



### What are the benefits of the BankDhofar Business Banking platform?

#### 1. DIY Registration Process:

- SMEs can easily register for the Retail Internet Banking (RIB) platform through a user-friendly, do-it-yourself (DIY) process.
- No documentation or formal request to the bank is required, ensuring a seamless onboarding experience.

#### 2. Two-Step Password Authentication Using OTP:

- The platform includes a new, easy, and secure two-step password generation process.
- Utilizes One-Time Passwords (OTP) to provide an additional layer of protection for users.

#### 3. Bulk File Upload for Payroll Management:

- Supports bulk file uploads for payroll management.
- Allows SMEs to efficiently manage their payroll processes with ease.

#### 4. Comprehensive Transaction Capabilities:

- SME customers can transact using retail internet banking with the following advantages:
  - Credit/Debit Card details and service requests
  - Quick fund transfer(M2I)
  - Fund transfers
  - International fund transfers
  - Utility Bill payments
  - Account statements
  - Salary bulk uploads

#### 5. One View for Multiple Entities and Accounts:

- Multiple CIFs and accounts can be added in a single Retail Internet Banking (RIB) login.
- Provides a holistic view of all account details and statements for better liquidity management.
- Benefits:
  - **Enhanced Security:** The two-step password generation using OTP ensures a higher level of security for transactions.
  - **Efficiency:** The DIY registration process and bulk file upload feature streamline banking operations for SMEs.
  - **Convenience:** Comprehensive transaction capabilities and the ability to view multiple entities and accounts in one place make banking more convenient for SMEs.

# BankDhofar Business Banking

## Frequently Asked Questions



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### Can a customer get access to both Corporate Internet Banking (CIB) and Retail Internet Banking (RIB)?

No, customer can only access one platform, either Retail Internet Banking (RIB) or Corporate Internet Banking (CIB). If he/she is already registered on Corporate Internet Banking (CIB) and wish to access Retail Internet Banking (RIB), he needs please provide a request letter or user ID deletion format at branch mentioning Corporate Internet Banking (CIB) user ID to delete user's Corporate Internet Banking (CIB) profile. After confirmation of the deletion of customer's ID, customer can create his own Retail Internet Banking (RIB) ID.

### Can Customer register multiple accounts in BankDhofar Business Banking?

Yes, customer can register multiple accounts of different entities under one user ID. Please ask customer to provide a request letter mentioning all the desired Customer IDs/Accounts to be linked under one Retail Internet Banking (RIB) user profile.

### Can the limit of 35,000 OMR be increased, reduced, or customized at the account level for Sole Proprietors or Individual Current Account holders?

Yes, customer can request a limit increased, reduced, or customized. Please take a request letter from customer with his Retail Internet Banking (RIB) user and account details. The limits can be customized exactly as per customer's requirements.

### Are default limit extended / going to be extended to Savings Accounts and other Current Account types as well.

Yes, default funds transfer limit will be applicable to all the accounts mapped under BankDhofar Business Banking user ID.

### If my customer has multiple Sole Prop. & Individual Current Accounts linked on Dhofar Business Banking User ID, what will the default limit be ?

Total Default per day limit will be 35,000 OMR, irrespective of the number of Sole Prop. & Individual current accounts in the User ID. For transactions like card payments, Quick Fund transfers, bill payments the limit are as:

Payment type	Per Day Limit
All fund transfers	35,000 OMR
Bill and card payments	5000 OMR
Money to India (quick remittance )	1,000,000 INR
GCC Transfers and Ministry of finance payments	10,000 OMR

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### What if the customer does not want any default limits on his Individual & Sole Prop. current accounts?

The physical request letter is to be sent to Branch to get the request processed for the desired limit.

### What are the charges associated with the BankDhofar Digital Business Banking facility?

Presently, the transaction fee is as defined below:

<b>SME RIB Charges</b>	Quick Remittance to India	OMR 1.100	<b>+5% VAT</b>
	Outward Remittance: SWIFT Charges shared between remitter and receiver (SHA)	OMR 5.000	
	Outward Remittance: SWIFT Full Charge on remitter (OUR)	OMR 8+5	
	Salary Processing charges: File having only within BankDhofar records	NIL	
	Salary Processing charges: File having Within Oman, other banks records.	Processing Fee: OMR 5.000 Bank level transaction charges: OMR 1.750	
	Salary Processing charges: File having within Oman, other banks, and BankDhofar records.	File Processing Fee: OMR 5.000 Bank level transaction charges: OMR 1.750 Charges for BankDhofar records: Nil	
	ACH Charges per transfer	OMR 1.000	
	RTGS Charges per transfer	OMR 3.000	

For any query, please write to [care@bankdhofar.com](mailto:care@bankdhofar.com) or call the SME Helpline on +96824775774 for quick resolution.