve multiple remittances, customer will ensure that separate case requests are created for each remittance involved.

2. Cases where approval is granted for certain duration by SBP, request for the revalidation of approval letter must be submitted after lapse of stipulates time which is normally 30 days unless otherwise specified.

3. <u>Guidelines for the use of HMB FX Trade Portal</u>

3.1. Registration / Sign Up

3.1.1. Functional Description

These steps will be used by the customers and their users to register themselves on the HMB FX Trade Portal. This is a one-time process.

3.1.2. Cautions and Warnings

1. Registration is only available to customers having Pak Rupee (PKR) account with the bank. Accounts such as such Foreign Currency (FCY) accounts cannot be registered to use HMB FX Trade Portal.

2. The account must also have an active email address (with email subscription) and GSM phone number (with SMS subscription) linked to it for receiving 2-atep authentication one-time-password (OTP) and alert notifications. Customer accounts not having the prerequisites will not be able to register.

3. It will be the responsibility of the customer to ensure that passwords are not shared with any un- authorized person. In case of failure to comply with this condition will make customer responsible for any loss, risk, harm, damage or liability ensuing from such failure, and customer or their authorized user will make good of any such loss, damage, harm, risk or liability.

4. The registration session may expire after some minutes of in-activity and any progress will be lost. It is advised to avoid delays during the registration process.

3.1.3. Probable Errors and Possible Causes

1. Registration may fail if information entered is incorrect or not as per field specification. Customers are advised to follow the tooltips during the registration process.

2. In case of credentials and / or OTP not accepted by the system the user will be required to redo the step which failed.

