

SterlingPro

Corporate Internet Banking Platform

USER GUIDE

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In this chapter:

- ❖ About the Sterling Pro platform
- ❖ System requirements
- ❖ Exploring the start page

About the Sterling Pro platform

Sterling Pro is our Internet Banking Service for corporate customers that offers different features like: Foreign & Domestic funds transfer, Bills payment, Bulk transfers, beneficiary management, statement generation, view accounts etc. amongst others

This user guide presents an overview of the features of Sterling Pro and gives step-by step features for completing a variety of tasks.

All reasonable precautions were taken to ensure you enjoy the experience on the platform and we look forward to receiving your feedback.

- Customer Success Team

System Requirements



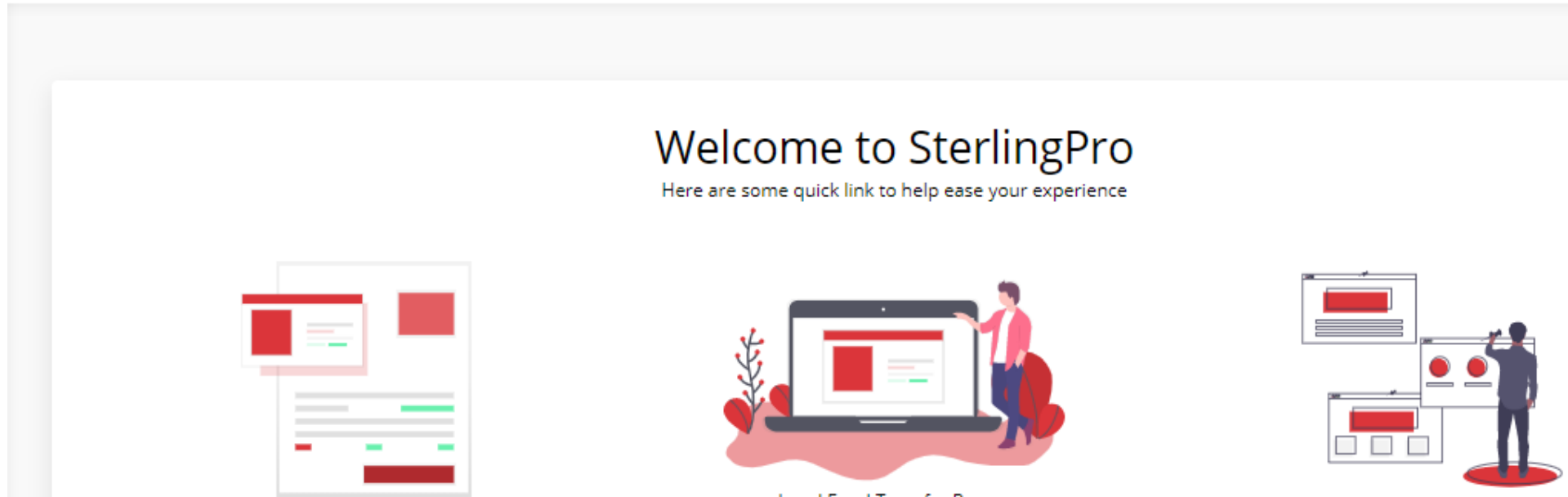
Please ensure that your computer's web browser meets or exceeds the following system requirements before launching Sterling Pro.

Browser version	Latest versions of Google Chrome, Microsoft Edge or Safari
Reliable Internet Access	Broadband Internet

- ❖ To Launch Sterling Pro, visit www.sterling.ng , hover your mouse on the top right corner tagged “Internet Banking” to reveal a list of services available. Click on “Corporate Internet Banking” and input your login details **OR** visit <https://sterlingpro.sterling.ng/>
- ❖ You need a token device- Hard or Mtoken to consummate transactions on all roles on SterlingPro. To get profiled for any of the tokens, please send a mail to transactionbankingclientsupport@sterling.ng or customercare@sterling.ng

Exploring the Start Page

The start page provides a convenient hub to the different parts of the Sterling Pro platform



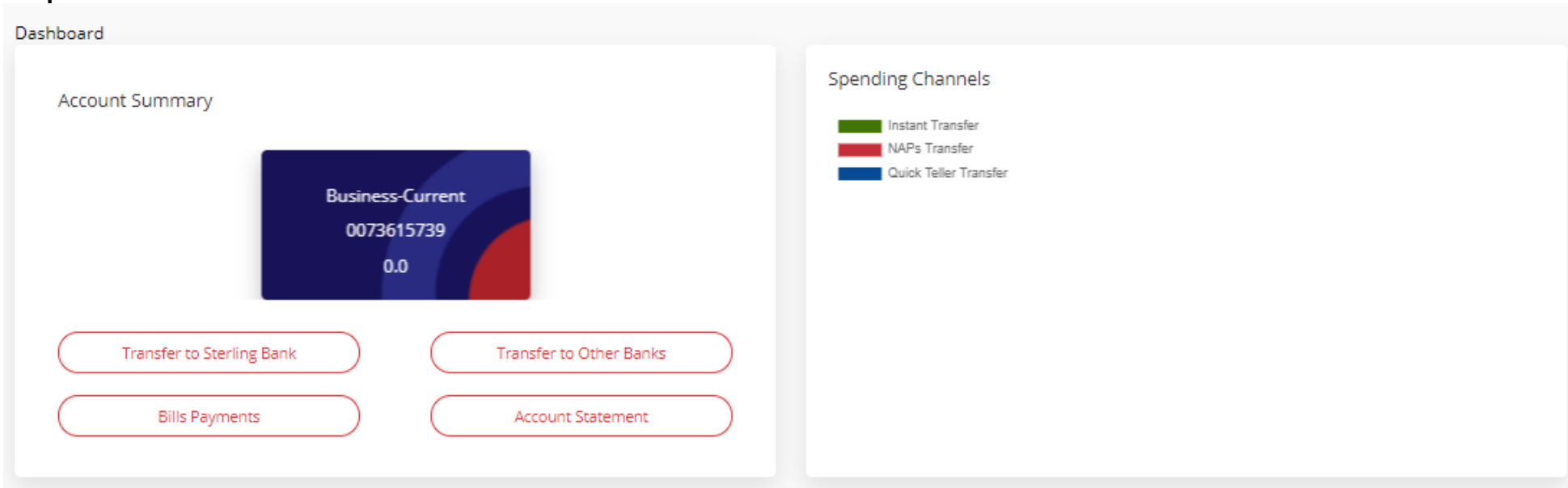
On this page, you would find helpful materials that would help you navigate the platform seamlessly. They include:

- ❖ User Guide
- ❖ Video Tutorials
- ❖ Frequently Asked Questions (FAQs)

Navigating the SterlingPro Dashboard (1)

The dashboard gives you an overview of your accounts at a glance. From the dashboard, there are shortcuts that redirect you to other features on the platform; we would be showing you how to navigate the dashboard in this section.

Top of the dashboard



The screenshot shows the top of the SterlingPro dashboard. On the left, under the heading "Account Summary", there is a card for a "Business-Current" account with the number "0073615739" and a balance of "0.0". Below this card are four buttons: "Transfer to Sterling Bank", "Transfer to Other Banks", "Bills Payments", and "Account Statement". On the right, under the heading "Spending Channels", there is a legend with three items: "Instant Transfer" (green), "NAPs Transfer" (red), and "Quick Teller Transfer" (blue).

