

What is Global Online banking?

Global Online Banking is a convenient and safe transaction banking service offered online. You can use Global Online Banking to make fund transfers, pay bills or view statements through the Internet.

How secure is Global Online Banking?

We take every precaution to make your online banking experience safe and secured. Global Online Banking offers optimal protection of your account through our Web Server Security SSL (Secure Socket Layer) to create encrypted link between web server and browser.

Encryption is a process that transforms sensitive information into unrecognizable characters before they are sent over the Internet and helps keep your information private between the bank's computer system and your internet browser.

What practices can I adopt to help keep my online information safe?

Safe and secured online experience demands that you engage into the following practices to safeguard your online information.

a. Beware of phishing scams

Make sure that you always login to your internet banking account directly via your bank website, and not through links that are not from your bank.

b. Have strong passwords

Make sure that you create strong passwords which are at least 8 characters long having capital letters, numbers, and special characters such as @, #, &, !, etc. Intruders can easily hack weak passwords. Also regularly change your passwords.

c. Secure your email accounts

Set strong passwords for your email accounts because cybercriminals can easily pilfer your sensitive information. Ensure that the passwords are unique and different from your social networking accounts.

d. Refrain from performing banking transactions over unsecured wireless networks/ public computers

Because wireless networks have weak security settings, it is important that you review and enhance your wireless (Wi-Fi) network settings.

e. Use virtual Keyboard in Login Panel

Virtual Keyboard is the precautionary measure that protects you against malicious key logger programs which might have infected your computer. We strongly advise you to use it in case you are doing internet banking login from different computer.

f. Secure your devices

Password protects your mobile phones, tablets or PCs. Have strong passwords and security PINs for these devices.

g. Switch to statements

Intruders can gain access to your paper documents having sensitive information including your banking details. Therefore ensure that you make use of statements and secure them so that they cannot be stolen.

Don't engage in communication with unsolicited emails or correspondence that requests your personal banking information.

Ensure that you always log out of your account and close the browser once you are done.

Update all your browsers, operating systems, apps and virus, and malware protection software.

How do I know if I am visiting a secured internet site?

Our online banking site address starts with https: which is a strong indication that it is safe and secure. Hypertext Transfer Protocol Secure (HTTPS) is a communications protocol for secure communication over a computer network.

Additionally, the VeriSign logo on the login page is also an indication that the site you are about to visit is secured.

What are the transactions that I can do online?

You can perform a variety of transactions as the ones listed below:

a. Fund transfers

- Transfer fund between your own bank accounts
- Transfer funds to any of your bank accounts

b. Bill payment

c. Top-up/ recharge cards

What are the different banking services that I can make online?

a. View statement

b. Request account statement

c. Cheque book request

d. Cheque stop request

e. Manage linked accounts

What are the kinds of fund transfers I can perform on the site?

You can perform two types of fund transfer activities on the site. They are:

a. Transfer fund between your own bank accounts

b. Transfer funds to any of your bank accounts

Do I have to fill in a separate registration form for Global Online Banking bill payment?

No, once you are registered as an internet banking customer, you are automatically entitled to Global Online Banking bill payment service.

What is One Time Password (OTP)?

One Time Password (OTP) is an additional security feature added to secure your account from online fraud. OTP is sent to your mobile phone before you can perform fund transfer or online transactions. OTP is confidential and must not be shared with anyone—not even if the person who claims to be a bank official.

You have to enter the OTP within 3 minutes of receiving it through SMS to complete fund transfer or online transaction.

Make sure you read the details of the message sent to you through SMS along with the OTP.

Why should I enter OTP when I have entered my Username and login Password?

This is for extra security and protection of your account from fraud.

When will I be asked to enter OTP?

You will be asked to enter OTP before you can make fund transfer or online transactions.

Can I use the same OTP multiple times?

No, a single OTP is sent to you before you can perform a single fund transfer activity or a single online transaction. You cannot use the same OTP multiple times because we generate and send you unique OTPs for every transaction or fund transfer activity.

What if I forget my internet banking username or password?

You must contact your bank to get a new username and password.

Can I change my username and password?

You can only change the login password, not the username. Your bank official may also change your password upon request or in case you forget your password.

I need a statement from over one year ago? What do I do?

