MYBUSINESS USER GUIDE

SOCIETE GENERALE BENIN

FIRST PART : LOGIN PROCEDURE

PREREQUISITES FOR THE CONNECTION

Definition:

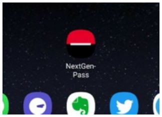
The DIGIPASS, also called TOKEN is a tool that generates for you, a single-use password called OTP, allowing you to authenticate to the site and sign your transactions. The device is protected by a 7-digit PIN code that can be changed by the user at any time.
The Digipass secures access to MyBusiness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

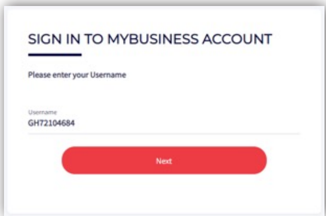
FIRST LOGIN/ACTIVATION:
ACTIVATION OF CONNECTION FACTOR

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

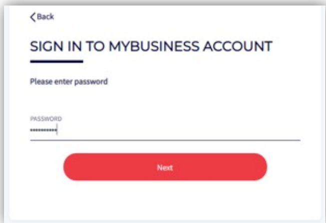
By clicking on the link contained in the email you are redirected to the authentication platform, you will be asked to fill in your User ID (1)

1

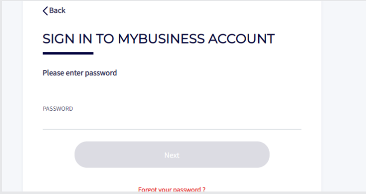


then click on next and fill in your temporary password received by SMS (2).

2



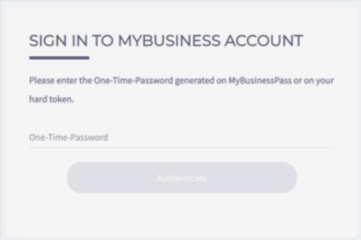
NB: In case you forgot or lost the provisional password, you can click on «forgot your password» to generate another one. You will receive a SMS with a new password



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

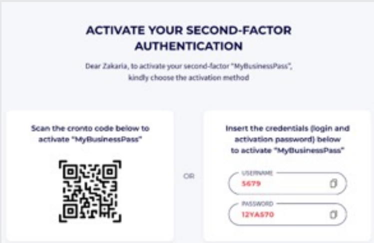
Hard Token

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.



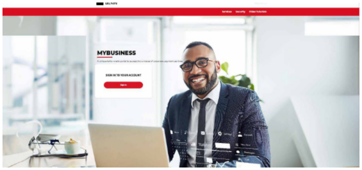
Soft Token

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.



FOLLOWING CONNECTIONS : AUTHENTICATIONS

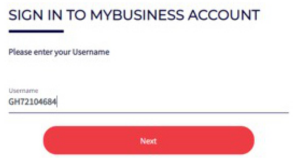
Click on the link https:// mybusiness. societegenerale.com.bj to login to MyBusiness. You will access the MyBusiness landing page, click then on Sign In



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

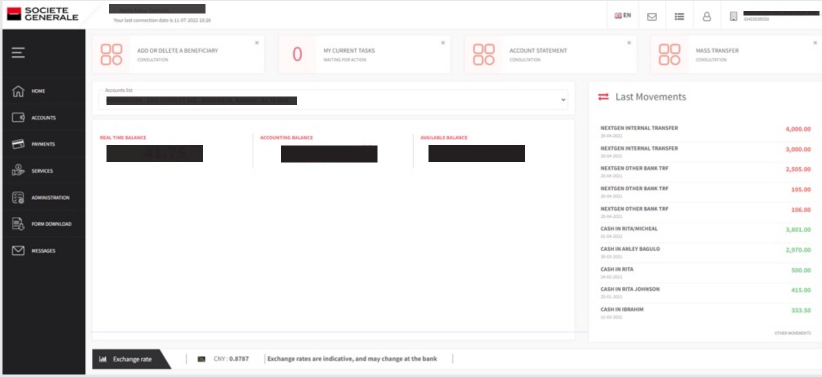
Click on Login and Insert in the “Identifier” field the 10 digits of your user ID and click on “NEXT”



2

Enter the OTP generated by the Token Then click on “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.

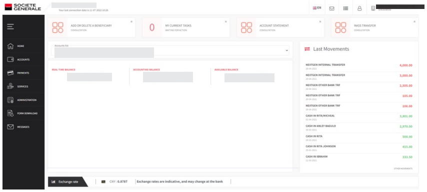
In case of inactivity for a certain period (10 minutes), you are automatically disconnected from the platform.