Account Summary: reflects all your accounts linked to SterlingPro with their respective balances. Clicking on any of the links would redirect you to "[Initiate Transfers](#)", "[Initiate Bill payments](#)" and "[View your account statements](#)"

Spending Channels: This shows you a circular graph of your spend using any of the following channels- Instant Transfer, NAPS transfer(Bulk Transfer) and Quickteller transfer (Bill payments and airtime purchase)

Navigating the SterlingPro Dashboard (2)



Bottom of the dashboard

Transaction History

Show More

Fund Transfer

18.54

3/24/2020 3:10:28 PM

2008611497

Fund Transfer

21.76

3/24/2020 3:10:16 PM

3025792565

Fund Transfer

15.00

3/24/2020 3:08:10 PM

0069431019

Fund Transfer

25.00

3/24/2020 3:08:06 PM

2008611497

Fund Transfer

2/6/2020 12:09:14 PM

Transaction Types



Transaction history: shows you all recent transactions carried out on your accounts. Click on “Show more” to generate transaction reports

Transaction Types: This shows you a graphical representation of your transaction volume for specific months. The **green bar** refers to “Bank transfers” while the **red bar** refers to “Bills payment”

View your Inflow you have received today.

View your inflows: This shows you a list of all funds received into your accounts linked to SterlingPro on each day

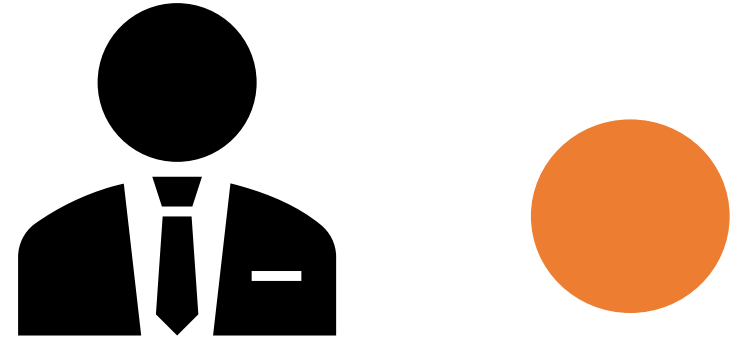
User Profiles on SterlingPro

There are two types of User Profiles on SterlingPro:

- ❖ Sole
- ❖ Multiple

Sole User Profile

A Sole User profile can complete transactions solely/independent of other users on the platform. This means that you are not required to create other Users. This profile is commonly used by sole signatory companies/businesses

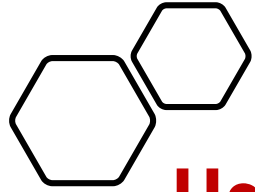


Multiple User Profile

A Multiple User profile allows for the creation of other user roles (Administrator, Initiator, Verifier, Approver and Authorizer) to complete transactions across defined approval levels. This profile is mostly useful by companies with multiple signatory accounts



Please note: User profiles are defined at the point of onboarding upon completion of the SterlingPro enrolment form. You can also request to switch profile type dependent on your company's preference

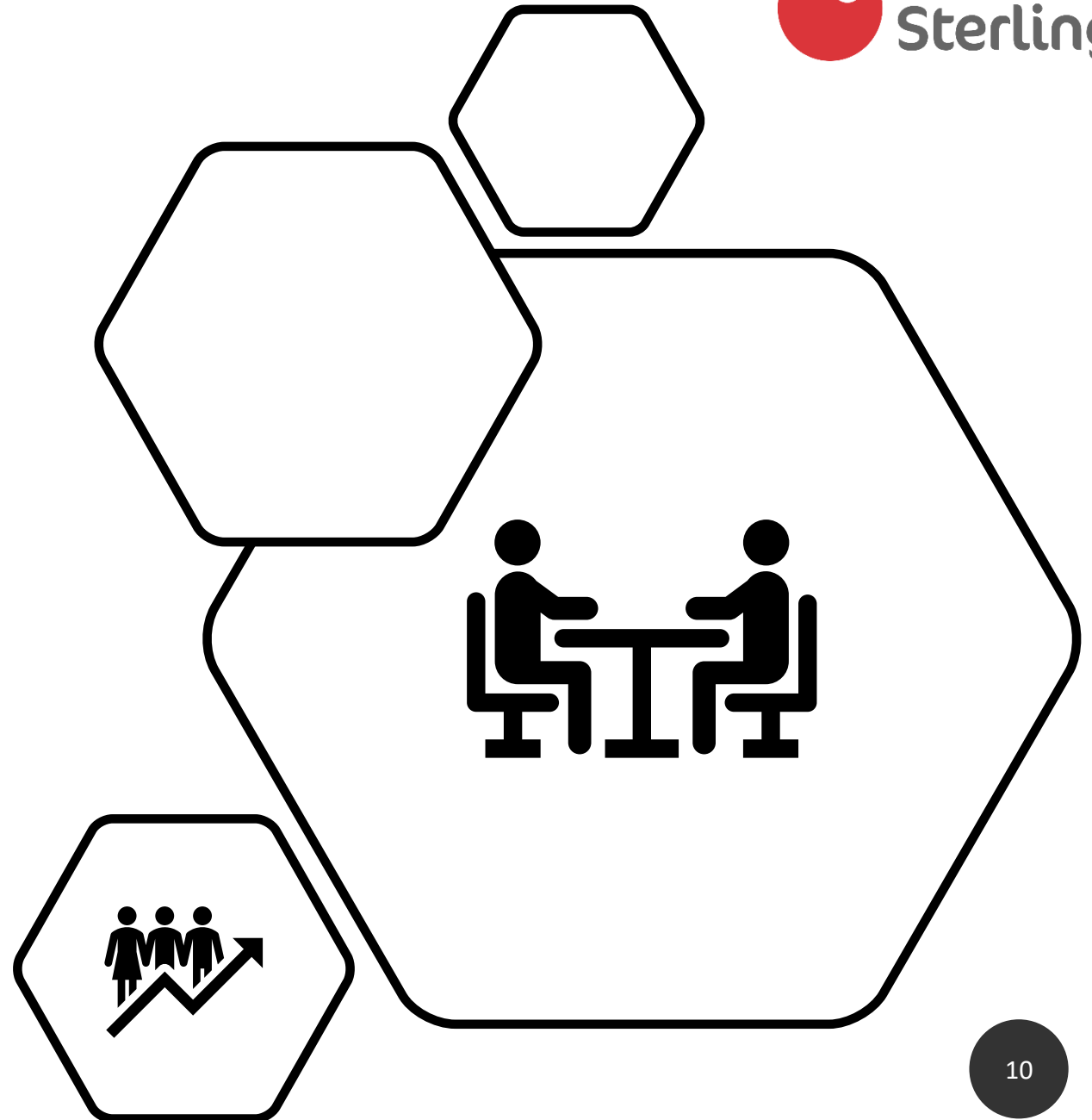


User Roles on Sterling Pro

There are five(5) user roles available on Sterling Pro:

- ❖ Administrator
- ❖ Initiator
- ❖ Verifier
- ❖ Approver
- ❖ Authorizer

In the next few pages, we would be telling you all you need to know about these roles and what they all mean for your company's profile on Sterling Pro.