You need to go to AC Statement on the site after you log in. Then select “Statement” and adjust the date on the right and enter your account number to get the statement of the required period of time.

Where can I find eSewa payment?

The following screen shows the way you can find eSewa payment.

Global IME Bank Global Online

Welcome,

AC STATEMENT
FUND TRANSFER
BILL PAYMENT
NT Postpaid
NT Landline
Recharge
Bill Payment Log
SCHEDULE PAYMENT
CHEQUE BOOK
REPORT
LINKED ACCOUNTS
MESSAGES

Message (0)
View Profile

Bill Payment

Available Balance :

From Account : 0108010020908

Pay For :

Transaction Information

Maximum Amount Per Transaction	35,000.00
Maximum Transaction Amount Per Day	100,000.00
Minimum Amount Per Transaction	10.00
Transaction Count	0
Transaction Amount	0

SELECT ONE
SELECT ONE
THE HIMALAYAN TIMES
INCELL PAYMENT
CREDIT CARD
ESEWA

As you can see in the screen above, you can go to “Bill Payment”, click the first option i.e. “Bill Payment” to make esewa payment. Click on Select One in the “Pay For” field where you can select “ESEWA” to make the necessary payment.

I don't see bill payment option, what do I do?

Bill Payment (encircled in red in the screen below) is third on the list of the activities you can do online once you login to your internet banking panel.

Global IME Bank Global Online

Welcome,

AC STATEMENT
FUND TRANSFER
BILL PAYMENT
SCHEDULE PAYMENT
CHEQUE BOOK
REPORT
LINKED ACCOUNTS
MESSAGES

Message (0)
View Profile
Change Password
Log Out

My Account

Account Number	Account Type	Account Balance	Action
	SAVING		Details Statement

Quick Fund Transfer

From Account: [input]
To Account: [input]
Amount: [input]
Remark: [input]

Quick Payment

From Account: [input]
Favorite Merchant: SELECT ONE
[Add your Favorite Merchant after payment](#)

Pay

Transfer

Home Terms and Conditions © 2014 Global IME Bank. All Rights Reserved.

I don't see fund transfer options in my online banking? What do I do?

Fund transfer option is second on the list of the activities you can do online once you login to your internet banking panel.

How can I schedule my payments? What does it suggest?

You can schedule payments for transactions that are recurring in nature such newspaper payments, NCELL payment, credit card EMI or eSewa payments.

Global IME Bank Global Online

Welcome,

AC STATEMENT
FUND TRANSFER
BILL PAYMENT
SCHEDULE PAYMENT
Schedule Payment
Schedule Merchant Payment
Manage Schedule Payment
Schedule Payment History
CHEQUE BOOK
REPORT
LINKED ACCOUNTS
MESSAGES

Message (0)
View Profile
Change Password
Log Out

Schedule Merchant Payment

Available Balance :

From Account

To Merchant: SELECT ONE

Schedule Scheme: SELECT ONE

Payment Start Date: THE HIMALAYAN TIMES

NCELL PAYMENT
CREDIT CARD
ESEWA

Transaction Information

Maximum Amount Per Transaction	35,000.00
Maximum Transaction Amount Per Day	100,000.00
Minimum Amount Per Transaction	10.00
Transaction Count	0
Transaction Amount	0

As you can see in the above screen, you have to go to Schedule Payment which prompts you to select the Schedule Scheme (Daily, Weekly, Monthly, Quarterly, Half-Yearly, and Yearly) as well as the Merchants. Set the payment scheme for a particular merchant so that our system can automatically make the scheduled payments.

My payment was not done, though I had scheduled it.

In such cases, you will have attempt the payment manually or you will have to contact your bank at the nearest counter.

What is the best browser that I can use?

You can use browsers such the Internet Explorer, Google Chrome or Mozilla Firefox for best online banking experience. Please ensure that the browser you use is up-to-date. We do not recommend Internet Explorer for internet banking though.

How can saving my payments help? How can I do it?

Saving my payments allows me to link my payments with my favorite name. So once I get the details of the payment with amount, merchant name, and numbers; I can link it to my convenient list without having to remember the details required for the payment.

What are favorite accounts? How can it save my time and memory?

Favorite accounts can be referred to as those accounts to which you frequently engage in fund transfers or online transactions.

You can go to “Link Accounts” and add or manage link accounts. Enter the account number and name of the person or merchant with whom you frequently engage in online transactions to create a linked account.