SECOND PART: OPERATIONS / TRANSACTIONS

Home

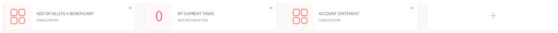
Dashboard

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

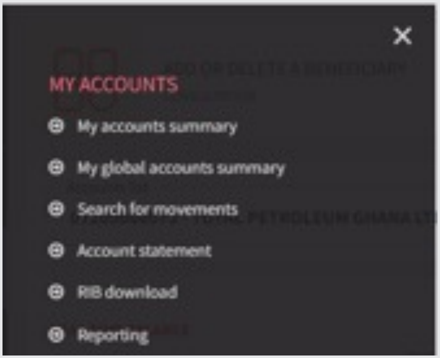


Widget's parametrization

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



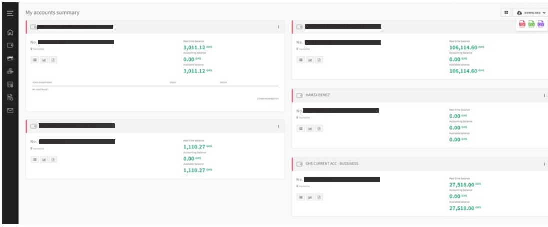
Consultations



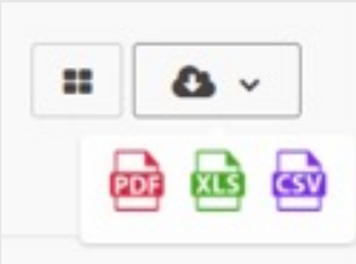
My Accounts Summary

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



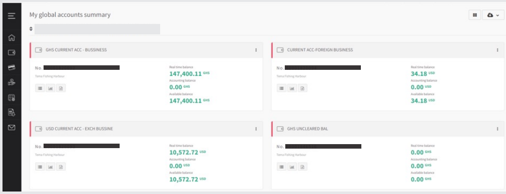
You can download the list of accounts by clicking on one of the following formats at the top right of your screen



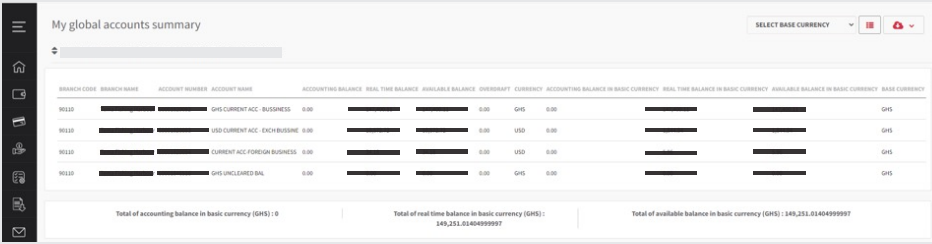
My Global Accounts Summary

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

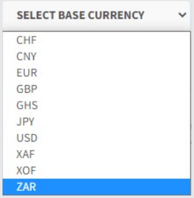
Grid view



List view

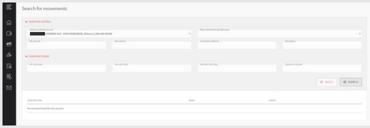


The select Base Currency allows you to choose a pivot currency in which all balances will be converted. To do so, click on Select Base Currency and select the currency of your choice



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.



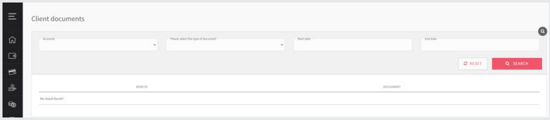
Account Statements

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"

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



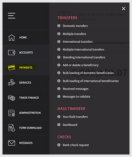
RIB Download

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.



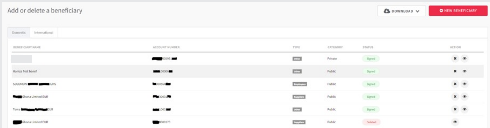
TRANSFERS

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

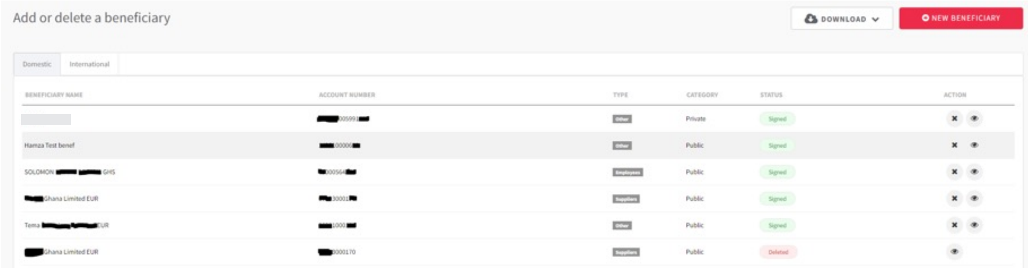
Add or delete beneficiary (Unitary)