ADMINISTRATOR

The Administrator is responsible for creating other users, setting approval levels and creating user permissions on your company's profile on Sterling Pro.

Please note:

- This role is not transactional i.e. the user profiled as an Administrator would be unable to initiate transactions on the platform.
- They can download account statements and generate reports
- They can double as an Authorizer. Meaning that they can authorize completed transactions.
- The Administrator's profile is created at the Branch. Once this is done, the administrator proceeds to create other users on the platform.

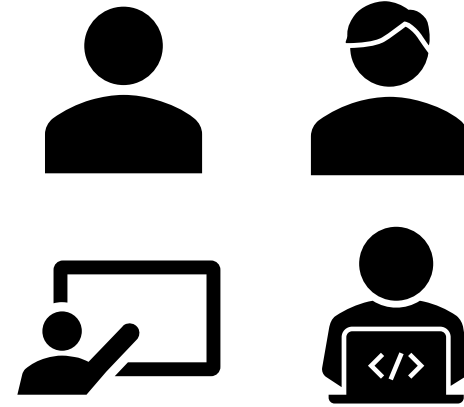


INITIATOR

An initiator's role is to initiate transactions and service requests on your company profile.

Here are the tasks that can be performed by an initiator:

- Single interbank or intrabank transfers (Foreign and Local transfers)
- Bulk transfers upload
- Liquidity Management- Account Sweep
- Beneficiary Management (Addition of new beneficiaries & deletion/deactivation of existing beneficiaries)



APPROVER | VERIFIER | AUTHORIZER

The Approver, Verifier and Authorizer roles are the approving roles on SterlingPro. They are responsible for approving requests- Funds transfer, Bill Payments and Liquidity Management- Sweep Account etc.

Depending on your company's set approval level, one or all of these approving roles would be required to authorize transactions.

It is important to note that the "Authorizer" is the final approval role. i.e. transactions must pass through an "Authorizer" successfully before the transaction can be consummated successfully

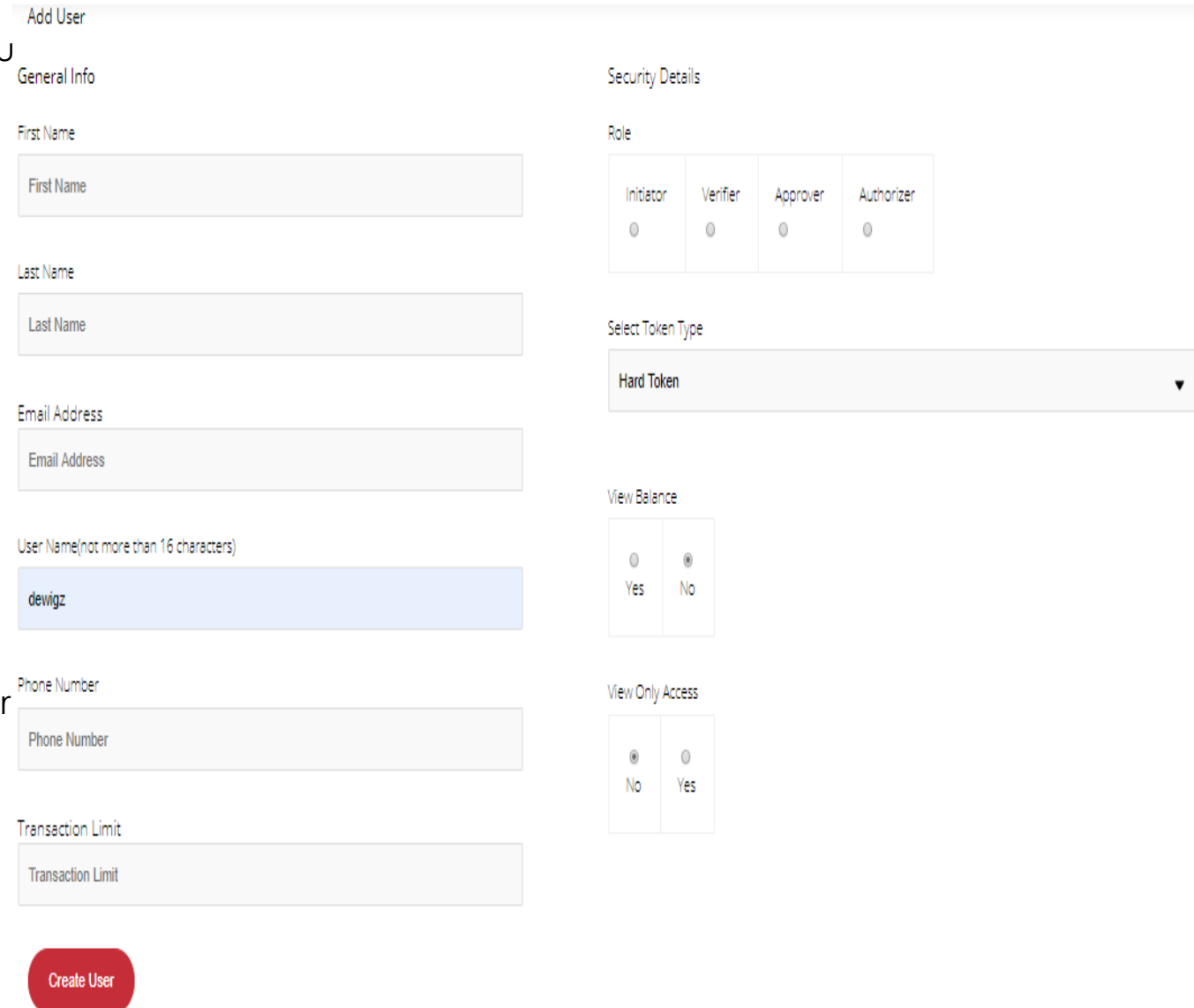


Creating and deactivating Users (1)

To create Users:

- ❖ Click “**Settings**” from the “**bottom left corner**” of the menu options on the platform
- ❖ Click “**Manage Users**”
- ❖ Click on “**Add user**” at the top of the page
- ❖ Enter the user’s first name, last name, email address, preferred username, phone number & transaction limit
- ❖ Select the role you would like to assign to the user (Initiator, Verifier, Approver & Authorizer) and token type (Hard & Mobile Token)
- ❖ Grant the user “**View balance**” and/or “**View only**” permission by clicking on “**Yes or No**”
- ❖ Click on “**Create user**” and input the 6-digit code on your M-token /Hard token to complete user creation
- ❖ An email would be sent to the new user with their logon details

Please note: Due to the sensitive nature of the Authorizer's profile, it needs to be made active by the Branch after creation. To do this, send an email to customersuccess@sterling.ng with the username OR contact your Relationship Manager.



