



MYBUSINESS USER GUIDE



SOCIÉTÉ GÉNÉRALE
BENIN

FIRST PART : LOGIN PROCEDURE

PREREQUISITES FOR THE CONNECTION

Definition:

The DIGIPASS, also called TOKEN is a tool that generates for you, a single-use password called OTP, allowing you to authenticate to the site and sign your transactions. The device is protected by a 7-digit PIN code that can be changed by the user at any time.

The Digipass secures access to MyBusiness because it allows to generate OTP (series of 8 digits) usable once; with a lifetime limited to 30 sec.

There are two types of Digipass

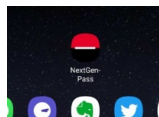
Hard Token

To log in, you must have received your Hard Token from the bank as well as the original PIN code, to change as soon as you initialize it.



Soft Token

Download the MyBusinessPass App via Google Play or App store. Then click on the Icon to launch it.



Initialization of the Digipass

► Hard Token :

Turn on your Hard Token by pressing the button (the arrow); a welcome message is displayed and prompts you to enter the PIN code received from the bank that you will change immediately. This is the Hard Token access password, which you choose by selecting 7 digits. This PIN code will be requested each time you turn on the Hard Token; The Hard Token automatically shuts down after 30 seconds of inactivity.

► If you use a soft Token:

Once the App is downloaded, follow the App instruction to set up your PIN Code.

The PIN code will be requested for each use of the App.

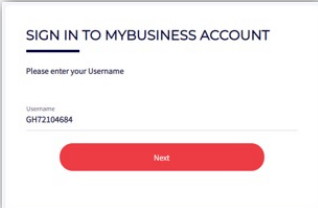
FIRST LOGIN/ACTIVATION: ACTIVATION OF CONNECTION FACTOR

After you subscribe to MyBusiness and implementation done by the bank, you will receive:

- ▶ an e-mail containing: your user ID and a the link to log into the tool
- ▶ a SMS containing: a temporary one-time password

By clicking on the link contained in the email you are redirected to the authentication platform, you will be asked to fill in your User ID (1)

1



SIGN IN TO MYBUSINESS ACCOUNT

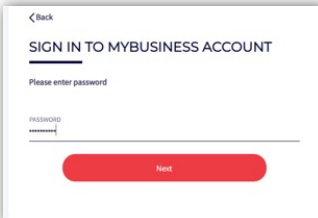
Please enter your Username

Username
GHT2104584

Next

then click on next and fill in your temporary password received by SMS (2).

2



Back

SIGN IN TO MYBUSINESS ACCOUNT

Please enter password

PASSWORD

Next

NB: In case you forgot or lost the provisional password, you can click on «forgot your password» to generate another one. You will receive a SMS with a new password

Depending on your Digipass, you will have a different way:

Hard Token

Turn on the Token, enter your 7-digit PIN, then press 1 to generate an OTP that you will enter on your computer to activate your Digipass.

Soft Token

Click the App icon on your phone screen. In the first use, you need to activate your soft token by scanning the QR code through your mobile phone or by filling manually in the App your username and password which are displayed on the web tool.

[Back](#)

SIGN IN TO MYBUSINESS ACCOUNT

Please enter password

PASSWORD

Next

[Forgot your password ?](#)

SIGN IN TO MYBUSINESS ACCOUNT

Please enter the One-Time-Password generated on MybusinessPass or on your hard token.


One-Time-Password

Authenticate

ACTIVATE YOUR SECOND-FACTOR AUTHENTICATION

Dear Zakaria, to activate your second-factor "MybusinessPass", kindly choose the activation method

Scan the qr code below to activate "MybusinessPass"



OR

Insert the credentials (login and activation password) below to activate "MybusinessPass"

USERNAME

PASSWORD

FOLLOWING CONNECTIONS : AUTHENTICATIONS

Click on the link [https:// mybusiness.societegenerale.com.bj](https://mybusiness.societegenerale.com.bj) to login to MyBusiness. You will access the MyBusiness landing page, click then on Sign In



You will be asked to fill in your User ID (1) then click on next, press 1 to generate an OTP from your Hard Token that you will fill in (2) in the field provided for this purpose, (3) Click Authenticate; you access the home page of your transaction portal.

1

Click on Login and Insert in the “Identifier” field the 10 digits of your user ID and click on “NEXT”

SIGN IN TO MYBUSINESS ACCOUNT

Please enter your Username

Username
GHT2104684

Next

2

Enter the OTP generated by the Token Then click on “Authenticate”

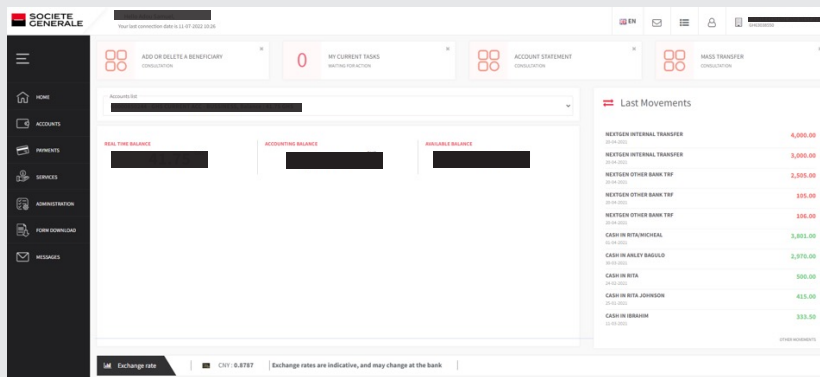
SIGN IN TO MYBUSINESS ACCOUNT

Please enter the One-Time-Password generated on MyBusinessPass or on your hard token.

One-Time-Password

Authenticate

... and you are logged in...



NB: in case of incorrect login, an error message will be displayed on your computer screen.

Disconnection

At the end of your operations, you can log out from yourself by clicking on the “log out” button in the bar task at the top.

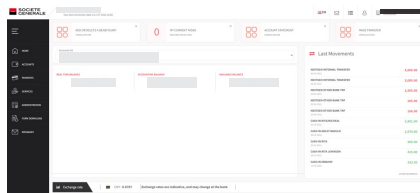
In case of inactivity for a certain period (10 minutes), you are automatically disconnected from the platform.

SECOND PART: OPERATIONS / TRANSACTIONS

Home

Dashboard

Once logged in, you have access to the dashboard. You will see the menu corresponding to your subscription.