3.1.4. User Interface

3.1.4.1. Account Registration Procedure

Step 1. To register on HMB FX Trade Portal visit **HMB Website**; www.habibmetro.com
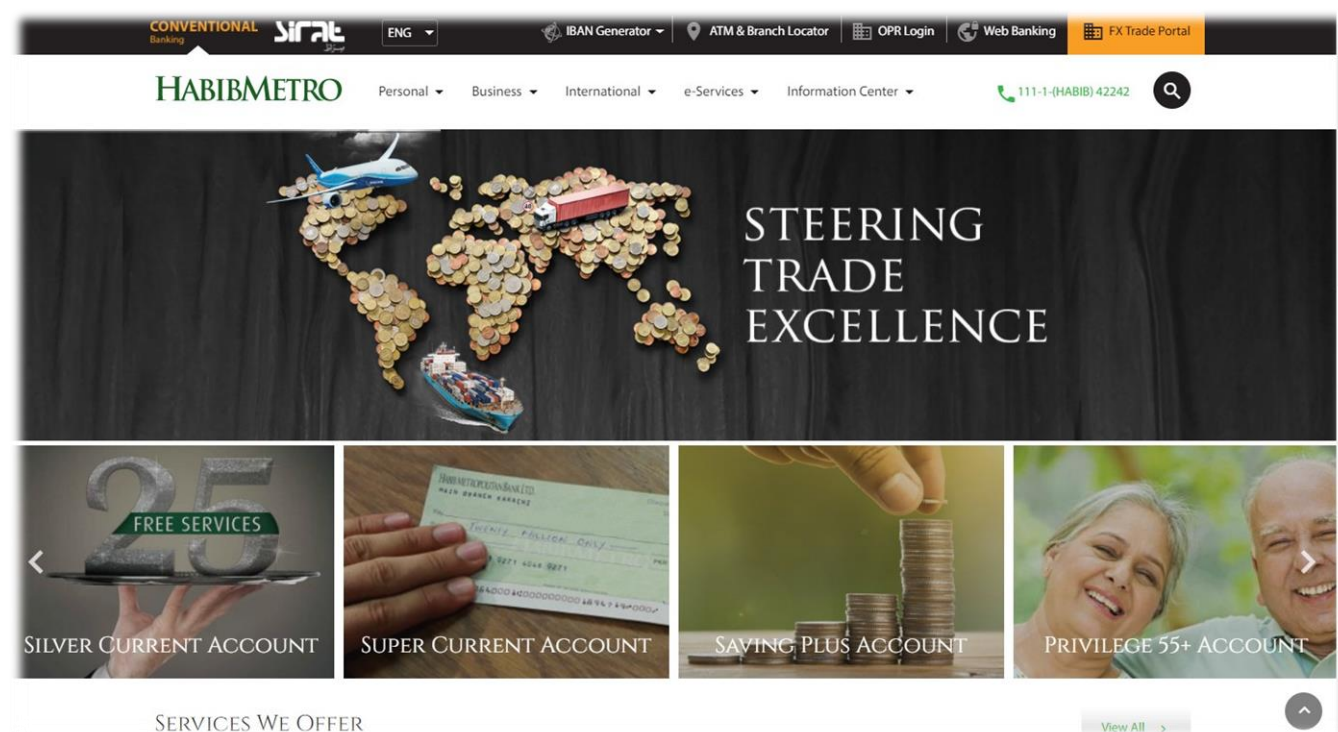
Step 2. Click on **'FX Trade Portal'** to proceed to HMB FX Trade Portal login page. The following screen containing a pop-up regarding security tips will appear.
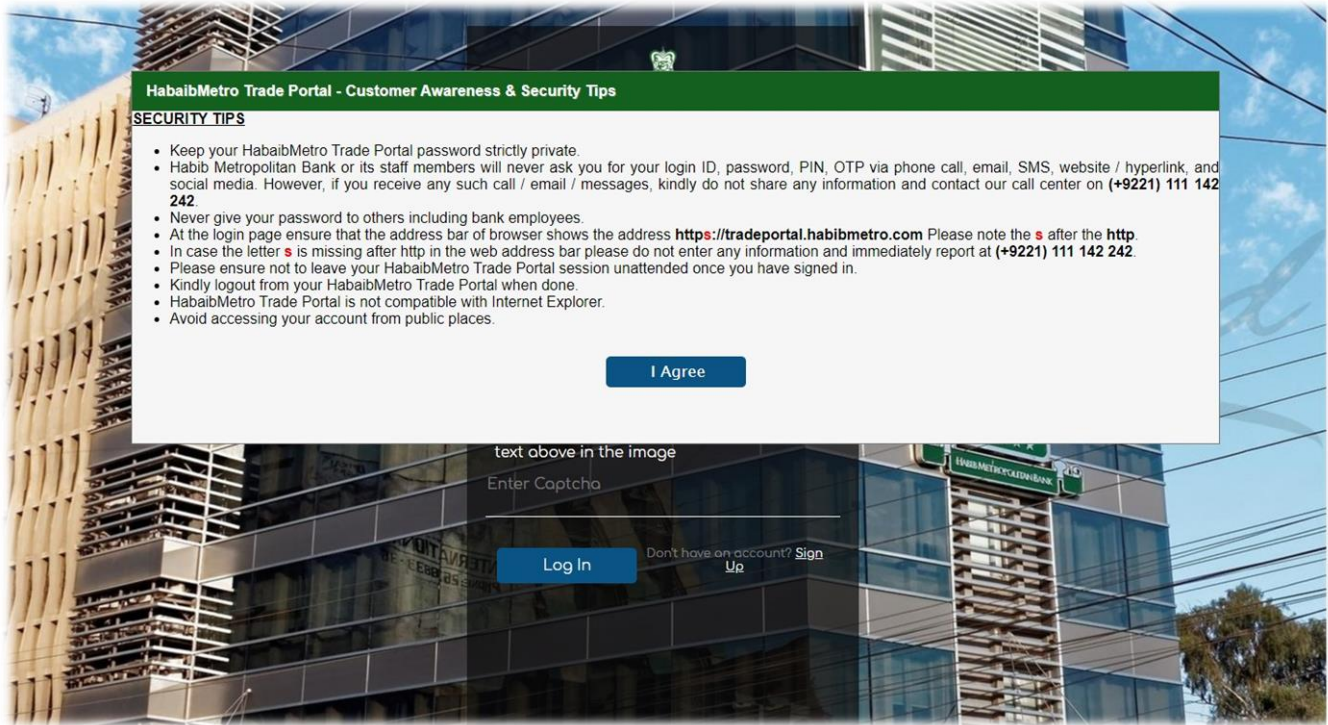
Step 3. Click on **'I Agree'** and the login page will be available.
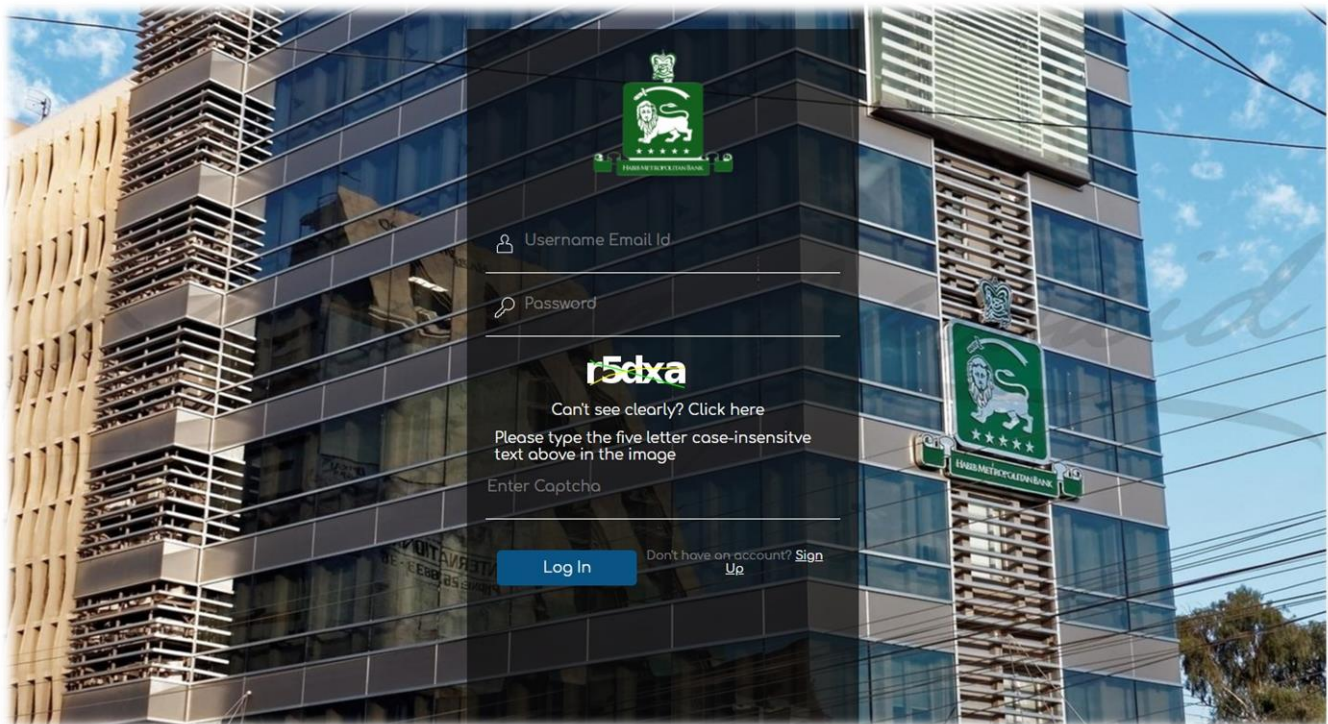
Step 4. Click on **'Sign Up'** to procced to signup page. The following screen containing pop-up regarding terms and conditions will appear.
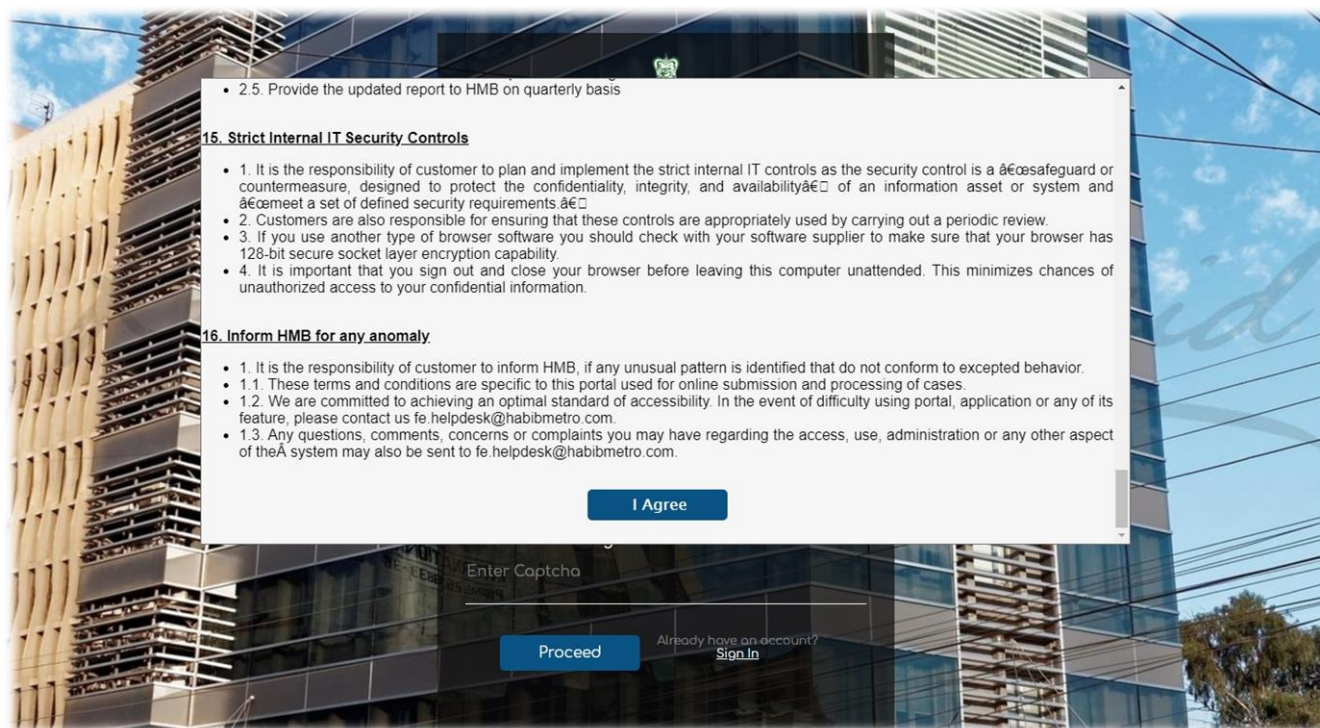
Step 5. Scroll down through the terms and conditions and click on **'I Agree'** and the sign-up page will be available. The following screen will appear.