Add User

General Info

First Name

Last Name

Email Address

User Name(not more than 16 characters)

Phone Number

Transaction Limit

Security Details

Role

Initiator	Verifier	Approver	Authorizer
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Select Token Type

View Balance

<input type="radio"/>	<input type="radio"/>
Yes	No

View Only Access

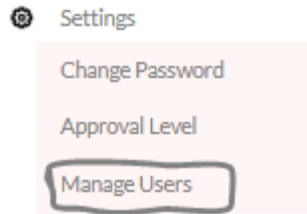
<input type="radio"/>	<input type="radio"/>
No	Yes

Create User

Creating and deactivating Users (2)

To make a user inactive:

- ❖ Click on **Settings** from the “**bottom left corner**” of the menu options on the Platform
- ❖ Click on “**Manage Users**” (A list of all created users would be shown)



- ❖ Select the specific user you'd like to delete and click on “**Edit**”

Edit	Account Permission	Edit FCY Limit	CSTeam	test test	customersuccess@sterling.ng	100.00	Approver	Active
----------------------	------------------------------------	--------------------------------	--------	-----------	-----------------------------	--------	----------	--------

- ❖ Scroll to the bottom of the page where you would find “**Status**”
- ❖ Change “**Status**” from “**Active**” to “**Inactive**”

Status

Inactive ▼

- ❖ Click on “**Update User**” and input the 6-digit code on your M-token /Hard token to make the profile inactive

Changing User Roles

To change a user's role:

- ❖ Click on **Settings** from the “**bottom left corner**” of the menu options on the platform
- ❖ Click on “**Manage Users**” (A list of all created users would be shown)
- ❖ Select the specific user you'd like to delete and click on “**Edit**”

Edit	Account Permission	Edit FCY Limit	CSTeam	test test	customersuccess@sterling.ng	100.00	Approver	Active
----------------------	------------------------------------	--------------------------------	--------	-----------	-----------------------------	--------	----------	--------

- ❖ Change the “**Role**” from the current role of the user to a preferred new role

Role

<input checked="" type="radio"/> Initiator	<input type="radio"/> Verifier	<input type="radio"/> Approver	<input type="radio"/> Authorizer
--	--------------------------------	--------------------------------	----------------------------------

- ❖ Click on “**Update User**” and input the 6-digit code on your M-token /Hard token to complete role change

Please note:

- An Administrator cannot change their role. If you change your role on the platform, your Admin rights would be lost, and you would be required to send an email to customersuccess@sterling.ng for restoration of your rights
- An Administrator can profile him/herself with the same details as an Authorizer on the company's profile (Creating yourself as an Authorizer would not result in the loss of your Administrator rights)
- An Administrator cannot edit the details of an Authorizer. To make any changes, please send an email to customersuccess@sterling.ng

Setting Approval Levels (1)

Setting approval levels enable you define the workflow, which your transactions must go through on your company's profile on SterlingPro.

There are three approval levels to choose from based on your company's preference:

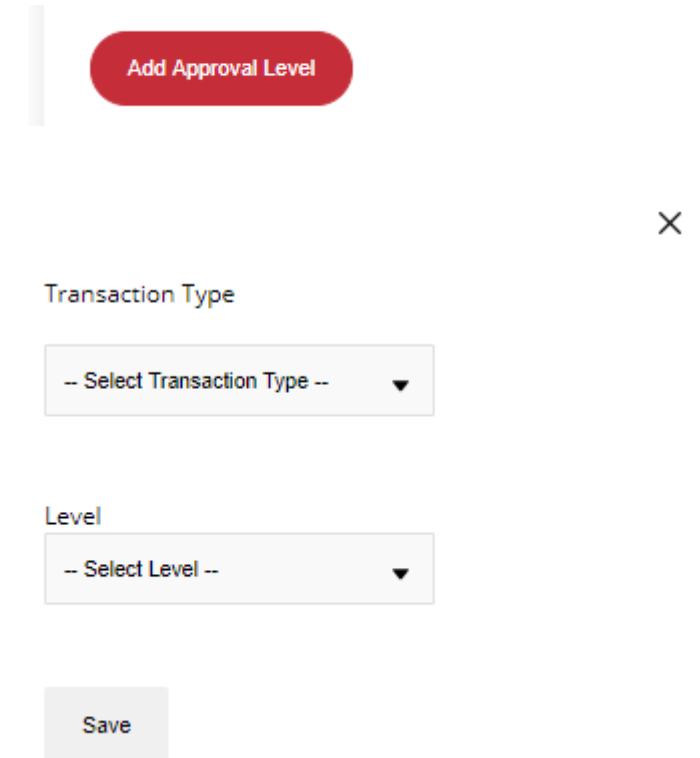
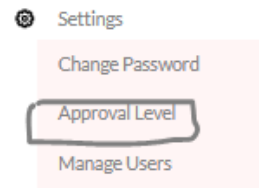
- (1) Initiator---Authorizer** (Selecting this level means that transactions from the Initiator would go straight to the Authorizer i.e. 2 users are required for a transaction to be consummated successfully)
- (2) Initiator---Approver---Authorizer** (Selecting this level means that transactions from the Initiator would be passed through the Approver and Authorizer i.e. 3 users are required for a transaction to be consummated successfully)
- (3) Initiator---Verifier---Approver---Authorizer** (Selecting this level means that transactions from the Initiator would be passed through the Verifier, Approver and Authorizer i.e. 4 users are required for a transaction to be consummated successfully)



Setting Approval Levels (2)

To set approval levels:

- ❖ Click on **Settings** from the “**bottom left corner**” of the menu options on the platform
- ❖ Click on “**Approval Level**”
- ❖ From the top right of the page, click “**Add Approval Level**”
- ❖ Select the “**transaction type**” from the dropdown list- “**Funds transfer, Bills payment, Vendor Management, Liquidation Management**”
- ❖ Select “**Level**” from the dropdown list. (There are three levels of approvals”
- ❖ Click “**Save**” to complete approval level creation

A screenshot of the 'Add Approval Level' form. At the top right is a red button labeled 'Add Approval Level'. Below it is a close button 'X'. The form contains two dropdown menus: 'Transaction Type' with the placeholder text '-- Select Transaction Type --' and 'Level' with the placeholder text '-- Select Level --'. At the bottom is a 'Save' button.

P.S: Approval levels must be created for each transaction type

Creating User permissions (1)

This feature allows you define what each user can do on your Company's profile.