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

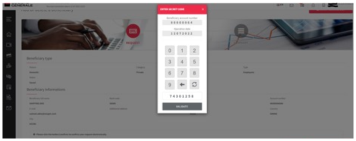


Domestic beneficiary

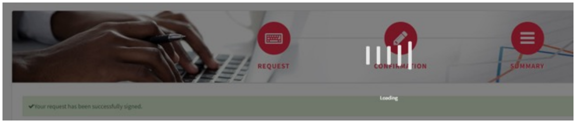


1. On the history page, click on New beneficiary at the top right
2. Fill in the required fields (marked with the * sign). The nature field is entered automatically
3. Choose the Category (Public or Private)
4. Choose the Type (click on the drop-down arrow)
5. Enter the Full name of the beneficiary
6. Optionally enter the beneficiary's email address
7. Select the Bank from the drop-down list (Bank code and BIC code are added automatically)
8. Select the branch from the drop-down list (Branch code is added automatically)
9. Fill in the customer's Account number. **Note: for SOCIETE GENERALE beneficiaries, fill in the account number with 11 digits, without the RIB key**
10. Enter the City and possibly the beneficiary's additional address
11. Then click on "Validate"; the confirmation page is displayed with a summary of the beneficiary information.
12. 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

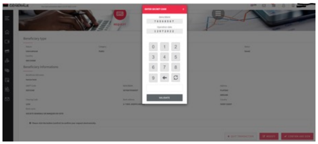
1. Go to international and then click on “New beneficiary” at the top right
2. Fill in the required fields (with * sign). The Nature field is populated automatically
3. Choose the Category (Public or Private)
4. Choose the Type (click on the drop-down arrow)
5. Select the Country of the beneficiary
6. 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

Then click on "Validate", the confirmation page is displayed with a summary of the information.

Click Confirm and Sign. A pop-up window appears

Follow the transaction signing process on MyBusiness.

(See Authentication and Signatory guide)



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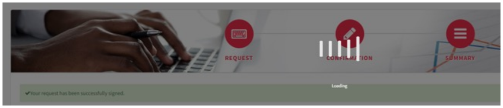
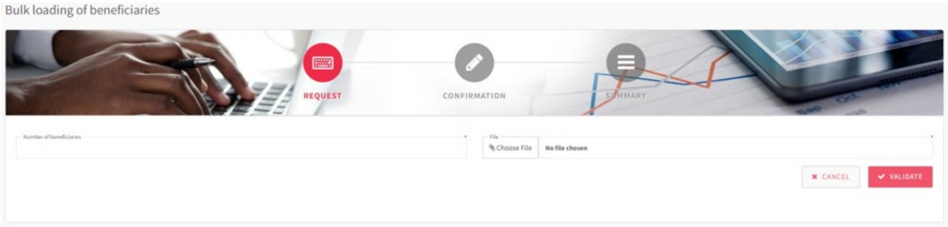


Bulk loading of beneficiaries

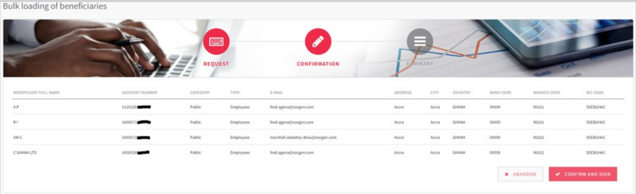
MyBusiness gives you the possibility to load beneficiaries in bulk through an Excel file template provided by the bank.
In the menu, click on Payment, then on Bulk loading of domestic beneficiaries or Bulk loading of international beneficiaries, you access the file upload screen.

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

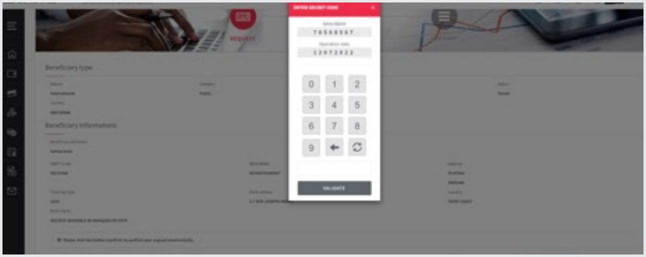
- Enter the number of beneficiaries contained in the Excel file on the interface
- Upload the file from its location on your computer
- Click on “Validate”, the confirmation page will appear with a summary of the information.



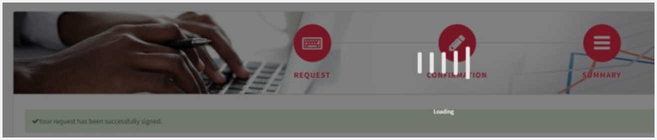
- Click Confirm and Sign, a pop-up window appears



- 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

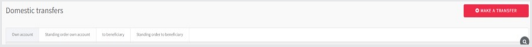
Domestic transfers

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:

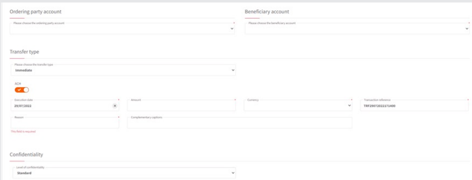
- Own account
- To beneficiary
- Standing order own account
- Standing order to beneficiary



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

An input form opens.