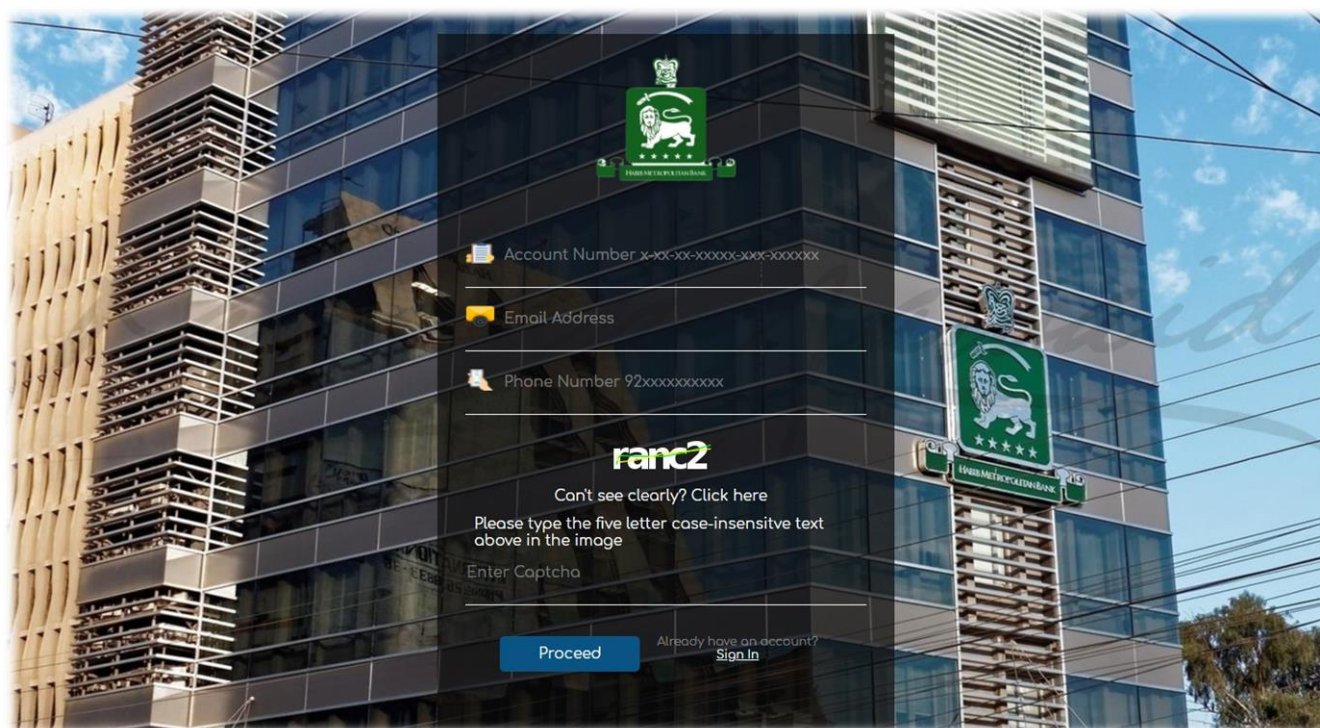
Step 6. Enter account number (x-xx-xx-xxxxx-xxx-xxxxxx), email address, phone number (92xxxxxxxxxx) and captcha in respective fields available on screen and click on **'Proceed'**. If all the information was entered correctly, the following screen will appear.
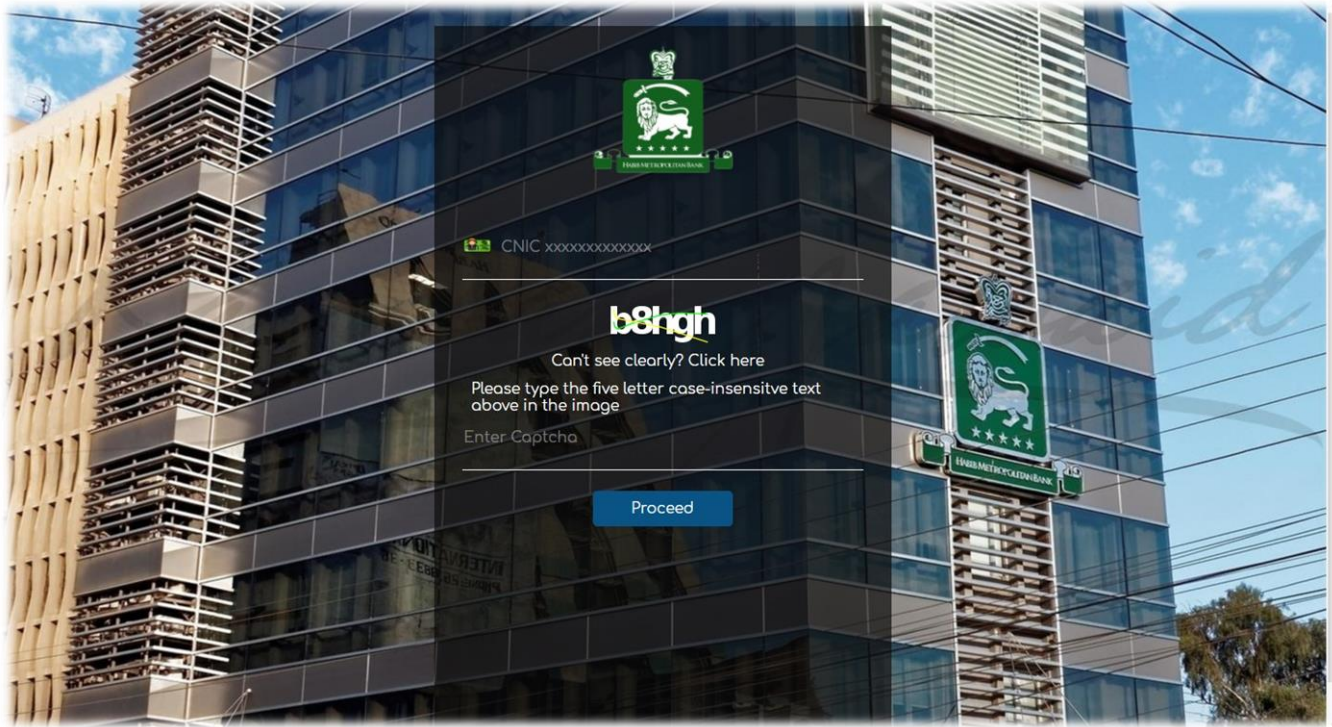
Step 7. If the account being registered is of a company then enter NTN no. (xxxxxxx-x). If the account being registered is of an individual then enter CNIC no. (xxxxxxxxxxxxx). Enter the NTN / CNIC no. and Captcha and click on **'Proceed'** for the next step of the registration process. An Email and SMS containing OTP is sent to the email and phone number used at 3.1.4.1. Step 6.