User permissions available on SterlingPro are:

- (1) **View only** – Users can view statement and account balances only
- (2) **View and Transact** – Users can view account statement & balances and also transact on the platform
- (3) **Transact only**- User can only transact. They would not be able to view statements of account and/or account balances
- (4) **Transaction Limit**- Users can be granted specific limits for each account linked to your company profile

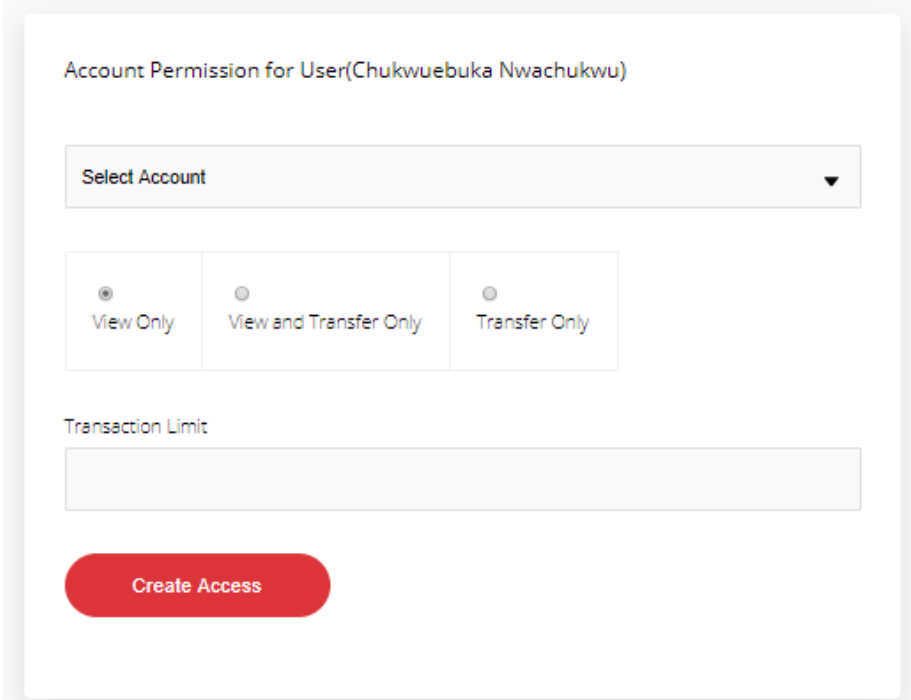


Creating User permissions (2)

To create user permissions:

- ❖ Click on **Settings** from the “**bottom left corner**” of the menu options on the platform
- ❖ Click on “**Manage Users**” (A list of all created users would be shown)
- ❖ Select the specific user you’d like to create permissions for and click on “**Account Permissions**”
- ❖ Select the account you’d like the user to have access to from the dropdown list
- ❖ Select the account permission (View only, View & Transfer only or Transfer only) for the user
- ❖ Enter “**transaction limit**” for the user
- ❖ Click on “**Create Access**” to complete user permission setup

Please note: You can delete the account permissions set for a user at any time by clicking on the 🗑️ (delete) icon.



Account Permission for User(Chukwuebuka Nwachukwu)

Select Account ▼

View Only View and Transfer Only Transfer Only

Transaction Limit

Create Access

Setting Local Transaction Limits (1)

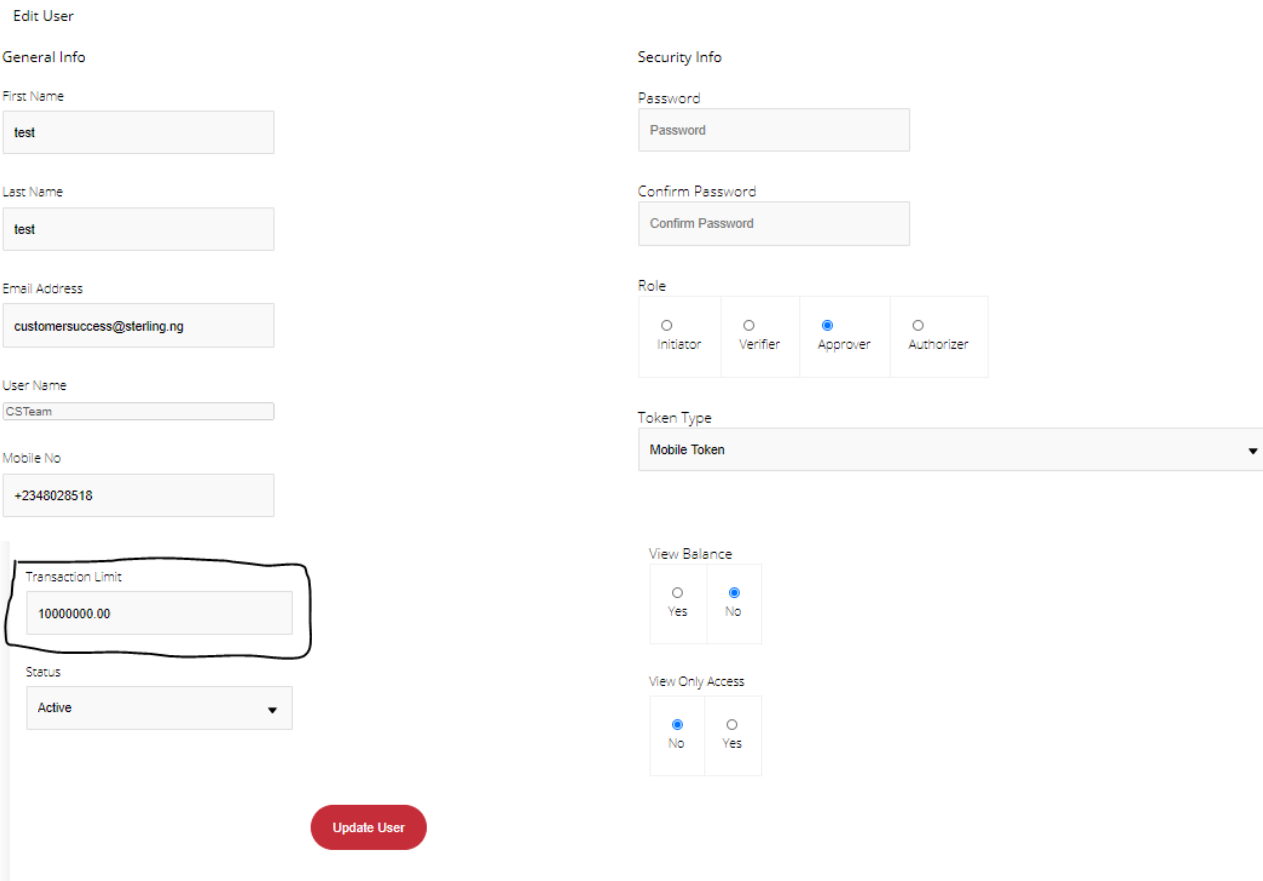
Limits can be set for each user during first time creation ([see page 14](#)) and on specific accounts ([see page 20](#))

To **set and update** local transaction limits for each user :

- ❖ Click on **Settings** from the “**bottom left corner**” of the menu options on the platform
- ❖ Click on “**Manage Users**” (A list of all created users would be shown)
- ❖ Select the specific user you’d like to set limit for, and click on “**Edit**”
- ❖ Input the “**Transaction limit amount**” for the specific user
- ❖ Click on “**Update User**” and input the 6-digit code on your M-token /Hard token to complete

Please note: You would not be able to update transaction limits for the “**Authorizer**”

To set Authorizer's limit, please send an email to customersuccess@sterling.ng , contact your Relationship Manager **OR** visit us at any of our branches.