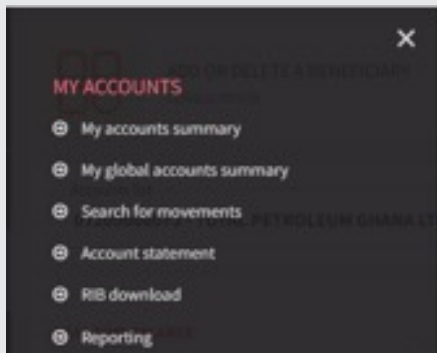


Widget's parametrization

On the dashboard, you have the possibility to choose 4 widgets from a list for quick access. They will be displayed as follow:



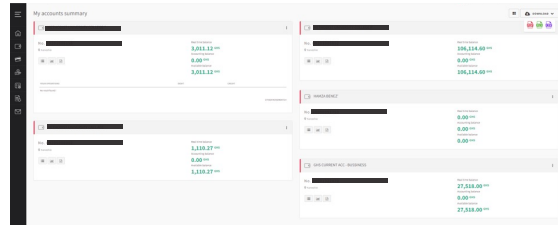
Consultations



My Accounts Summary

This sub-menu gives you an overview of all accounts linked to a contract with certain details:

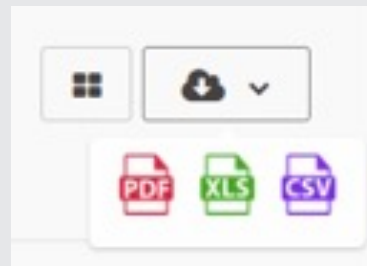
- Account number
- The account branch
- The accounting balance
- The real-time balance
- The available balance
- The latest operations
- The ability to download the bank account RIB if eligible
- The possibility to see a graphical representation of the evolution of the daily balance of an account



The screenshot displays the 'My accounts summary' page. It features a sidebar on the left with navigation icons. The main content area shows a list of accounts. Each account entry includes a dropdown menu for selection, followed by fields for 'Account number', 'Branch', 'Accounting balance', 'Real-time balance', and 'Available balance'. The values are displayed in a light blue font. At the bottom right, there are icons for downloading the account RIB (a document icon) and a graphical representation of the daily balance evolution (a line graph icon).

Account	Account number	Branch	Accounting balance	Real-time balance	Available balance
1	1234567890	1234567890	1,000.00	1,000.00	1,000.00
2	1234567890	1234567890	1,000.00	1,000.00	1,000.00
3	1234567890	1234567890	1,000.00	1,000.00	1,000.00
4	1234567890	1234567890	1,000.00	1,000.00	1,000.00

You can download the list of accounts by clicking on one of the following formats at the top right of your screen



My Global Accounts Summary

This submenu gives you an overview of all the accounts of all your contracts in case of multi companies.

Grid view

My global accounts summary

USD CURRENT ACC. BUSINESS

Account Name

147,400.11

0.00

147,400.11

CURRENT ACC. FOREIGN BUSINESS

Account Name

34.18

0.00

34.18

USD CURRENT ACC. EXCH BUSINESS

Account Name

15,372.72

0.00

15,372.72

USD ACC. UNCLEARED

Account Name

0.00

0.00

0.00

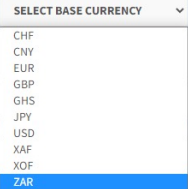
List view

My global accounts summary

SELECT BASE CURRENCY

BRANCH CODE	BRANCH NAME	ACCOUNT NUMBER	ACCOUNT NAME	ACCOUNTING BALANCE	REAL TIME BALANCE	AVAILABLE BALANCE	OVERDRAFT	CURRENCY	ACCOUNTING BALANCE IN BASIC CURRENCY	REAL TIME BALANCE IN BASIC CURRENCY	AVAILABLE BALANCE IN BASIC CURRENCY	BASIC CURRENCY
90110			USD CURRENT ACC. BUSINESS	0.00				GHS	0.00			GHS
90110			USD CURRENT ACC. EXCH BUSINESS	0.00				USD	0.00			GHS
90110			CURRENT ACC. FOREIGN BUSINESS	0.00				USD	0.00			GHS
90110			GHS UNCLEARED BAL	0.00				GHS	0.00			GHS
Total of accounting balance in basic currency (GHS) :				Total of real time balance in basic currency (GHS) :				Total of available balance in basic currency (GHS) : 149,251.01404999997				
				149,251.01404999997								

The select Base Currency allows you to choose a pivot currency in which all balances will be converted. To do so, click on Select Base Currency and select the currency of your choice



A screenshot of a web application's 'SELECT BASE CURRENCY' dropdown menu. The menu is open, showing a list of currency codes: CHF, CNY, EUR, GBP, GHS, JPY, USD, XAF, XOF, and ZAR. The 'ZAR' option is highlighted with a blue background. The dropdown is titled 'SELECT BASE CURRENCY' with a small downward arrow icon.

Search for movements

From this screen, you can search and download account transactions by entering search criteria.

Simply select the desired account, then fill in your search criteria and click on the “Search” button.

Use the “Reset” button to empty the fields.



A screenshot of the 'Search for movements' form in a web application. The form is titled 'Search for movements' and includes a sidebar with navigation icons. The main form area has several input fields for search criteria, including 'Account', 'From', 'To', 'From date', 'To date', 'From time', and 'To time'. There are also buttons for 'Search' and 'Reset'.

Account Statements

With this submenu, you will be able to download your transaction statements on the desired frequency in several formats (PDF, MT940, Pain001, EXCEL).

Simply select the account and the date range and click on “Search”



A screenshot of the 'Account statements' form in a web application. The form is titled 'Account statements' and includes a sidebar with navigation icons. The main form area has input fields for 'Account', 'From', 'To', 'From date', 'To date', 'From time', and 'To time'. There are also buttons for 'Search' and 'Reset'.

Reporting

In this submenu you can download specific transaction notices in PDF format. These documents are made available to you by the bank daily.

For this you need to:

- ▶ Select an account
- ▶ Select the document to download
- ▶ Select start date and end date
- ▶ Click on the “Search” button, the result is displayed on the bottom

The screenshot shows a web interface titled "Client documents". On the left is a vertical sidebar with icons for menu, search, list, and a magnifying glass. The main area contains a search form with the following fields: "Account" (a dropdown menu), "Document type" (a dropdown menu with "Transaction notice" selected), "Start date" (a date input field), and "End date" (a date input field). To the right of these fields are two buttons: a red "SEARCH" button and a grey "CLEAR" button. Below the search form is a table with two columns: "Document type" and "Document". The table currently shows no results.