3.1.4.2. User Creation Procedure

If all the information was entered correctly, the following screen will appear where the details of the person who is responsible for routinely operating this portal will be entered. (Note: These may be the same email and phone number from 3.1.4.1. vi. or entirely different depending on customer's preference.)
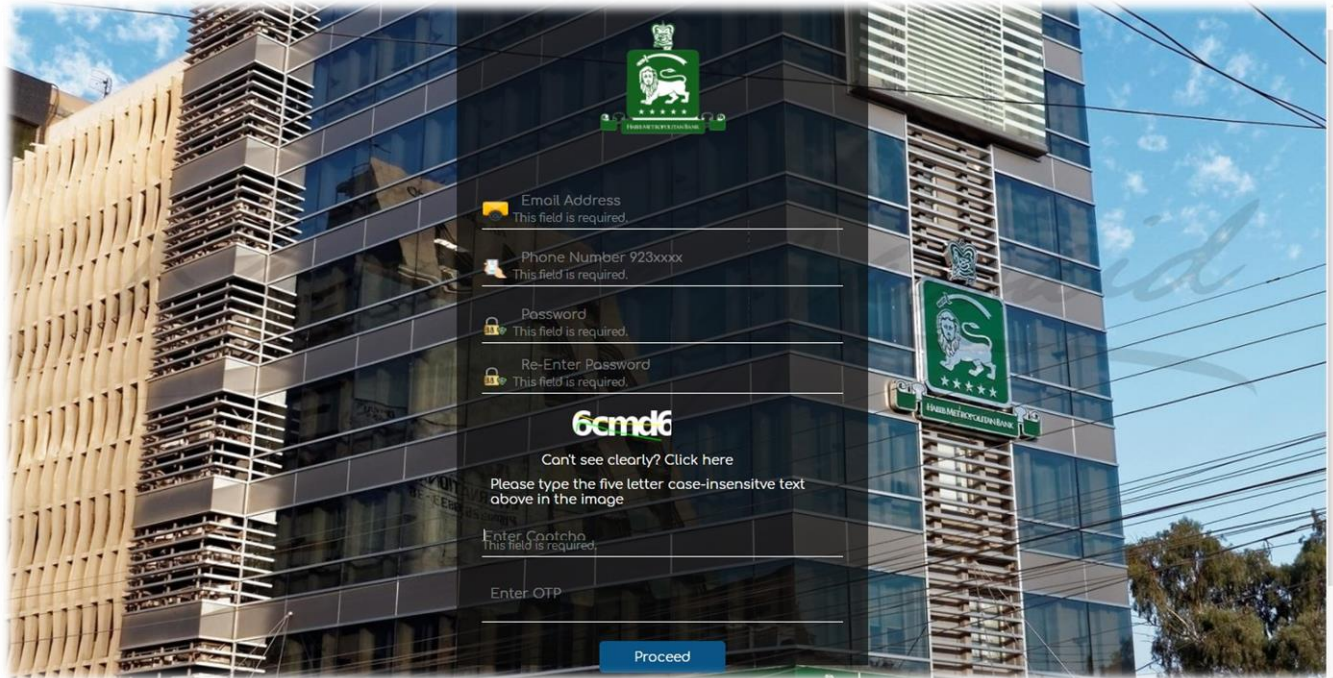
Step 8. Enter a valid email address, phone number (92xxxxxxxxxx), password (one upper case, special character and number, more than or equal to 10 characters), re-enter password, captcha and OTP in respective fields and click **'Proceed'** to complete the registration process.