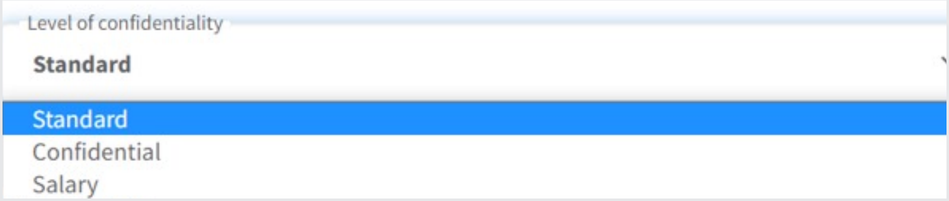
Depending on the type of transfer selected, the fields to fill can slightly be different. However, the fields marked with a red * asterix are mandatory regardless of the type of transfer chosen:



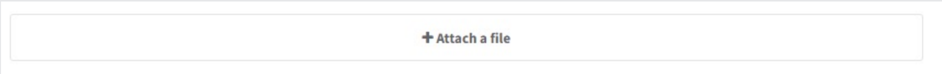
- Select the “Ordering party account”
- Fill in the Beneficiary account
- Chose the Transfer type. 3 choices are presented to us:

- 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.



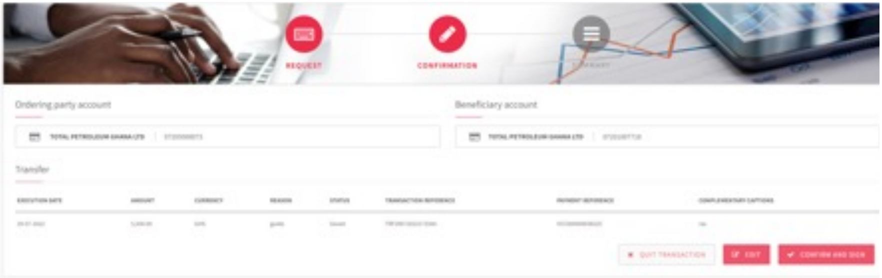
- Attachement : In case of supporting document, you can attach it here by clicking on



click on the button VALIDATE 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

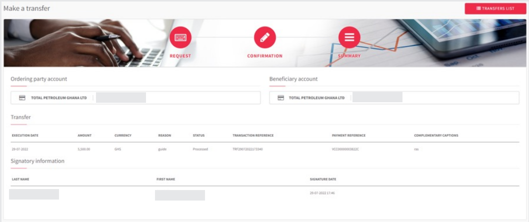


Click the “Confirm and Sign” button at the bottom right to sign your transaction. A pop-up appears on your screen with two challenges to fill in on your Hard or Soft Token.

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.



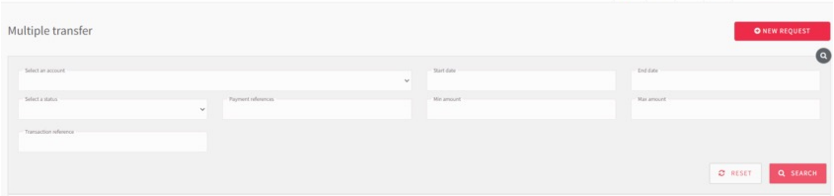
The list of the various signatories who participated in the signature matrix is also displayed with the user’s name, the date and hour of signature.

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

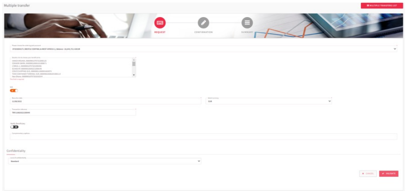
From the menu, click on “Payments” and then on “Multiple Transfers” you have access to the multiple transfer history. You can also make searches from this screen.

To make a multiple transfer:



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 **VALIDATE** at the bottom right.

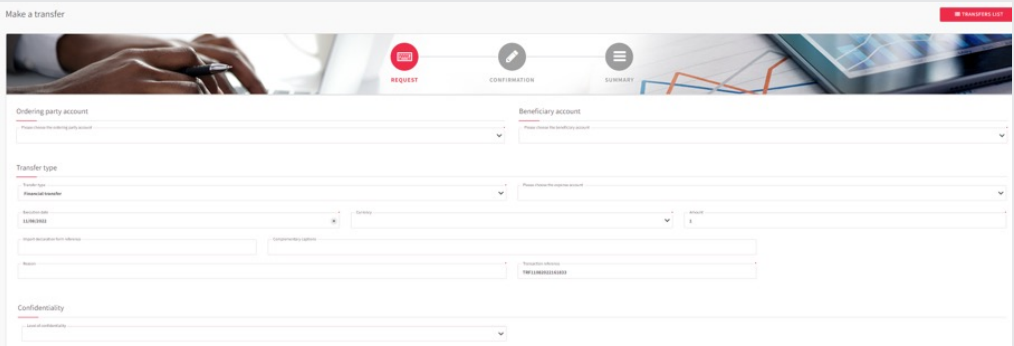


The transaction summary page is displayed. If you want to change your transfer, click on "Edit" or "Abandon" to exit the transaction.
To finalize your transaction, click on "Confirm and Sign" and follow the signature steps (See Authentication and Signatory guide)