Where do I contact?

Contact your bank customer care department or relevant bank official.

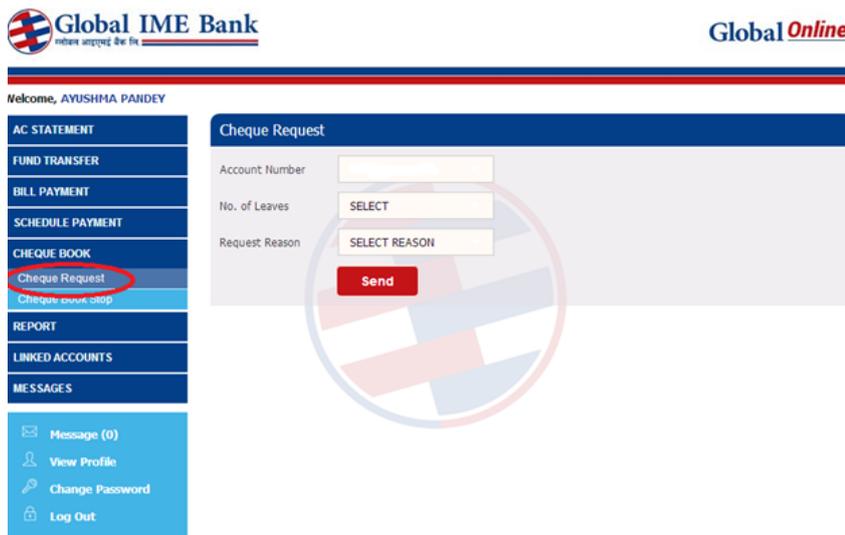
How do I pay to my online merchant like QFX, Yeti Air?

If you are a registered member of QFX, you can pay for movie tickets online by visiting the QFX site where you will be prompted with many payment options including payment through your bank account. You can now pay using your bank account username and password.

DO I get any message from bank?

You will get an SMS from the bank confirming your online transactions.

How can I request a cheque book?



The screenshot shows the Global IME Bank online banking interface. The user is logged in as AVUSHMA PAIDEY. The left sidebar contains a menu with options: AC STATEMENT, FUND TRANSFER, BILL PAYMENT, SCHEDULE PAYMENT, CHEQUE BOOK, Cheque Request (highlighted with a red circle), Cheque book stop, REPORT, LINKED ACCOUNTS, and MESSAGES. Below the menu are links for Message (0), View Profile, Change Password, and Log Out. The main content area displays the 'Cheque Request' form with the following fields: Account Number (text input), No. of Leaves (dropdown menu with 'SELECT' option), and Request Reason (dropdown menu with 'SELECT REASON' option). A red 'Send' button is located at the bottom of the form.

To make a cheque book request, go to Cheque Book on the list of activities/services such as the one shown in the screen below. You will be required to enter your account number, the number of leaves in the cheque book (either 10 or 20) and the reason for making such request. Click send to send the cheque book request to your bank.

I need to travel abroad, how can I use online banking safe? Do I get OTP?

Make sure that you login through the virtual keyboard. Refrain from using public hotspots or wireless networks as they have very weak security settings. Refrain from using public computers while using online banking.

In case you wish to receive your one time password in your international number, you can directly contact your bank to change it so that you can do the transaction from abroad.

I lost my mobile what do I do to use online banking?

You must immediately visit your bank to disable OTP and switch to normal transaction.

I changed my mobile number how can I continue?

Notify your bank that you changed your mobile number. Your bank will update your new mobile number in their system and you will be able to receive OTP in that new number.

I don't use mobile? Can I still use online transaction?

Online transaction is not possible without OTP which is sent through SMS to your mobile. You can only make use of other online services such as view Account Statement, make a cheque book request or cheque stop request.

What do I do after I complete my online transaction or statement?

Ensure that you carefully check your statement after each online transaction activity. In case the details of the transaction do not match with the online statement, contact your bank immediately.

What can online banking reduce my cost and time, yet provide my safety?

Online banking is very convenient as you do not have to physically be in the bank to make fund transfers or go to the merchant to pay their bills. Therefore, it reduces your time and cost.

Since it requires highly encrypted passwords for online banking, it is very difficult, if not impossible, for intruders to hack your password.