Step 9. If all the information was entered correctly, the following screen will appear indicating that the user was created successfully. At this point the registration process is complete.
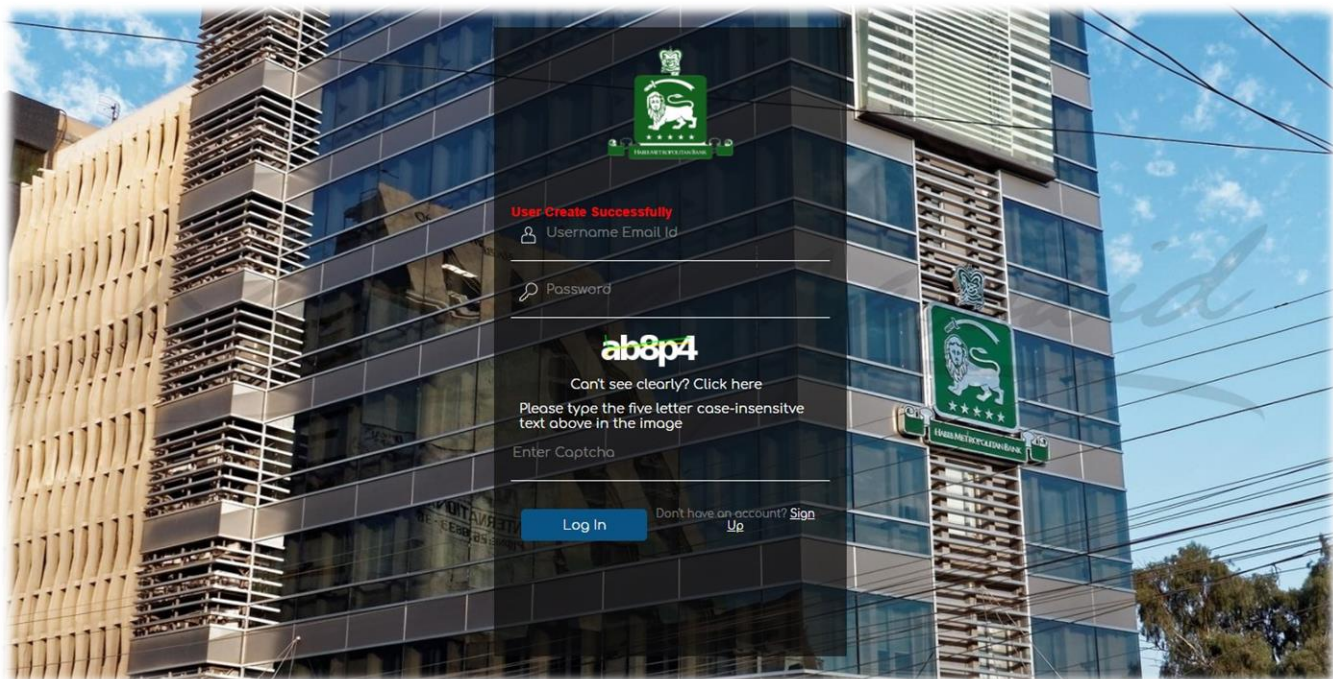
3.2. Login

3.2.1. Functional Description

These steps will be used by the users to login to the HMB FX Trade Portal.

3.2.2. Cautions and Warnings

1. It will be the responsibility of the customer to ensure that passwords are not shared with any un- authorized person. In case of failure to comply with this condition will make customer responsible for any loss, risk, harm, damage or liability ensuing from such failure, and customer or their authorized user will make good of any such loss, damage, harm, risk or liability.

2. The Account will be blocked after 3 failed login attempts.

3. The login session will be expired after 20 minutes of in-activity and any unsaved data will be lost. User will be logged out if no request is sent to the server within 20 minutes. Save any progress every 10-15 minutes to avoid loss of data.

3.2.3. Probable Errors and Possible Causes

1. If credentials used to login do not match those used during registration ()., the login will fail. The user is advised to enter the correct login credentials.