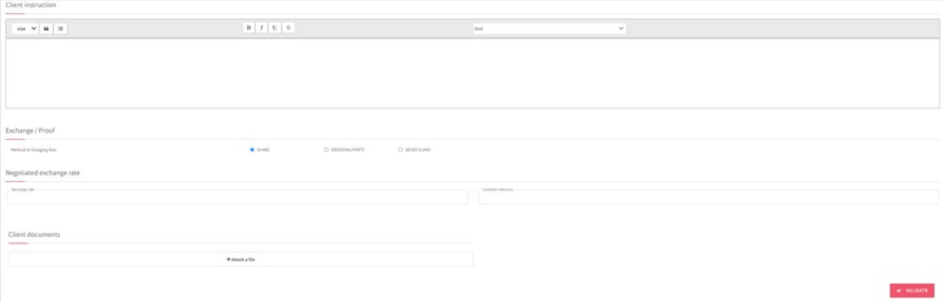
International transfers

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.



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



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.

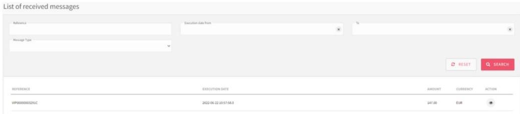
The transaction summary page is displayed. If you want to change your transfer, click "Edit" or "Abandon" to exit the transaction.
To finalize your transaction, click on "Confirm and Sign" and follow the signature steps (See Authentication and Signatory guide)

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.

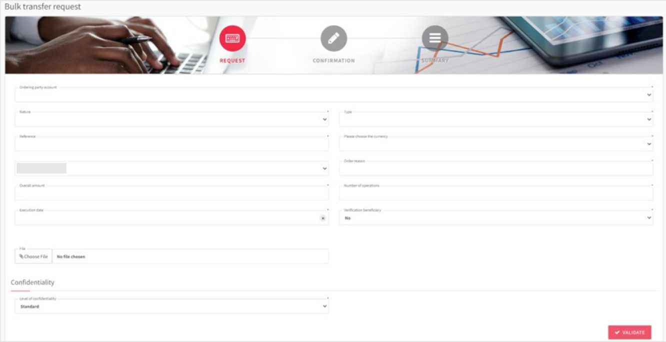
To view the message, click on the eye button, you will have access to the details of the message sent to you by the Bank following your international transfer



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.



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

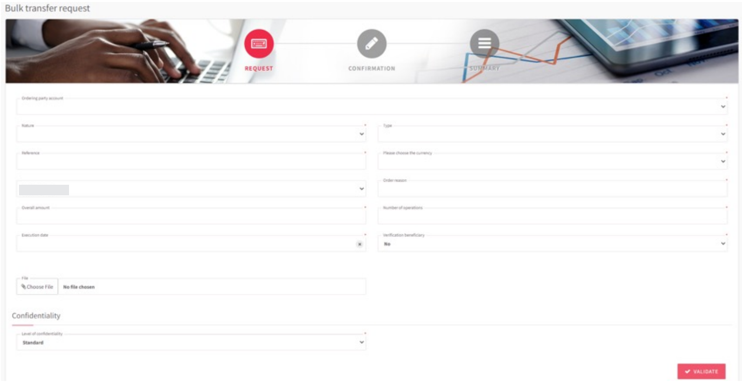
8. Fill in the Number of operations in your file to upload

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.

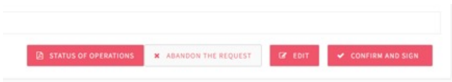
11 Upload the prepared File for your mass transfers

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



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.

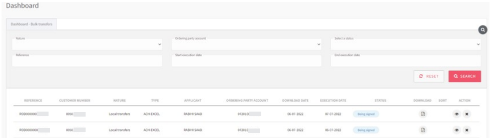
To finalize your transaction, click on “Confirm and Sign” and follow the signature steps (See Authentication and Signatory guide)



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.

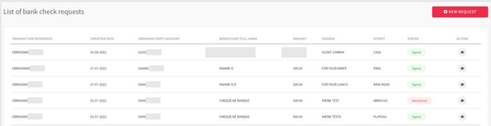
You can also perform searches at this level based on certain criteria.