RIB Download

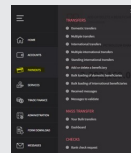
Select the account for which you want to download the RIB. Only for eligible accounts.

Clic on «download» to download the file on you computer in PDF format.



PAYMENTS

The payment module contains a set of transfer functionalities, ranging from simple to multiple, while integrating bulk transfers.



TRANSFERS

This module allows you to make various domestic and international unitary and multiples transfers.

Add or delete beneficiary (Unitary)

Before making a payment, the customer must first register the beneficiary. This involves the following steps:

- ▶ Click on the **Add or delete beneficiary** in the submenu (you have access to the list of beneficiaries already created).
- ▶ Click on the «Download» button to download the list of beneficiaries in PDF format »
- ▶ Click on “Domestic” to create a Domestic Beneficiary or on “International” if it is an International Beneficiary

Add or delete a beneficiary

A screenshot of a web application interface titled 'Add or delete a beneficiary'. It features a table with columns for 'Beneficiary Name', 'Beneficiary Address', 'Beneficiary City', 'Beneficiary Country', 'Beneficiary Status', and 'Beneficiary Action'. The table contains several rows of data, including 'Beneficiary 1', 'Beneficiary 2', 'Beneficiary 3', 'Beneficiary 4', and 'Beneficiary 5'. Each row has a 'Download' button and a 'Delete' button. The interface also includes a 'Download' button at the top right and a 'Add Beneficiary' button at the bottom right.

Beneficiary Name	Beneficiary Address	Beneficiary City	Beneficiary Country	Beneficiary Status	Beneficiary Action
Beneficiary 1	Beneficiary Address 1	Beneficiary City 1	Beneficiary Country 1	Beneficiary Status 1	Download Delete
Beneficiary 2	Beneficiary Address 2	Beneficiary City 2	Beneficiary Country 2	Beneficiary Status 2	Download Delete
Beneficiary 3	Beneficiary Address 3	Beneficiary City 3	Beneficiary Country 3	Beneficiary Status 3	Download Delete
Beneficiary 4	Beneficiary Address 4	Beneficiary City 4	Beneficiary Country 4	Beneficiary Status 4	Download Delete
Beneficiary 5	Beneficiary Address 5	Beneficiary City 5	Beneficiary Country 5	Beneficiary Status 5	Download Delete

Domestic beneficiary

Add or delete a beneficiary

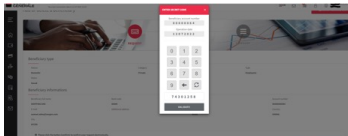
Domestic International

DOWNLOAD NEW BENEFICIARY

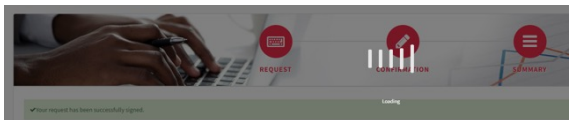
BENEFICIARY NAME	ACCOUNT NUMBER	TYPE	CATEGORY	STATUS	ACTION
		Other	Private	Signed	X
Hanna Test benef		Other	Public	Signed	X
SOLIMON		Business	Public	Signed	X
Shana Limited EUR		Business	Public	Signed	X
Toma		Other	Public	Signed	X
Shana Limited EUR		Business	Public	Deleted	

- On the history page, click on New beneficiary at the top right
- Fill in the required fields (marked with the * sign). The nature field is entered automatically
- Choose the Category (Public or Private)
- Choose the Type (click on the drop-down arrow)
- Enter the Full name of the beneficiary
- Optionally enter the beneficiary's email address
- Select the Bank from the drop-down list (Bank code and BIC code are added automatically)
- Select the branch from the drop-down list (Branch code is added automatically)
- Fill in the customer's Account number.
Note: for SOCIETE GENERALE beneficiaries, fill in the account number with 11 digits, without the RIB key
- Enter the City and possibly the beneficiary's additional address
- Then click on "Validate"; the confirmation page is displayed with a summary of the beneficiary information.
- Click Confirm and Sign. A pop-up window appears

Follow the signing process on MyBusiness. (See Authentication and Signatory guide)



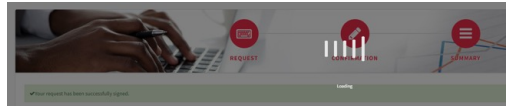
When you see this green line, it means your beneficiary is successfully created



International beneficiary

- 1 Go to international and then click on “New beneficiary” at the top right
- 2 Fill in the required fields (with * sign). The Nature field is populated automatically
- 3 Choose the Category (Public or Private)
- 4 Choose the Type (click on the drop-down arrow)
- 5 Select the Country of the beneficiary
- 6 Fill in the Beneficiary’s Full Name
- 7 Fill in the IBAN/BBAN
- 8 Select the BIC code from the drop-down list; the Bank name, Country and Bank address fields are populated automatically
- 9 Fill in the clearing code if any
- 10 Fill in the required Street and City fields
- 11 Possibly fill in the additional address of the beneficiary

**When you see this green line,
it means your beneficiary is
successfully created**



Bulk loading of beneficiaries

MyBusiness gives you the possibility to load beneficiaries in bulk through an Excel file template provided by the bank.

In the menu, click on Payment, then on Bulk loading of domestic beneficiaries or Bulk loading of international beneficiaries, you access the file upload screen.

First, you must have filled in the required fields file without modifying the fields or the file structure.

You must therefore :

- ▶ Enter the number of beneficiaries contained in the Excel file on the interface
- ▶ Upload the file from its location on your computer
- ▶ Click on “Validate”, the confirmation page will appear with a summary of the information.