2. In case of credentials and / or OTP not accepted by the system the user will be required to re-login.

3.2.4. User Interface – Login Procedure

Step 1. To login to HMB FX Trade Portal visit **HMB Website**; www.habibmetro.com
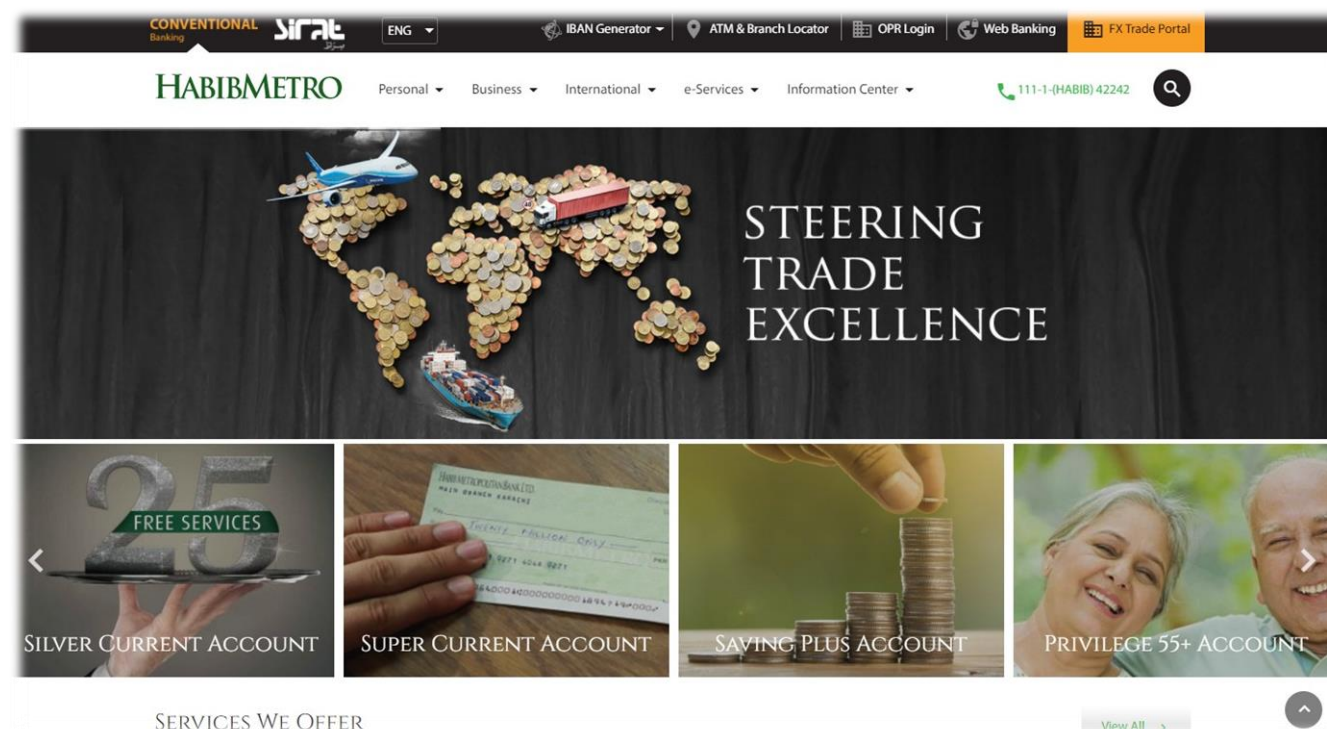
Step 2. Click on **'FX Trade Portal'** to proceed to HMB FX Trade Portal login page. The following screen containing a pop-up regarding security tips will appear.
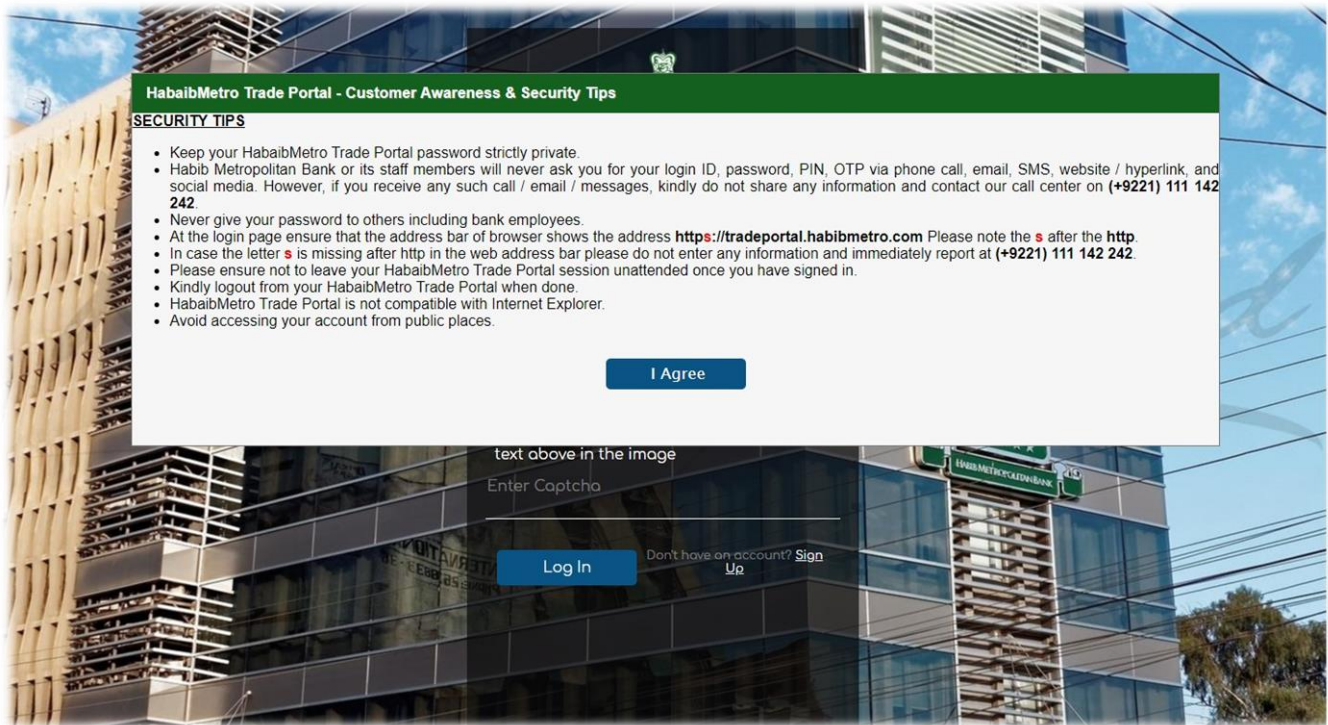