Edit User

General Info

First Name
test

Last Name
test

Email Address
customersuccess@sterling.ng

User Name
CSTeam

Mobile No
+2348028518

Transaction Limit
10000000.00

Status
Active

Security Info

Password
Password

Confirm Password
Confirm Password

Role
 Initiator Verifier Approver Authorizer

Token Type
Mobile Token

View Balance
 Yes No

View Only Access
 No Yes

Update User

Setting FCY Transaction Limits (2)

In this section, we would be showing you how to edit and setup foreign currency (FCY) transaction limit for users on your company profile

To **set and edit** FCY limits for a user :

- ❖ Click on **Settings** from the “**bottom left corner**” of the menu options on the platform
- ❖ Click on “**Manage Users**” (A list of all created users would be shown)
- ❖ Select the specific user you’d like to set limit for, and click on “**Edit FCY limit**”
- ❖ Select the foreign currency i.e. Dollars, Pound etc
- ❖ Input “**transaction amount**”
- ❖ Click on “**Set Limit**” and input the 6-digit code on your M-token /Hard token to complete

Edit Customer Foreign Currency Limit [REDACTED]

Select Currency ▼

Set Limit

Beneficiary Management (1)

To Add/Delete local beneficiaries:

1. Click on "Settings"
2. Select "Beneficiaries"

Manage Beneficiary

Add Beneficiary +

Click here to add a new beneficiary to this list

S/N	Full Name	Account Number	Beneficiary Name	Date Created	
1	[REDACTED]	[REDACTED]	Access Bank	9/5/2019 2:04:57 PM	Delete
2	[REDACTED]	[REDACTED]	Sterling Bank	9/24/2019 10:05:21 AM	Delete
3	[REDACTED]	[REDACTED]	Sterling Bank	9/23/2019 12:19:46 PM	Delete
4	[REDACTED]	[REDACTED]	Sterling Bank	1/9/2020 12:45:00 PM	Delete
5	[REDACTED]	[REDACTED]	Sterling Bank	9/20/2019 12:15:31 PM	Delete
6	[REDACTED]	[REDACTED]	Sterling Bank	9/29/2019 4:49:10 PM	Delete

Click here to delete an existing beneficiary from the list

Beneficiary Management (2)

To Add a foreign beneficiary

- ❖ Click on “**Settings**”
- ❖ Select “**Foreign Beneficiaries**”
- ❖ Click on “**Add new beneficiary**”
- ❖ Input “**Beneficiary account number**” –

Beneficiary account name would be auto-populated if the account number is correct

- ❖ Click on “**Save**”

Beneficiary Account Number

*

Beneficiary Account Name

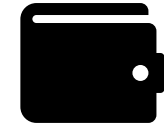
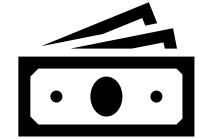
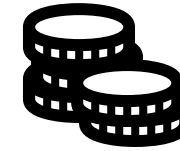
Save

Funds transfer on SterlingPro



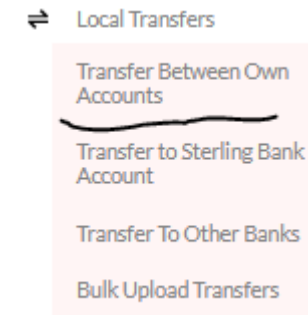
In this chapter, you would be shown how to:

1. Transfer funds between your accounts in Sterling Bank i.e. from your savings to current account
2. Transfer funds to another Sterling Bank account
3. Transfer funds to beneficiaries in other Banks
4. Initiate Bulk transfers on Sterling Pro



To transfer between your own accounts i.e. from your corporate account to your other accounts (Savings or Current) in Sterling, follow these steps:

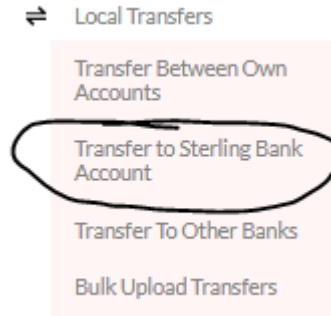
- ❖ Click on “**Local Transfers**”
- ❖ Select “**Transfer between own accounts**” from the dropdown
- ❖ Select the “**source**” and “**destination**” accounts, input the amount and description of the transaction
- ❖ Click on “**Proceed**” to complete the transfer to your other account



Funds transfer: Sterling-Sterling (1)

To transfer funds to another Sterling Bank account, follow these steps:

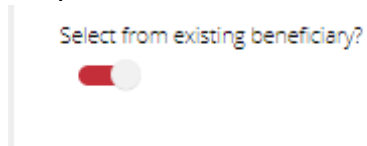
- ❖ Click on “**Local Transfers**”
- ❖ Select “**Transfer to Sterling Bank account**”



- ❖ Select and input the required information in the fields that would be displayed to you. You can transfer to a “**saved beneficiary**” or “**new beneficiary**”

1. To transfer to a saved beneficiary,

- Select “**Account**” – The account you want to initiate transaction from
- Slide your mouse through “**Saved Beneficiary**”



- Select “**Beneficiary**”. (The Beneficiary name would be automatically populated in the next box)
- Input “**transaction amount**”
- Insert a description e.g. Payment for stock
- Click on “**Proceed**” to send transaction for approval (If you’re a sole user, input your 6-digit token code to complete transaction)

Funds transfer: Sterling-Sterling (2)

To transfer to a new beneficiary:

- Select “**Account**” – The account you want to initiate transaction from
- Input the “**Recipient/Beneficiary’s account number**”
(Beneficiary name is auto-populated in the next field)
- Input “**Transaction amount**”
- Insert a description e.g. Payment for stock
- Click “**Proceed**” to send transaction for approval **(if you’re a sole user, input your 6-digit token code to complete transaction)**

Select Account ▼

Select from existing beneficiary?

Recipient Account Number
Beneficiary Account

Beneficiary Name
Beneficiary Name

Amount

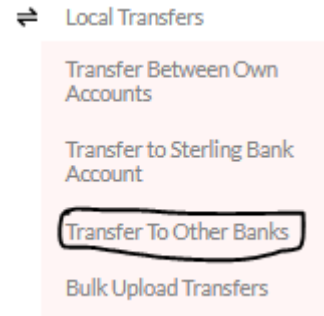
Description

Proceed

Funds transfer: Other Banks (1)

To transfer funds to accounts in other Banks, follow these steps:

- ❖ Click on “Local Transfers”
- ❖ Select “Transfer to Other Banks”



To transfer to a saved beneficiary,

- Select “**Account**” – The account you want to initiate transaction from
- Slide your mouse through “**Select from existing beneficiary?**”.
- Select your preferred beneficiary. (A dropdown of saved beneficiaries would be shown.)

The account name, bank name & account number would be automatically populated in the required fields

- Input “**transaction amount**”
- Insert a description e.g. Payment for stock
- Click on “**Proceed**” (If you’re a sole user, input your 6-digit token code to complete transaction)

Transfer to Other Banks

From

Select Account ▼

Select from existing beneficiary?

To Beneficiary

Select Beneficiary ▼

Recipient Bank

▼

Recipient Account Number	Recipient Account Name
0	Beneficiary Name

Amount

Transfer Description

Proceed

Funds transfer: Other Banks (2)

To transfer to a new beneficiary:

➤ Select “**Account**” – The account you want to initiate transaction from

➤ Select “**Recipient Bank**”

➤ Input the recipient's account number

The recipient's name is autogenerated if the correct account number and bank is selected

➤ Input “**transaction amount**”

➤ Insert a description e.g. Payment for stock

➤ Click on “**Proceed**” (If you're a sole user, input your 6-digit token code to complete transaction)

Transfer to Other Banks

From

Select from existing beneficiary?