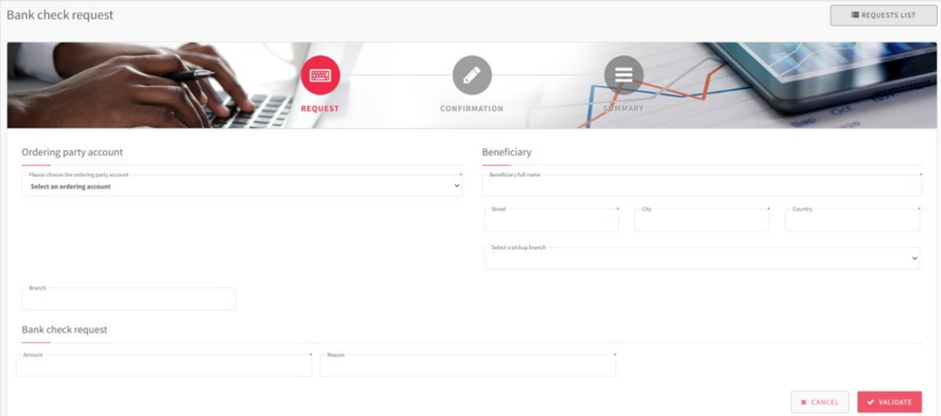


CHEQUES

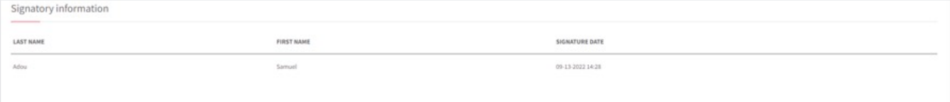
Bank cheque request

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.





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
Adou	Samuel	09-13-2022 14:28

8 Once all fields are fill, clickw on the button ✔ VALIDATE

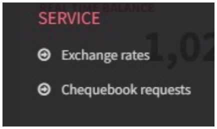
You access the summary page. Three options are offered to you: Abandon, Edit or Confirm and Sign.

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.

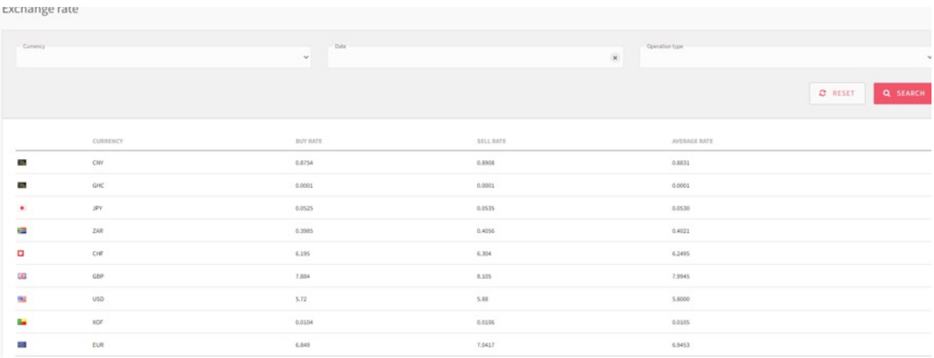
SERVICES

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

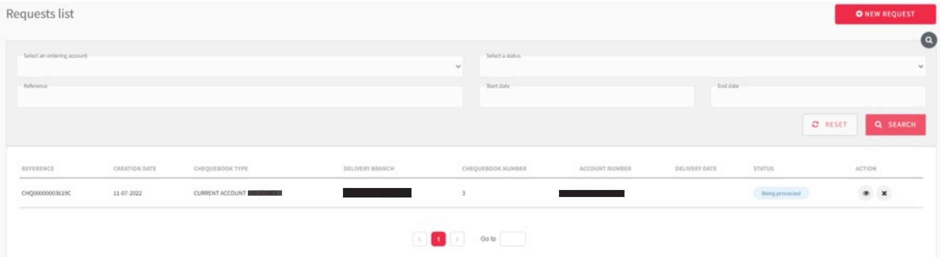


	CURRENCY	BUY RATE	SELL RATE	AVERAGE RATE
	CNY	0.8754	0.8908	0.8831
	GHC	0.0001	0.0001	0.0001
	JPY	0.0525	0.0535	0.0530
	ZAR	0.3985	0.4056	0.4021
	CHF	6.195	6.304	6.2495
	GBP	7.884	8.105	7.9945
	USD	5.72	5.88	5.8000
	XOF	0.0104	0.0106	0.0105
	EUR	6.849	7.0417	6.9453