Step 3. Click on **'I Agree'** and the login page will be available.
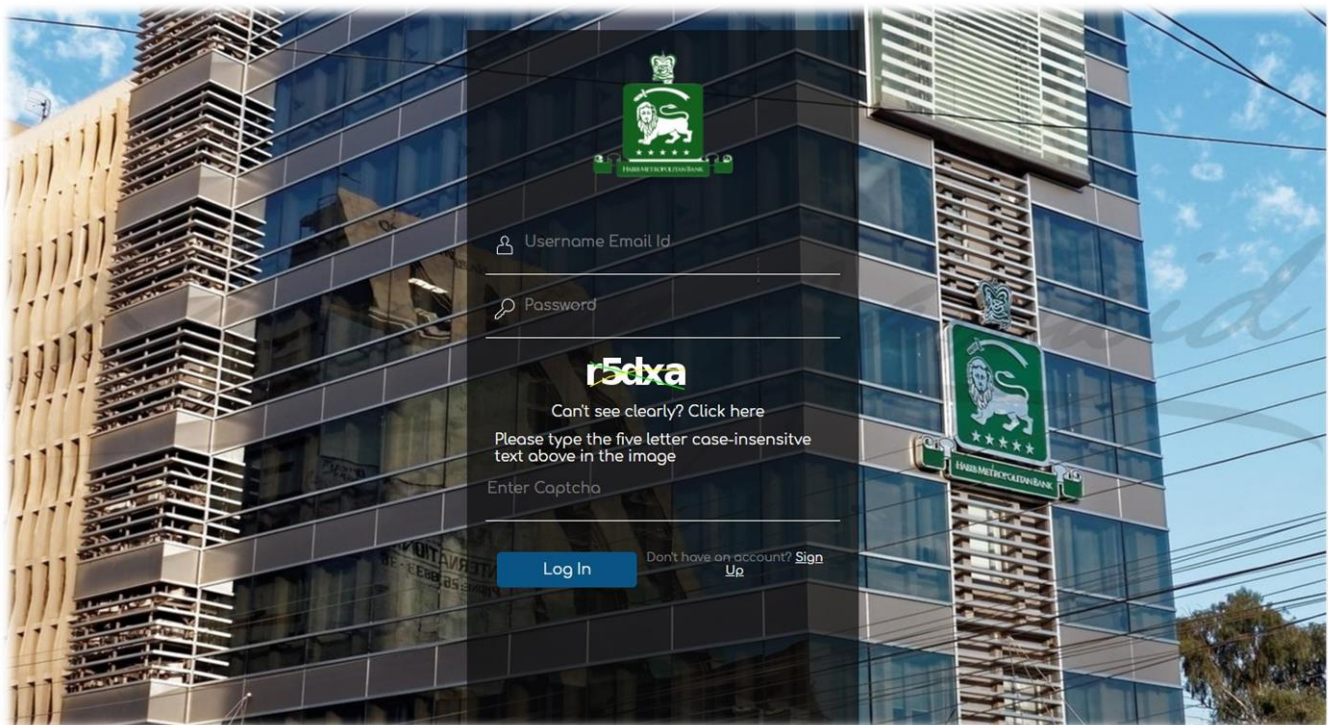
Step 4. Enter user email, password, captcha and click on **'Log In'**. If the login was successful, the following OTP screen will appear and an Email and SMS containing OTP is sent to the user.
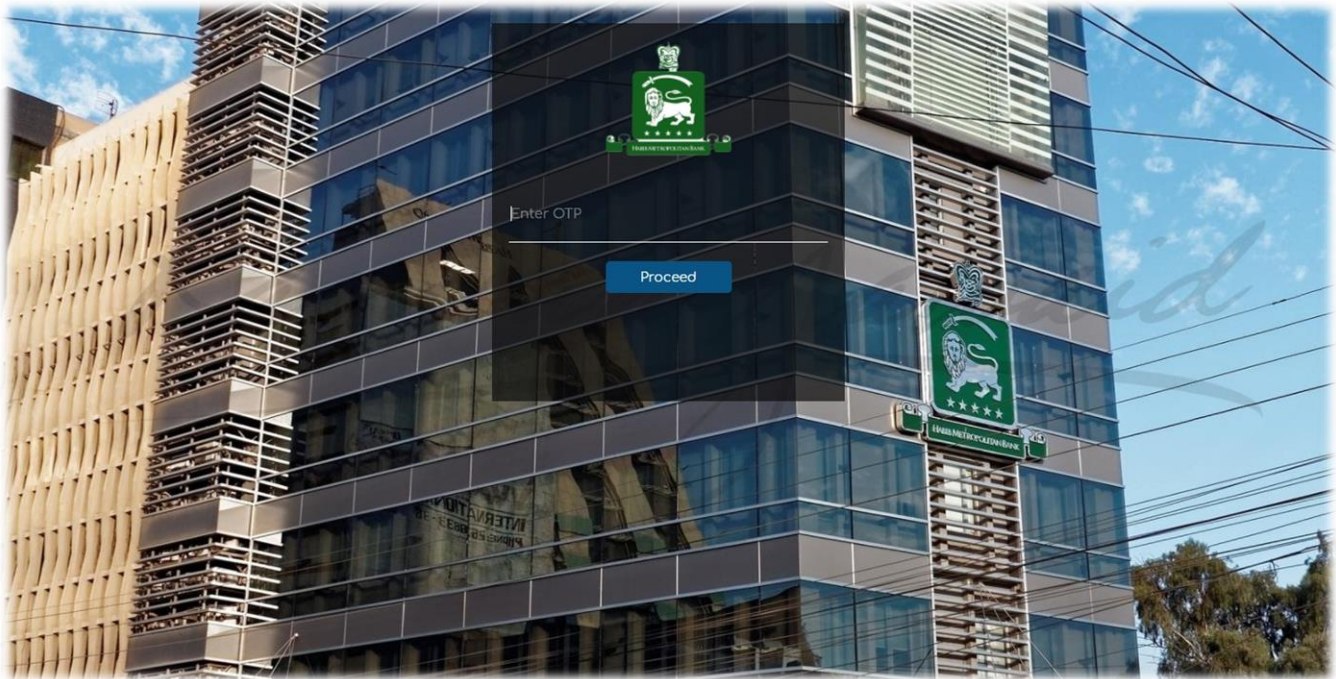
Step 5. Enter OTP and click on **'Proceed'**. The user will arrive following screen which is the dashboard / homepage of HMB FX Trade Portal.
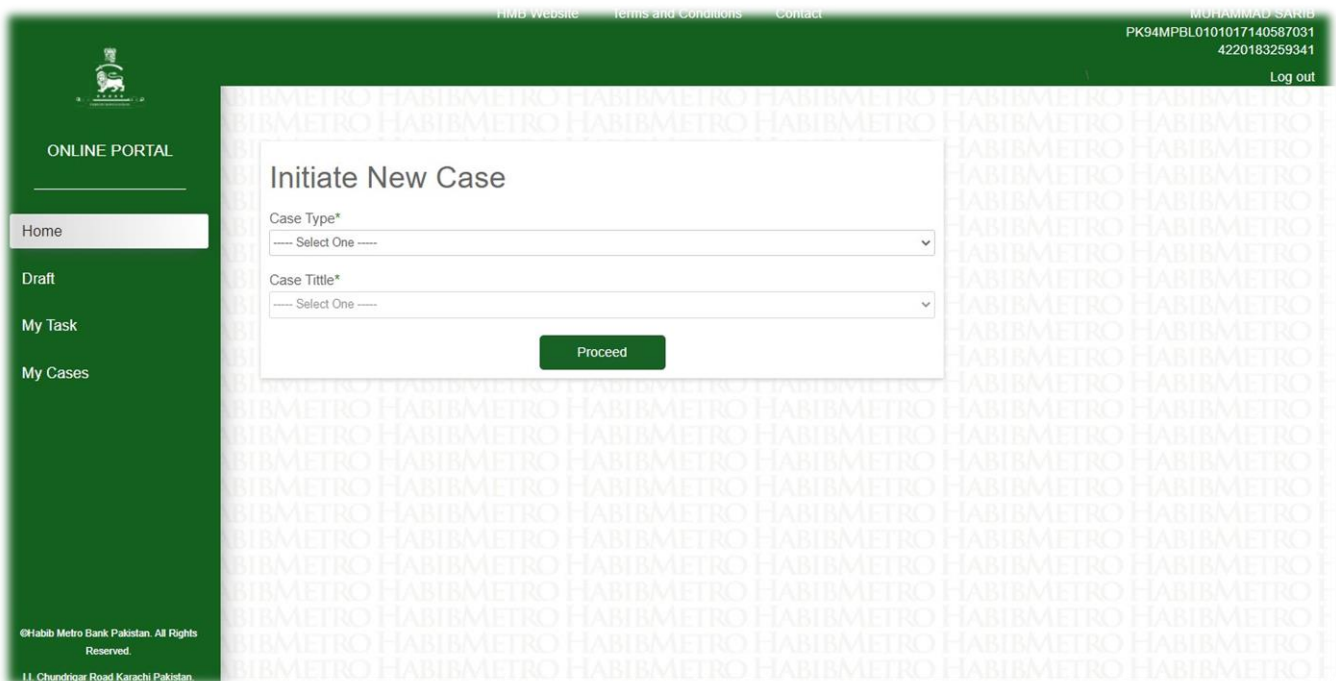
3.3. Logout