Bulk loading of beneficiaries

Number of beneficiaries

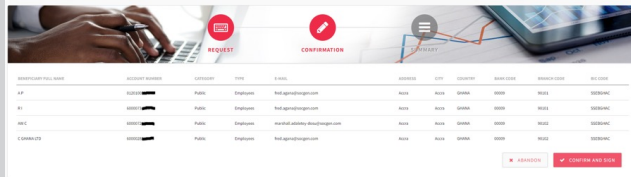
File

Choose File No file chosen

CANCEL VALIDATE

► Click Confirm and Sign, a pop-up window appears

Bulk loading of beneficiaries

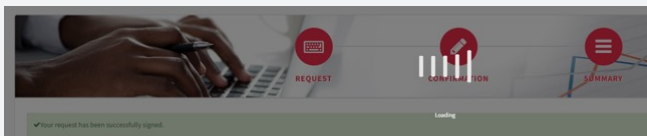


BENEFICIARY FULL NAME	BENEFICIARY ADDRESS	CATEGORY	TYPE	STATUS	BENEFICID	CITY	COUNTRY	BANK CODE	BENEFIC CODE	KEY CODE
AT	XXXXXXXXXX	Public	Employee	Not signed/signed	XXXX	XXXX	XXXXXX	XXXX	XXXX	XXXXXXXX
AT	XXXXXXXXXX	Public	Employee	Not signed/signed	XXXX	XXXX	XXXXXX	XXXX	XXXX	XXXXXXXX
AT	XXXXXXXXXX	Public	Employee	Not signed/signed	XXXX	XXXX	XXXXXX	XXXX	XXXX	XXXXXXXX
COUNTRY	XXXXXXXXXX	Public	Employee	Not signed/signed	XXXX	XXXX	XXXXXX	XXXX	XXXX	XXXXXXXX

► Follow the transaction signing process on MyBusiness
(See Authentication and Signatory guide)



► When you see this green line, it means your beneficiaries are successfully created



TRANSFERS

Domestic transfers

This submenu allows you to create domestic orders with several types:

By clicking on the submenu, you have direct access to the history of the transfers made.

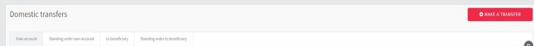
To make a domestic transfer, click on “Payments” then “Domestic Transfers” then click on the Type of transfer you want:

- ▶ Own account
- ▶ To beneficiary
- ▶ Standing order own account
- ▶ Standing order to beneficiary

Once done, click on “Make a transfer” at the top right of your screen

An input form opens.

Depending on the type of transfer selected, the fields to fill can slightly be different. However, the fields marked with a red * asterisk are mandatory regardless of the type of transfer chosen:

A screenshot of the domestic transfer input form. It is divided into two main sections: 'Ordering party account' and 'Beneficiary account', each with a dropdown menu. Below these is the 'Transfer type' section, which includes a 'Transfer type' dropdown, a 'Transfer type' radio button (currently set to 'Transfer'), and a 'Transfer type' dropdown. The 'Transfer type' dropdown has options: 'Transfer', 'Standing order', and 'Standing order to beneficiary'. Below this are fields for 'Amount', 'Currency', 'Frequency', and 'Start date'. There are also fields for 'End date' and 'Frequency' (with a dropdown for 'Monthly', 'Quarterly', 'Half-yearly', and 'Yearly'). At the bottom, there is a 'Confidentiality' section with a dropdown menu.

- ▶ Select the “Ordering party account”
- ▶ Fill in the Beneficiary account
- ▶ Chose the Transfer type. 3 choices are presented to us:

Please choose the transfer type

Immediate

Immediate

Deferred

Standing

- ▶ Select the compensation system if necessary



- ▶ Chose the Execution date
- ▶ Fill in the Amount
- ▶ Select the transfers Currency from the drop-down list
- ▶ Fill in the Reason
- ▶ Transaction reference: this field is mandatory and pre-filled.
You can change it or not
- ▶ Complementary caption: Optional field. To be filled in in case of details to be added to the transfer
- ▶ Chose the level of Confidentiality you want to assign to your transaction. Three choices are offered to us.

Level of confidentiality

Standard


Standard

Confidential

Salary

► Attachement : In case of supporting document, you can attach it here by clicking on

+ Attach a file

click on the button  at the bottom right of your screen. The summary page is displayed with the details of the transaction.

Below of the page you have three buttons:

- Quit transaction: to abandon the transaction
- Edit: to modify a field if necessary
- Confirm and Sign: to Sign Transaction

TRANSACTION DATE	AMOUNT	CURRENCY	REASON	STATUS	TRANSACTION REFERENCE	PAYMENT REFERENCE	COMPLEMENTARY OPTIONS
01-07-2021	1,000.00	SEK	0100	PAID	TOP PETROLEUM CO LTD	10000000000000000000	LINK

Click the “Confirm and Sign” button at the bottom right to sign your transaction. A pop-up appears on your screen with two challenges to fill in on your Hard or Soft Token.

00000000

01000771X

0 1 2

3 4 5

6 7 8

9 ← ↺

34102047

FINISH

After filling in the challenges, an OTP of 8 digits is automatically generated. Enter it in the field and click **VALIDATE**.

The summary page displays, it contains all the details of the transfer.

- ▶ A payment reference is automatically generated.

After filling in the challenges, an OTP of 8 digits is automatically generated. Enter it in the field and click **VALIDATE**.

The summary page displays, it contains all the details of the transfer.

- ▶ A payment reference is automatically generated.

After filling in the challenges, an OTP of 8 digits is automatically generated. Enter it in the field and click **VALIDATE**.

The summary page displays, it contains all the details of the transfer.

- ▶ A payment reference is automatically generated.

Make a transfer

TRANSFER

REQUEST

CONFIRMATION

RECEIPT

Ordering party account

Beneficiary account

Transfer

ACCOUNT NAME

ACCOUNT TYPE

ACCOUNT NUMBER

ACCOUNT TYPE (from Swift Code)

ACCOUNT NAME

ACCOUNT TYPE

ACCOUNT NUMBER

ACCOUNT TYPE (from Swift Code)

Signature information

LAST NAME

FIRST NAME

SIGNATURE DATE

DATE

The list of the various signatories who participated in the signature matrix is also displayed with the user's name, the date and hour of signature.

Click on “Transfers list” at the top right to view the transactions history or on the menu on the left to initiate another transaction

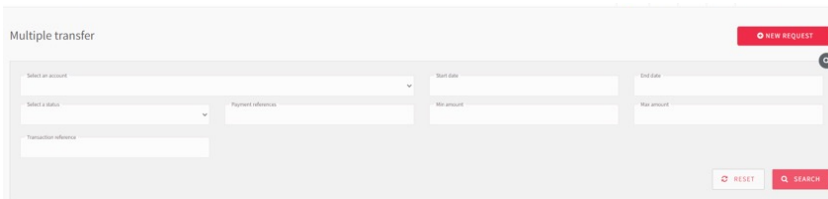
The list of the various signatories who participated in the signature matrix is also displayed with the user's name, the date and hour of signature.