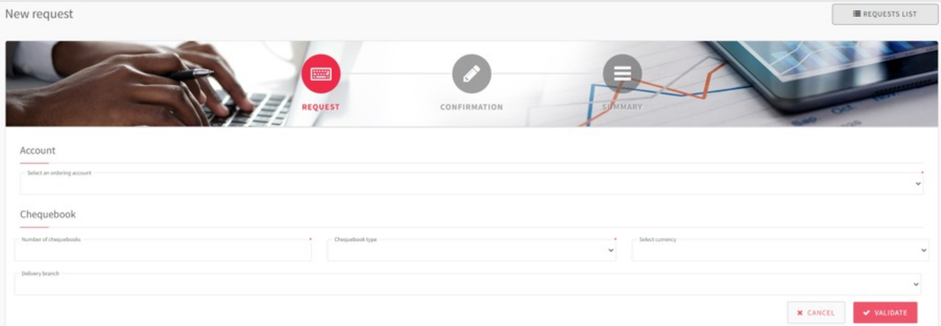
Cheque book requests

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

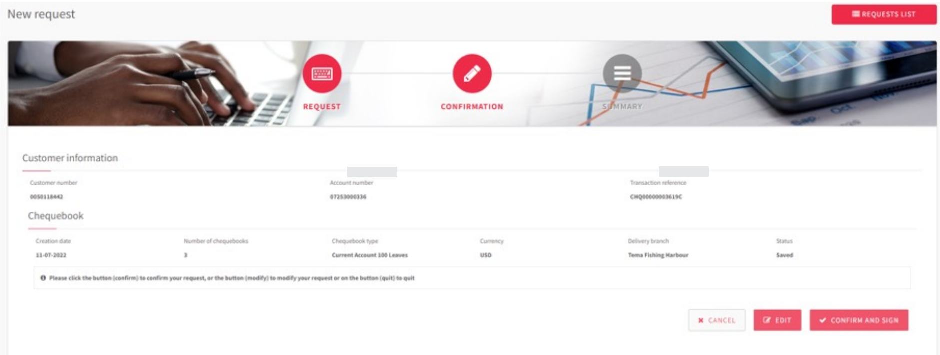
The screen below allows you to access the list of requests already addressed to the bank with the status of the request.
You can search by entering the search criteria and clicking on the “search” button.



To make a new request, click on the “New request” button at the top right of the cheque book request consultation screen then:

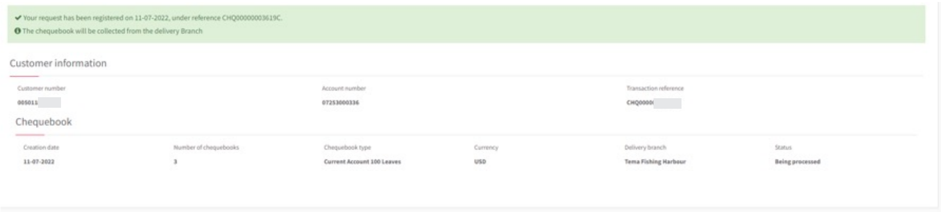


1. Select the Ordering party account
2. Enter the number of cheque books (maximum 10 checkbooks per order)
3. Type of cheque book (only 1 type of cheque book available)
4. The delivery branch (if you want to collect the cheque book in a branch other than the branch of your account



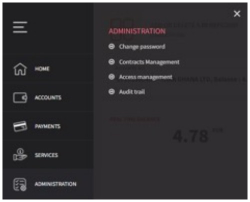
5. Click on validate; the summary of your application is displayed with the details while giving you the hand to sign your request.

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



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.



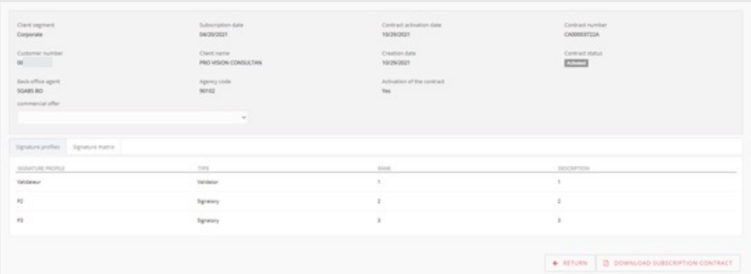
As an Administrator user, in the menu, clicks on Administration.
You will have access to a list of submenus.
You will be able to perform these actions:

- 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

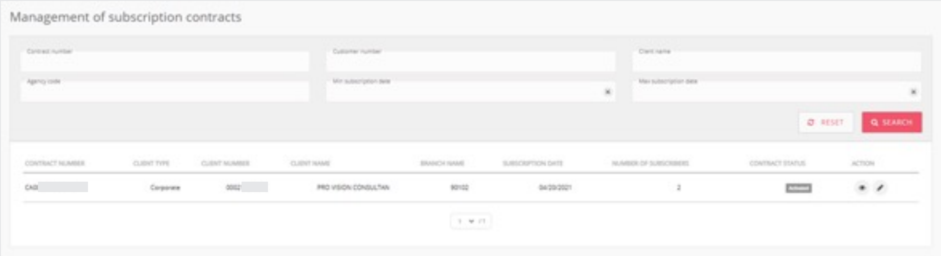
Contracts Management

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

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



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



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

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.