Recipient Bank

Recipient Account Number

Recipient Account Name

Amount

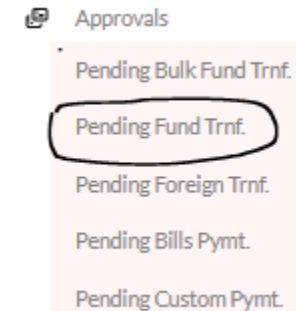
Transfer Description

Proceed

Funds transfer: Approving single transfers

To approve pending funds transfer :

- ❖ Click on “**Approvals**” from the “bottom left corner” of the menu options on the platform
- ❖ Select “**Pending fund trnf**”
- ❖ Select the “**Specific transaction**” or “**Select All**”



Single Transactions

Authorize Reject

☐	S/N	ID	DR. A/C	Credit A/C	CR. A/C Name	CR. Amount	Destination Bank	Narration	Current Status
☐	1	CIBIB91741292001477638501042020	0073615739	██████████	ABIODUN ██████████	100.00	Sterling Bank	test	Initiated
☐	2	CIBIB883702171721477638531032020	0073615739	001██████████7873	██████████RUTH ██████████	100.00	GTBank Plc		Initiated
					Total:	200			

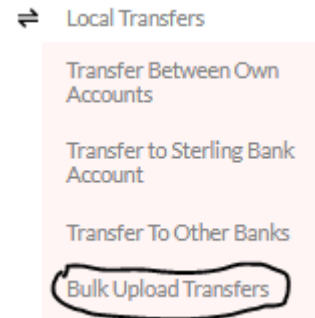
- ❖ Click “**Authorize**” or “**Reject**” – As the case may be
- ❖ Input the **6-digit code** from your M-token or Hard token device
- ❖ Click “**OK**”

Please note: For Multiple signatory profiles, only Verifiers, Approvers and Authorizers can approve pending payments requests. Without the “Authorizers” approval, transactions would not be consummated/completed successfully

Funds transfer: Bulk Transfer (1)

To initiate bulk transfers, follow these steps:

- ❖ Click on “**Local Transfers**”
- ❖ Select “**Bulk Upload Transfers**”



- ❖ Click on “**Instructions**” from the far-right corner of the page (A popup window would open showing you the instructions for initiating bulk transfers for you to follow)

×

To make a Bulk Payment, please follow the steps below:

1. Download the Bulk Payments Template [here](#). Input Beneficiary details using the defined format
2. Download and Add the [Bank Code](#) to the beneficiary list.
3. Choose the account you wish to debit.
4. Save the listed Beneficiaries as a new 'Bulk Payments List'.
5. Upload the file. Begin processing the payment once the file is uploaded successfully..

- ❖ Download the “**Bulk upload template**” from the instruction list (an excel sheet with specific information you’re required to populate for upload). Details include: Account number, Transaction amount, remarks, bank code

Funds transfer: Bulk Transfer (2)

- ❖ Download the “**Bank Code**” template to extract the codes for each Bank
- ❖ After populating the template, click on “**Upload**”
- ❖ Select “**Account**” - The account you want to initiate transaction from
- ❖ Upload “**completed excel template**” – Choose saved excel file from your desktop/laptop
- ❖ Choose “**Mode of debit**” (Single or Multiple) (**Single**- Only 1 debit will be reflected on your account; **Multiple**- Each specific transaction debit would be reflected on your account)
- ❖ Click on “**Upload**” to send transaction for approval (**if you're a sole user, input your 6-digit token code to complete transaction**)

From

Select Account ▼

File Upload

Choose File No file chosen

Mode of Debit

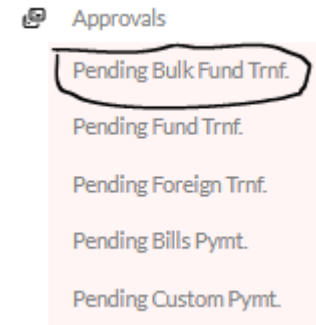
Choose ▼

Upload

Funds transfer: Approving Bulk Transfers (1)

To approve pending bulk transfer :

- ❖ Click on “**Approvals**” from the “bottom left corner” of the menu options on the platform
- ❖ Select “**Pending bulk fund trnf**”
- ❖ Select the “**Specific transaction**” or “**Select All**”



Single Transactions

S/N	ID	DR. A/C	Credit A/C	CR. A/C Name	CR. Amount	Destination Bank	Narration	Current Status
1	CIBIB91741292001477638501042020	0073615739	[REDACTED]	ABIODUN [REDACTED]	100.00	Sterling Bank	test	Initiated
2	CIBIB883702171721477638531032020	0073615739	001 [REDACTED]	[REDACTED] RUTH [REDACTED]	100.00	GTBank Plc		Initiated
Total:					200			

- ❖ Click “**Authorize**” or “**Reject**” – As the case may be
- ❖ Input the **6-digit code** from your M-token or Hard token device
- ❖ Click “**OK**”

Please note: For Multiple signatory profiles, only Verifiers, Approvers and Authorizers can approve pending payments requests. Without the “Authorizers” approval, transactions would not be consummated/completed successfully

Foreign Transfers

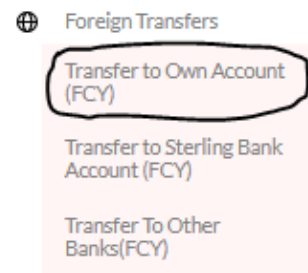
In this section, we would be showing you how to initiate foreign transfers:

1. Between your accounts in Sterling Bank i.e. from your foreign currency denominated account to a Naira account or another foreign currency denominated account
2. To another Sterling Bank account
3. To beneficiaries (foreign account holders) in other Banks



To initiate **foreign transfers between your accounts in Sterling (FCY to naira/FCY to FCY account)**:

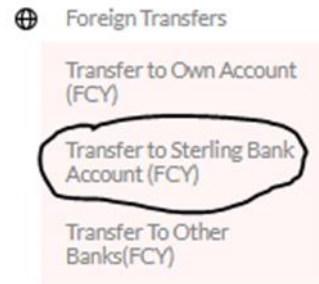
- ❖ Click on “**Foreign Transfers**”
- ❖ Select “**Transfer to Own Account**”
- ❖ Select “**Source Account**”
- ❖ Select “**Destination Account**”
- ❖ Input “**Transaction Amount**” (The exchange rate would be shown by the side)
- ❖ Insert a description e.g. Payment for stock
- ❖ Click on “**Proceed**” (If you’re a sole user, input your 6-digit token code to complete transaction)



Foreign transfers: Sterling- Sterling (1)

To initiate foreign transfers to a Sterling Bank Account:

- ❖ Click on “**Foreign Transfers**”
- ❖ Select “**Transfer to Sterling Bank Account (FCY)**”
- ❖ Select “**Account**” to transfer from



To transfer to a saved beneficiary, slide your mouse through “**Select from existing beneficiary**”.

Select from existing beneficiary?