3.3.1. Functional Description

These steps can be used to log out from HMB FX Trade Portal. Once the user is log out, he/she will not able to perform any action before logging in.

3.3.2. Cautions and Warnings

1. All unsaved data will be lost if user log out in middle of some activity

3.3.3. User Interface – Log Out Procedure

Step 1. Click on 'Log Out' on the top right side of the screen to log out of HMB FX Trade Portal.

3.4. Dashboard – Home Page

3.4.1. Functional Description

User can view dashboard of HMB FX Trade Portal to initiate new requests, access saved requests form 'Drafts', access incoming tasks from 'My Task' and check contents, status, and decisions of cases from 'My Cases'.

3.4.2. User Interface

Step 1 - Click on **'Draft'**, **'My Task'** or **'My Cases'**. New case can be initiated by selecting a 'Case Type' and 'Case Title' from the drop-down menus and clicking **'Proceed'**.

3.5. My Task

3.51. Functional Description

User can check his/her tasks under My Task option available in HMB FX Trade Portal. Case requests with Discrepant status are included in My Task. The user may initiate action against discrepant cases from My Tasks.

3.5.2. Cautions and Warnings

1. My Task lists the tasks/cases on which action is pending at the user's end.

2. Once the request is re-submitted, it will be removed from My Task and shown in My Cases.

3.5.3. Probable Errors and Possible Causes

No tasks are showing on My Task screen. If user has not been assigned any task.

3.5.4. User Interface - Procedure

Step 1. Click on **'My Task'** in the side navigation bar or side menu available on screen. The user will be redirected to the following screen which is the My Task page where all tasks assigned to user are shown in grid.

Step 2. Click on **'View'** in the action column of a case and the user will be redirected to the screen of the selected case.

3.6. My Cases

3.6.1. Functional Description

User can check Submitted/Approved/Declined/In-Process/Discrepant cases under My Cases option available in the FX Trade Portal. The user can also view contents and decision letter for cases from My Cases

3.6.2. Cautions and Warnings

1. My Cases lists all the cases which are submitted by the user and have been decided by the bank /SBP or decision is awaited. Discrepant cases are also listed here, however user can only take action against discrepant cases from My Task and not My Cases.

3.6.3. Probable Errors and Possible Causes

1. No cases are showing on My Cases screen, if user has not submitted any case request.

3.6.4. User Interface - Procedure

Step 1. Click on **'My Cases'** in the side navigation bar or side menu available on screen. The user will be redirected to the following screen which is the My Cases page where all cases are shown in grid.

Step 2. Click on **'View'** in the action column of a case and the user will be redirected to the screen of the selected case.

3.7. Create Case Request

3.7.1. Functional Description:

User can create a case request and submit to the bank.

3.7.2. Cautions and Warnings:

1. Select the values of Case Type and then Case Title related to the request user wants to create.

2. All data will be lost if user closed the Trade Portal or Go back to previous page. User must save their work before closing the Trade Portal and also within every 10-15 minutes to avoid data loss.

3. User will not be able to submit the request without signing / verifying.

4. All the fields with '*' tag are mandatory.

5. All fields must be filled in accordance to their Data type and Minimum/Maximum length criterion displayed in under the respective field(s).

6. All the documents with '*' tag are mandatory. All documents must be attested by the authorized bank officials along with their names and stamps.

7. All Optional and Mandatory Documents must be scanned in PDF Format.

8. The name of the file must match with file name given on Portal.

9. Maximum file size of a single file can be 5 MB. Total files of 100 MB can be attached with a single request.

10. User is allowed to attach 5 additional documents. File type and naming convention is not applicable on additional documents.

3.7.3. Probable Errors and Possible Causes:

1. User is not able to submit the request because he/she did not attach required documents.

2. User is not able to submit the request because he/she did not fill the mandatory fields with exact data type and minimum length.

3.7.4. User Interface – Case Initiation and Submission Procedure

The user will initiate a case from the home page on the dashboard.

Step 1. Click on **'Select One'** and select case type from the 'Case Type' drop down.

Step 2. Click on **'Select One'** and select case title from the 'Case Title' drop down.

Step 3. Click on **'Proceed'** and the case application form will appear.

Step 4. Enter data in all fields.

Step 5. Click on the **'Choose File'** available for each document and select the documents from computer and upload them.

Step 6. If the user wants to add additional documents, click on **'+'** and then click on the **'Choose File'** available for each document and select the documents from computer and upload them. Click on **'-'** to remove the document.

Step 7. To submit a case, click on the **'Verify'** and the following popup regarding notice of electronic declaration will appear.

Step 8. Click on **'Proceed'** to digitally sign the case and the Submit button will be available.

Step 9. Click on **'Submit'** and the case will be submitted to the bank. The following screen with the message 'Data Saved Successfully' will appear indicating that the case has been submitted. An Email and SMS notification containing Application ID is sent to the user.

3.8. Save as Draft Request

3.8.1. Functional Description

User can save case request as draft at any time during case preparation. The draft case is viewable in Draft tab of dashboard.

3.8.2. Probable Errors and Possible Causes

1. User did not save his/her case therefore unable to view in Draft tab.

3.8.3. User Interface

Step 1. During case preparation click on **'Save as Draft'** to save all progress as draft. The following screen with the message 'Data Saved Successfully' will appear indicating that the draft has been saved.

Step 2. Saved drafts are accessible through Draft tab by clicking on **'View'**. Further, saved drafts can also be deleted also by clicking on **'Delete'**.

3.9. Re-Submit Case Request

3.9.1. Functional Description

User can resubmit a discrepant case request after removing all discrepancies on the case.

3.9.2. Cautions and Warnings

1. The information / document marked discrepant by bank or SBP are required to be revised / re-attached before resubmitting the case request.

2. All instructions of Section 3.7.2 are applicable.

3.9.3. Probable Errors and Possible Causes

1. All instructions of Section 3.7.3 are applicable.

3.9.4. User Interface

Step 1. In My Task click on 'View' in the action column of a discrepant case to open up the case application

Step 2. Scroll towards the bottom of the request form to view the discrepant documents marked 'No' and the bank's comment regarding the discrepancy.

Step 3. Type a relevant comment in the comment box in response to the bank's comment and click **'Add Comment'**. (Only one comment can be made at a time and cannot be removed)

Step 4. Replace the documents marked 'No' by clicking on the **'Choose File'** available for the discrepant documents and select the correct documents from computer and upload them. Additional documents may be added by click on **'+'** and then click on the **'Choose File'** available for each document and select the documents from computer and upload them. Click on **'-'** to remove the document.

Step 5. To re-submit the case, click on the **'Verify'** and the following popup regarding notice of electronic declaration will appear.

Step 6. Click on **'Proceed'** and the 'Submit' button will be available.

Step 7. Click on **'Submit'** and the case will be re-submitted to the bank. The following screen with the message 'Data Saved Successfully' will appear indicating that the case has been re-submitted. An Email and SMS notification containing Application ID is sent to the user.

3.10. View Case Request and Download Decision Letter of Case

3.10.1. Functional Description

User can view case request after case has been Approved /Declined/Closed and download the Decision letter of case requests. Cases having SBP decision will have SBP decision letter attached. Requests not requiring SBP decision will have the bank's comment regarding its decision.

3.10.2. User Interface

Step 1. From My Cases click on **'View'** in the Attachment column of a case to view the SBP Decision letter in PDF format. (This PDF file must be downloaded and saved for record purpose).

Step 2. Click on **'View'** in the Action column of a case to view the banks comments / decision.

All decisions given by the HMB or SBP are subject to compliance of any terms and conditions of the decision and FX Regulations such as FE Manual, FERA, Circulars of EPD & FEOD, SRO of Government, etc.

Kindly contact your respective for processing the FX transaction against approved requests.