Click on “Transfers list” at the top right to view the transactions history or on the menu on the left to initiate another transaction

Multiple transfers


From the menu, click on “Payments” and then on “Multiple Transfers” you have access to the multiple transfer history. You can also make searches from this screen.

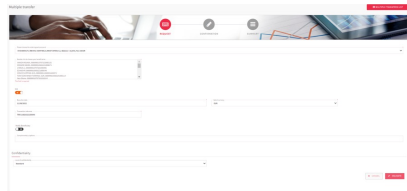
To make a multiple transfer:



The screenshot shows a web form titled "Multiple transfer". In the top right corner, there is a red button labeled "NEW REQUEST". The form contains several input fields: "Select an account" (a dropdown menu), "Start date" (a date input field), "End date" (a date input field), "Select a status" (a dropdown menu), "Payment reference" (a text input field), "Min amount" (a text input field), and "Max amount" (a text input field). There is also a "Transaction reference" field. At the bottom right, there are two buttons: "RESET" and "SEARCH".

- 1 Click on “New request” a new page opens with a form to fill in.
- 2 Select the “Ordering party account” from the drop-down list
- 3 Select the beneficiaries from the list of created beneficiaries. For each beneficiary, the amount and reason for the transfer must be entered.
- 4 Depending on the currency of the account, the Clearing system will display, select the desired clearing system, if not automatically done
- 5 Choose the Execution date
- 6 Select the Currency of the transfer
- 7 Enter the Transaction reference. This reference is pre-loaded because of its mandatory character, you can change it if necessary.
- 8 In case of need add a Complementary caption
- 9 Select, if necessary, the level of Confidentiality you want to give to your transaction
- 10 Possibly fill in the additional address of the beneficiary

When all fields are filled in, click the button  at the bottom right.



The transaction summary page is displayed. If you want to change your transfer, click on “Edit” or “Abandon” to exit the transaction.

To finalize your transaction, click on “Confirm and Sign” and follow the signature steps (See Authentication and Signatory guide)

International transfers

From the menu, click on “Payments” and then on “International Transfers” you have access to the history of international transfers .

To make an international transfer, click on “**Make a Transfer**” on the next page with a form to fill in.

Ordering party account

Please choose the ordering party account

Beneficiary account

Please choose the beneficiary account

Transfer type

Transfer type: Please choose the transfer type

Execution date: Please choose the execution date

Currency: Please choose the currency

Transaction amount: Please enter the transaction amount

Reason: Please choose the reason for transfer

Confidentiality

Please choose the level of confidentiality

1

Select the Ordering party account

2

Select the Beneficiary Account

3

Select the Transfer Type from the drop-down menu à partir du menu déroulant

4

Choose the Execution date

5

Select the Currency of the transfer

6

Enter the transaction Amount

7

Fill in the IDF reference

8

Add Complementary caption (optional field)

9

Fill in the Reason of the transfer

10

Enter the Transaction reference. This reference is pre-loaded because of its mandatory character, you can change it if necessary

11

Select, the level of Confidentiality you want to give to your transaction

Client instruction

cancel next

Client instruction

Exchange / Proof

Method of charging fees: SWIFT SWIFT/MT103 SWIFT/MT700

Negotiated exchange rate

Exchange rate Contract reference

Client documents

Attach a file

VALIDATE

- 12 In the Client instruction field, you can leave a text message for the bank.
- 13 Select the Method of Charging fees.
- 14 Fill in the Negotiated rate if any, also add the Contract reference related to it.
- 15 Attach document supporting your transfer.
- 16 When all the fields are filled in, click on the VALIDATE button at the bottom right.

The transaction summary page is displayed. If you want to change your transfer, click “Edit” or “Abandon” to exit the transaction.

To finalize your transaction, click on “Confirm and Sign” and follow the signature steps (See Authentication and Signatory guide)

NOTE: Follow the same process for Multiple International Transfers and International Standing Transfers.

Received messages & Messages to validate

These sub-menus refer to messages received from the bank in relation to international transactions.

To view the message, click on the eye button, you will have access to the details of the message sent to you by the Bank following your international transfer

List of received messages

Message ID	Message Date	Message Type	Message Content	Message Status
123456789	2023-10-27 10:00:00	INFO	Message content	OK

MASS TRANSFERS

Your Bulk transfers (Domestic & International)

To make a mass transfer, click on “Payments”. In the submenu Mass Transfers, click on «Your Bulk transfers» the next page appears with a form to fill in.

Bulk transfer request

Ordering party account

Nature

Reference

Overall amount

Execution date

Confidentiality

Date

Reason (Please select the category)

Order reason

Number of operations

Beneficiary verification

Submit

1 Select the Ordering party account

2 Select the Nature of the transaction. You have three options :

- Local transfers
- Salary transfers
- International transfers

3 Select the Type from the drop-down menu

NOTE: THE TYPE IS RELATED TO THE PREVIOUSLY SELECTED NATURE.

4 Fill in the Reference of your transaction

5 Select the transfer Currency from the list

6 Fill in the Reason of the transfer

7 Enter the Overall amount of the transaction

8 Fill in the Number of operations in your file to upload

9 Select the Execution date

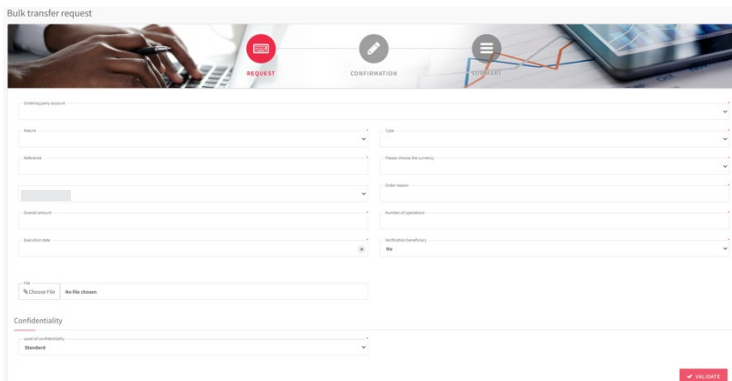
10 Chose the Beneficiary verification if YES or NO.

- YES: means a checking will be made on the beneficiaries in the file to single out the ones that are not yet created by any user.
- NO: means no checking will be made on the beneficiaries, whether they are created or not.

11 Upload the prepared File for your mass transfers

12 Select, if necessary, the level of Confidentiality you want to give to your transaction (Standard by default, Confidential and Salary).