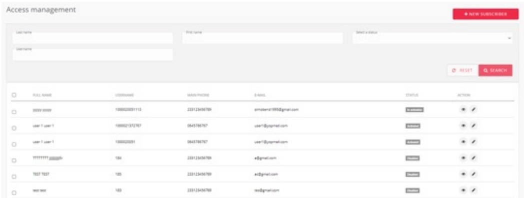
ACCESS MANAGEMENT

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.



2

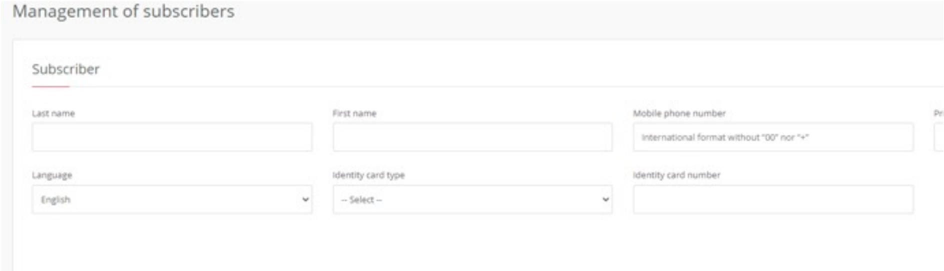
Create a user

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.



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.

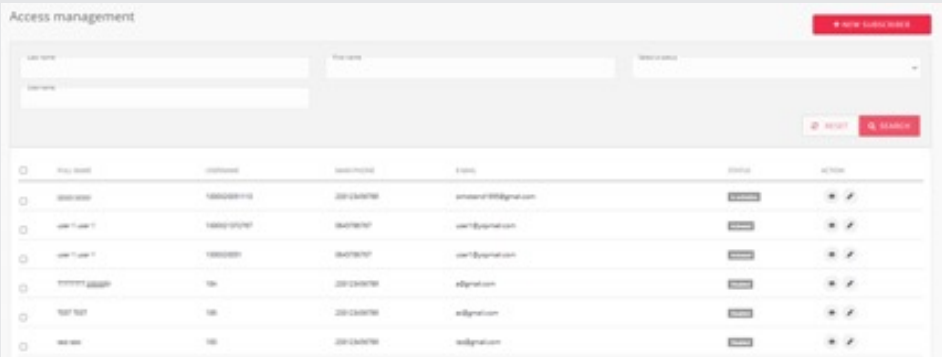
3

Link a user

The administrator user can attach a user to a contract

EITHER JUST AFTER ITS CREATION

EITHER FROM THE LIST OF USERS BY ACCESSING IT IN CONSULTATION



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.

- 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.

- Account List: defines the accounts that the user can view and use for this contract to perform transactions. These are the accounts that have been defined on the contract level.

- Authorization on bulk transfer files i.e: Download, visualize, Edit and sign.

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

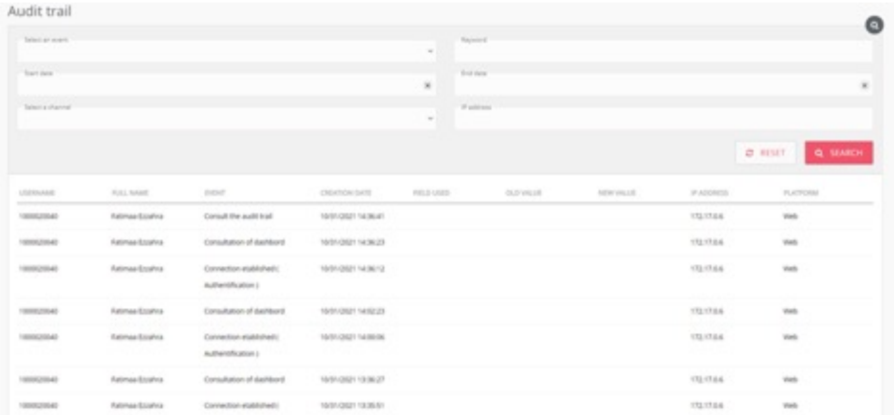
The administrator user can attach a user to a contract. He can also:

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

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



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)	
Estatement application form (pdf)	
Sogecash international account management (pdf)	
SogecashNet 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

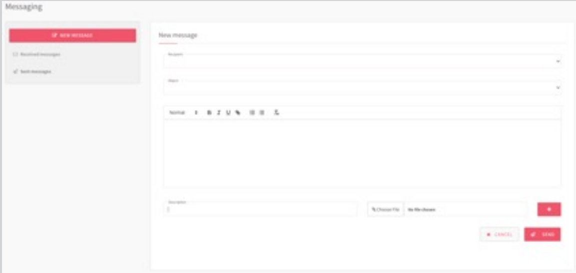
1

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



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

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