Bulk transfer request



The form is titled "Bulk transfer request" and features a header with three icons: a red circle with a white document icon labeled "REQUEST", a grey circle with a white pencil icon labeled "CONFIRMATION", and a grey circle with a white menu icon labeled "CONFIRMATION". The form is divided into two main sections. The top section contains several input fields: "Indicating party account", "Name", "Reference", "Transfer amount", "Execution date", "Type", "Please choose the currency", "Order reason", "Number of operations", and "Verification beneficiary". Below these fields is a section for file upload with the text "No file chosen" and a "No file chosen" button. The bottom section is titled "Confidentiality" and contains a dropdown menu for "Level of confidentiality" with the option "Standard" selected. A red "VALIDATE" button is located at the bottom right of the form.

Once all the fields are completed, click on the button **VALIDATE** you have access to the transaction summary page. Click “Edit” to modify your transaction, click “Abandon” to exit the transaction.

To finalize your transaction, click on “Confirm and Sign” and follow the signature steps (See Authentication and Signatory guide)



The image shows a horizontal bar with four buttons. From left to right: a red button with a white document icon and the text "STATUS OF OPERATIONS", a red button with a white 'X' icon and the text "ABANDON THE REQUEST", a red button with a white pencil icon and the text "EDIT", and a red button with a white checkmark icon and the text "CONFIRM AND SIGN".

Dashboard

By clicking on “Payments” then on “Dashboard” you have access to the history of mass transfers made with the details by line. Click on the eye to enter the transaction and have more details.

You can also perform searches at this level based on certain criteria.



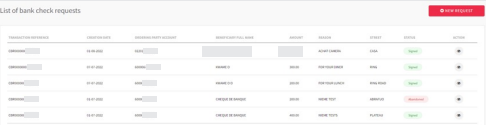
CHEQUES

Bank cheque request

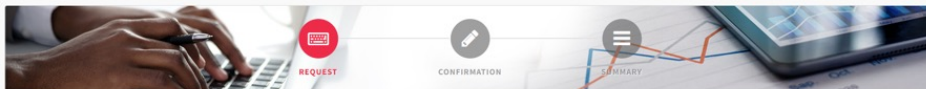
From the menu, click on “Payments” and then on “Bank cheque request” you have access to the history of your bank cheques requests.

You can consult the detail of a request by clicking on the eye

To initiate a new request, clic on the button NEW REQUEST, you have access to a formula to fill.



Bank check request

[REQUESTS LIST](#)

Ordering party account

Please choose the ordering party account

Select an ordering account

Branch

Bank check request

Amount

Reason

Beneficiary

Beneficiary full name

Street

City

Country

Select a pickup branch

CANCEL

VALIDATE

1 Select the Ordering party account

2 Enter the Beneficiary full name

3 Enter the Street

4 Enter the City

5 Select the pickup branch if you want to recover the cheque in another branch

6 Fill in the Amount

7 Fill in the Reason of your request

Signatory information		
LAST NAME	FIRST NAME	SIGNATURE DATE
Adler	Samuel	09-10-2022 14:20

8 Once all fields are fill, clickw on the button 

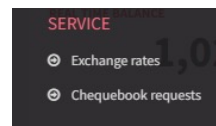
You access the summary page. Three options are offered to you: Abandon, Edit or Confirm and Sign.

9 Click on Confirm and Sign to continue the process. A pop up opens and gives you the possibility to go through the signatory process. Follow the signature steps (See Authentication and Signatory guide)

To come back to the requests list, clic on REQUEST LIST.

SERVICES

This menu contains two sub-menus to consult the exchange rate and to request chequebooks












Exchange rate

This submenu allows you to access the list and prices of the currencies available at the bank.

They give you the sale and purchase price.

It also allows you to view the exchange rate of a selected currency against other currencies. Finally it provides access to previous currency rates

Exchange rate

Exchange rate			
<div>Currency <input type="text" value="X"/></div>			
<div>Date <input type="text" value="X"/></div>			
<div>Operation type <input type="text" value="X"/></div>			
<div><input type="button" value="RESET"/> <input type="button" value="SEARCH"/></div>			
CURRENCY	BUY RATE	SELL RATE	AVERAGE RATE
 CHF	0.8754	0.8908	0.8831
 GHC	0.0001	0.0001	0.0001
 JPY	0.0025	0.0035	0.0030
 ZAR	0.3885	0.4056	0.4021
 CHF	6.1195	6.304	6.2495
 GBP	7.884	8.105	7.9945
 USD	5.72	5.88	5.8000
 KOP	0.0004	0.0006	0.0005
 EUR	6.849	7.0417	6.9453

Cheque book requests

On MyBusiness, you have the possibility to remotely order your cheque books.

The screen below allows you to access the list of requests already addressed to the bank with the status of the request.

You can search by entering the search criteria and clicking on the “search” button.

REQUESTS LIST

REQUESTS LIST

- 1 Select the Ordering party account
- 2 Enter the number of cheque books (maximum 10 checkbooks per order)

2 Enter the number of cheque books
(maximum 10 checkbooks per order)

3 Type of cheque book (only 1 type of cheque book available)

4 The delivery branch (if you want to collect the cheque book in a branch other than the branch of your account)

New request

REQUESTS LIST

REQUEST

CONFIRMATION

SUMMARY

Customer information

Customer number

0000118462

Account number

072030000206

Transaction reference

CHEQ000000000000

Chequebook

Creation date

11-07-2022

Number of chequebooks

3

Chequebook type

Current Account 100 Leaves

Currency

USD

Delivery branch

Terna Fishing Harbour

Status

Saved

Please click the button (confirm) to confirm your request, or the button (modify) to modify your request or on the button (quit) to quit

CANCEL

EDIT

CONFIRM AND SEND

5 Click on validate; the summary of your application is displayed with the details while giving you the hand to sign your request.

In case of a complete signature, the status of the transaction “Being processed”.

✓ Your request has been registered on 11-07-2022, under reference CHQ200000030129C.
❗ The chequebook will be collected from the delivery Branch.

Customer information

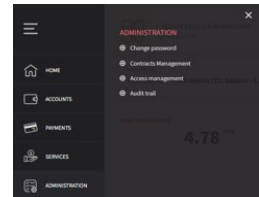
Customer number 8888811	Account number 072030000386	Transaction reference chequebook
Chequebook		
Creation date 11-07-2022	Number of chequebooks 3	Chequebook type Current Account 100 Leaves
	Currency USD	Delivery branch Terna Fishing Harbour
		Status Being processed

ONLINE ADMINISTRATION

The administrator user logs in to the tool via its authentication method (see section login to MyBusiness). If the company chooses to manage the administration of its subscription itself, the bank creates for him one or two administrator users with their authorizations.

As an Administrator user, in the menu, clicks on Administration. You will have access to a list of submenus. You will be able to perform these actions:

- ▶ View subscription contract details
- ▶ Download the subscription contract
- ▶ Create a user
- ▶ Empower a user
- ▶ Link a user
- ▶ Consult a user
- ▶ Search for a user
- ▶ Edit a user



Contracts Management

In this section, the user (administrator or not) can view all the contracts to which he is attached.

Management of subscription contracts

Contract number

Customer number




Client name

Agency code

Min subscription date

Max subscription date

RESETSEARCH

CONTRACT NUMBER	CLIENT TYPE	CLIENT NUMBER	CLIENT NAME	BRANCH NAME	SUBSCRIPTION DATE	NUMBER OF SUBSCRIPTIONS	CONTRACT STATUS	ACTION
CASIMIRO22A	Corporate	0002107121	PRG VISION CONSULTING	BO102	04/29/2021	2	Active	  

12345

The eye button allows to consult the signatories, the signatory profiles and the signatory matrixes previously created in the contract, by the bank.

Client segment
Corporate

Subscription date
04/29/2021

Contract activation date
10/29/2021

Contract number
CASIMIRO22A

Customer number
00

Client name
PRG VISION CONSULTING

Creation date
10/29/2021

Contract status
Active

Back office agent
SQUAB BO

Agency code
BO102

Activation of the contract
Yes

Commercial offer

Signature profiles

Signature matrix

Signature matrix	Type	Date	Description
Signature	Signature	1	1
RS	Signature	2	2
RS	Signature	3	3

RETURNDOWNLOAD SUBSCRIPTION CONTRACT

A user with administrator status can modify the subscription contract by clicking on the “Modify” button in the action column.

Management of subscription contracts

CONTRACT NUMBER	CLIENT TYPE	CLIENT NUMBER	CLIENT NAME	BRANCH NAME	SUBSCRIPTION DATE	NUMBER OF SUBSCRIBERS	CONTRACT STATUS	ACTION
Car <input type="text"/>	Corporate	0002 <input type="text"/>	PRO-VISION CONSULTING	BR102	04/29/2021	2	Active	

The administrator user can modify the signatory profile as well as the signatory matrix of this contract.

[illegible]

The modification of a contract requires a signature, to be generated from the authentication means, whether hard token or soft token.

In case of double administration, the modifications must be validated by the second administrator user before being considered.

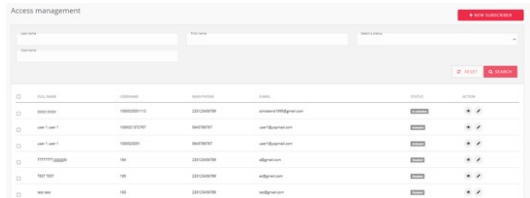
ACCESS MANAGEMENT

1

Consult a user

The administrator user can view or modify other users from the access management page. He is the only one who can access the “Access management” page.

In the menu, click on Administration, then on Access Management, you have access to the list of all users of this contract.



The screenshot shows the 'Access management' interface. At the top, there are search filters for 'Last name', 'First name', and 'Email address'. Below these are buttons for 'Filter', 'Reset', and 'Export'. The main part of the interface is a table with columns: 'ID', 'Full name', 'Username', 'Email address', 'Status', 'Contract', and 'Actions'. The table lists several users, including 'adminuser', 'user1', 'user2', 'user3', and 'user4'. Each user row has a status indicator (e.g., 'Active') and a set of action icons (edit, delete, etc.).

ID	Full name	Username	Email address	Status	Contract	Actions
1	adminuser	adminuser@company.com	adminuser@company.com	Active	Contract 1	[Edit] [Delete]
2	User 1	user1@company.com	user1@company.com	Active	Contract 1	[Edit] [Delete]
3	User 2	user2@company.com	user2@company.com	Active	Contract 1	[Edit] [Delete]
4	User 3	user3@company.com	user3@company.com	Active	Contract 1	[Edit] [Delete]
5	User 4	user4@company.com	user4@company.com	Active	Contract 1	[Edit] [Delete]

2

Create a user

The Administrator user can create a new user and attach it to a contract within all the contracts, by clicking on “New Subscriber” button.

You must enter the following information:

- 1 The user's last name
- 2 The user's first name
- 3 The mobile telephone number of the user in international format
Note: the telephone number must be a GSM number as the user will receive his Activation password via SMS through it.
- 4 The user's main email
- 5 The language of the user
- 6 User ID card Type (this field is optional)
- 7 User ID card number: (this field is optional)
- 8 Attachments: the admin user can attach supporting documents to the user's creation.

Management of subscribers

Subscriber

Last name	First name	Mobile phone number	Pr
<input type="text"/>	<input type="text"/>	<input type="text" value="International format without '00' nor '+'"/>	<input type="text"/>
Language	Identity card type	Identity card number	
<input type="text" value="English"/>	<input type="text" value="-- Select --"/>	<input type="text"/>	

By clicking on the «Validate» button, the subscriber is created with a «Disabled» status.

NOTE: The administrator user can only create simple users and not administrator users, these are created only by the bank.

3

Link a user

The administrator user can attach a user to a contract

EITHER JUST AFTER ITS CREATION

Access management

Account of the subscriber

signature name

signature

signature name

signature

Identity card

CARDHOLDER NAME

CARDHOLDER NUMBER

CONTENT

FILE NAME

DOCUMENT LINK

No result found

RETURN

ATTACHMENT

**EITHER FROM THE LIST OF USERS
BY ACCESSING IT IN CONSULTATION**

Access management

<input type="checkbox"/>	First name	Last name	Email	Status	Action
<input type="checkbox"/>	John Doe	John Doe	john.doe@edgnet.com	Active	<input type="button" value="Edit"/> <input type="button" value="Delete"/>
<input type="checkbox"/>	Jane Doe	Jane Doe	jane.doe@edgnet.com	Active	<input type="button" value="Edit"/> <input type="button" value="Delete"/>
<input type="checkbox"/>	John Doe	John Doe	john.doe@edgnet.com	Active	<input type="button" value="Edit"/> <input type="button" value="Delete"/>
<input type="checkbox"/>	Jane Doe	Jane Doe	jane.doe@edgnet.com	Active	<input type="button" value="Edit"/> <input type="button" value="Delete"/>
<input type="checkbox"/>	John Doe	John Doe	john.doe@edgnet.com	Active	<input type="button" value="Edit"/> <input type="button" value="Delete"/>
<input type="checkbox"/>	Jane Doe	Jane Doe	jane.doe@edgnet.com	Active	<input type="button" value="Edit"/> <input type="button" value="Delete"/>
<input type="checkbox"/>	John Doe	John Doe	john.doe@edgnet.com	Active	<input type="button" value="Edit"/> <input type="button" value="Delete"/>
<input type="checkbox"/>	Jane Doe	Jane Doe	jane.doe@edgnet.com	Active	<input type="button" value="Edit"/> <input type="button" value="Delete"/>
<input type="checkbox"/>	John Doe	John Doe	john.doe@edgnet.com	Active	<input type="button" value="Edit"/> <input type="button" value="Delete"/>
<input type="checkbox"/>	Jane Doe	Jane Doe	jane.doe@edgnet.com	Active	<input type="button" value="Edit"/> <input type="button" value="Delete"/>

The administrator user has the right to modify:

- ▶ Signature profiles: previously created in the contract. It defines the rank of the user in signing a transaction.
- ▶ Signature Profile Expiry Date: Defines the date these profiles will expire for the user. The default date is 01/01/2050.
- ▶ The business profiles: listed in the field of business profiles, they are included in the commercial offer of the contract. It defines the roles of the subscriber for this contract
 - ▶ The level of confidentiality that the user may have, i.e: standard, confidential or salary.
- ▶ Signature device: this field is greyed out and defaults to the value selected in the default contract.

The screenshot shows a web form titled "Subscriber profile". It contains several fields and checkboxes:

- Type of subscriber:** A dropdown menu with "Type of subscriber" selected.
- Initiator of transfer:** A checkbox that is currently unchecked.
- Signature profiles:** A dropdown menu with "Select..." selected.
- End date:** A date field showing "01-01-2050".
- Select the business profiles:** A dropdown menu with "Select..." selected.
- End date:** A date field showing "01-01-2050".
- Level of confidentiality:** A section with three checkboxes: "Confidential", "Salary", and "Standard". The "Standard" checkbox is currently selected.

- ▶ User transfer limits: The table is filled by default by the values defined in the contract. The administrator user can change the limits but cannot exceed the values defined in the contract. These ceilings apply only to the user, independently of the other users attached to this contract.

After finalizing the linking of the user and clicking on the «VALIDATE» button, a SMS and an e-mail are sent to the user.

- ▶ The SMS contains an activation Password valid for 72 hours.
- ▶ The email contains the MyBusiness link as well as the User login needed to connect to the tool.

Password Regeneration

In case of loss of the temporary password required for the first authentication, you must click on «Forgot your password».

4

User Life Cycle Management

The administrator user can attach a user to a contract. He can also:

- ▶ Activate a user
- ▶ Suspend a user
- ▶ Lift a user Suspension

✔ Activate

⏏ Lift the suspension

⏏ Suspend selected subscribers

Audit trail

The Administrator user can consult all the events performed by the users linked to the subscription contract using the audit trail.

The audit trail page provides a search functionality consisting of several search criteria

Audit trail

Select an event

Start date

Select a channel

Required

End date

IP address

RESET











SEARCH

USER NAME	FULL NAME	EVENT	CREATION DATE	FIELD USED	OLD VALUE	NEW VALUE	IP ADDRESS	PLATFORM
1888825840	Rafaela Escalona	Consult the audit trail	19/01/2021 14:36:41				172.17.0.6	web
1888825840	Rafaela Escalona	Consultation of dashboard	19/01/2021 14:36:23				172.17.0.6	web
1888825840	Rafaela Escalona	Connection established (authentication)	19/01/2021 14:36:12				172.17.0.6	web
1888825840	Rafaela Escalona	Consultation of dashboard	19/01/2021 14:35:23				172.17.0.6	web
1888825840	Rafaela Escalona	Connection established (authentication)	19/01/2021 13:35:06				172.17.0.6	web
1888825840	Rafaela Escalona	Consultation of dashboard	19/01/2021 13:35:27				172.17.0.6	web
1888825840	Rafaela Escalona	Connection established (authentication)	19/01/2021 13:35:01				172.17.0.6	web

FORM DOWNLOAD

This menu allows you to download documents made available to you by the bank. These can be contractual or informational documents helping you to better handle your MyBusiness tool.

Form download

FILE NAME	CONTENT
Corporate banking tariff (pdf)	
Statement application form (pdf)	
Segrecoch international account management (pdf)	
Segrecochlet modification form (pdf)	
Chargement en masse des bénéficiaires internationaux (csv)	
Chargement en masse des bénéficiaires internationaux (EXCEL)	
Chargement en masse des bénéficiaires domestiques (csv)	
Chargement en masse des bénéficiaires domestiques (EXCEL)	
ACH (EXCEL)	
GIS (EXCEL)	

MESSAGES

This menu allows you to interact with the bank in both sens. Three menus available

1

New message (to bank)

It allows you to send a message to the bank, to do this:

- ▶ Click on the “New Message” icon
- ▶ Fill in the “Recipient”
- ▶ Select the “Object”
- ▶ Fill the body of the message
- ▶ Click on “Send”

You can also attach a file to your message and its description

The screenshot shows a web interface titled 'Messaging'. On the left, there is a sidebar with a red header 'New messages' and two menu items: 'Received messages' and 'New messages'. The main area is titled 'New message' and contains a form with the following fields: 'Recipient' (with a dropdown arrow), 'Object' (with a dropdown arrow), and a large text area for the message body. Below the text area, there is a 'Send' button and a 'Cancel' button. At the bottom right, there are two red buttons labeled 'SEND' and 'CANCEL'.

2

Received messages (from bank)

It allows reading of messages received from the bank

3

Sent messages

You can view the history of messages sent to the bank

SEE YOU SOON



AT OUR AGENCIES

Meet your
dedicated contact person



ON THE INTERNET

www.societegenerale.bj or at the
following address :
cash.a.management@socgen.com



BY PHONE

(+229) 01 21 31 51 24 /
01 91 00 88 88



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