- Select “**Beneficiary**” from the dropdown. *(The Beneficiary name would be automatically populated in the next box)*
- Input “**transaction amount**”
- Insert a description e.g. Payment for stock
- Read the “**Terms and Conditions(T&C)**” and tick the “box” to agree to the T&Cs
- Click on “**Proceed**” to send transaction for approval (**If you’re a sole user, input your 6-digit token code to complete transaction**)

Transfer to Sterling Bank(FCY)

Daily limit for funds transfer:

- o Cash Deposit (FCY deposited at the branch): \$10,000.
- o Electronic inflow (FCY received via electronic funds transfer): \$25,000
- o To increase limit on electronic inflows, please complete the [Limit Enhancement and Indemnity forms \(Limit Enhancement and Indemnity form\)](#) and send to customercare@sterling.ng or call your Relationship Manager to process this on your behalf.
- o For your transaction to be processed successfully, please ensure that your account is funded with the required amount including charges

From

Select Account ▼

Select from existing beneficiary?

Select Beneficiary

-- Select Beneficiary -- ▼

Beneficiary Name

Beneficiary Name

Amount

Rate:

Description

I have read and understood the [Terms & Conditions \(Terms and Condition\)](#) and agree to abide by them:

- o Charges
- o Indemnity & limit enhancement forms ([Limit Enhancement](#) and [Indemnity form](#))
- o Correspondent bank details

Proceed

Information on transfer limits

Foreign transfers: Sterling- Sterling (2)

To transfer to a new beneficiary (Sterling Account):

- Select “**Account**” – The account you want to initiate transaction from

- Input the recipient's account number

The recipient's name is autogenerated if the correct account number is inputted

- Input “**transaction amount**”
- Insert a description e.g. Payment for stock
- Read the “**Terms and Conditions(T&C)**” and tick the “box” to agree to the T&Cs

- Click on “**Proceed**” to send transaction for approval
(If you're a sole user, input your 6-digit token code to complete transaction)

Transfer to Sterling Bank(FCY)

Daily limit for funds transfer:

- Cash Deposit (FCY deposited at the branch): \$10,000.
- Electronic inflow (FCY received via electronic funds transfer): \$25,000
- To increase limit on electronic inflows, please complete the Limit Enhancement and Indemnity forms (Limit Enhancement and Indemnity form) and send to customercare@sterling.ng or call your Relationship Manager to process this on your behalf.
- For your transaction to be processed successfully, please ensure that your account is funded with the required amount including charges

From

Select Account ▼

Select from existing beneficiary?

Recipient Account Number

Beneficiary Account

Beneficiary Name

Beneficiary Name

Amount

Rate:

Description

I have read and understood the Terms & Conditions (Terms and Condition) and agree to abide by them:

- Charges
- Indemnity & limit enhancement forms (Limit Enhancement and Indemnity form)
- Correspondent bank details

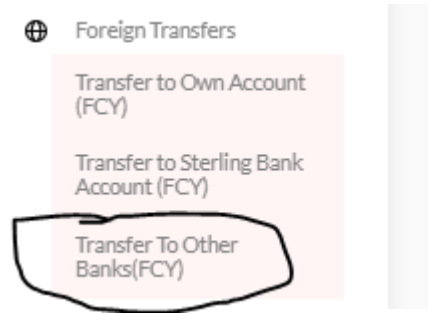
Proceed



Foreign transfer: Other Banks (1)

To initiate foreign transfers to accounts in other Banks, follow these steps:

- ❖ Click on “**Foreign Transfers**”
- ❖ Select “**Transfer to Other Banks (FCY)**”



- ❖ Select “**Source Account**”- The account you want to initiate transaction from
- ❖ Select “**Fee Account**”- The account you'd like the transfer fee to be debited from

Fee Account *

-- Select your fee account --

- ❖ Input “**Amount**” and “**Beneficiary Account number**”

Amount *

Currency *

Beneficiary Account *

Beneficiary Account

Foreign transfer: Other Banks (2)



- ❖ Select “**Beneficiary Country**” from the dropdown list- Country where the Beneficiary's bank is domiciled

Country *

- ❖ Input the “**Beneficiary’s IBAN/Routing number**” – *This information should be retrieved from the beneficiary for this section*

Beneficiary Bank IBAN/Routing Number *

- ❖ Input the “**Beneficiary Bank Swift Code**” - *The Bank name would be auto-populated after this is correctly inputted*

Beneficiary Swift Code *

- ❖ Input the “**Beneficiary name**” and “**Beneficiary Address**”

Beneficiary Name *

Beneficiary Address *

Foreign transfer: Other Banks (3)

- ❖ Select from the dropdown who **“Offshore charges would be paid by”** - *Sender: Your company or Beneficiary: Recipient of the funds*

Offshore Charges Paid By *

- ❖ Select **“Source of Fund”** – Cash or Transfer. *Cash: This means that the foreign currency in your account was deposited at the branch while Transfer: Means that the foreign currency in your account was received via electronic inflow*

Source Of Fund *

- ❖ Input **“Purpose of payment”** e.g. Payment for new desktops

Purpose of Payment*

- ❖ Enter the **“Email address for Telex”** – *Email address where we should send the telex copy to when transaction is completed*

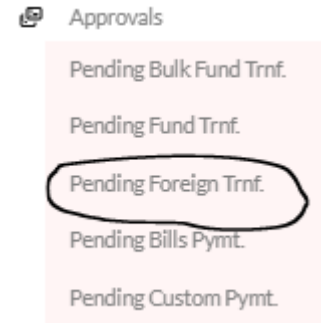
Email Address for Telex*

- ❖ Read the **“Terms and Conditions(T&C)”** and tick the “box” to agree to the T&Cs
- ❖ Click on **“Proceed”** to send transaction for approval (**If you’re a sole user, input your 6-digit token code to complete transaction**)

Foreign transfer: Transaction approval

To approve pending foreign transfer :

- ❖ Click on “**Approvals**” from the “bottom left corner” of the menu options on the platform
- ❖ Select “**Pending foreign trnf**”
- ❖ Select the “**Specific transaction**”
- ❖ Click “**Approve**” or “**Reject**” – As the case may be



Foreign Transfer Approval



- ❖ Input the **6-digit code** from your M-token or Hard token device
- ❖ Click “**OK**”

Please note: For Multiple signatory profiles, only Verifiers, Approvers and Authorizers can approve pending payments requests. Without the “Authorizers” approval, transactions would not be consummated/completed successfully

Confirmation of FCY transactions

On SterlingPro, you would be able to track the status of foreign currency (FCY) transfers done from the platform:

To do this,

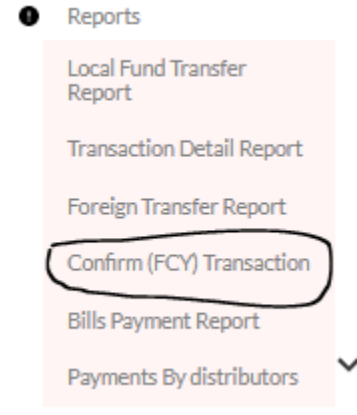
- ❖ Click on “**Reports**” from the bottom-left corner of the menu options on the platform
- ❖ Select “**Confirm (FCY) transaction**”
- ❖ Input your reference number in the box tagged “**SBK/FT/20/**”

FCY Tracking

SBK/FT/20/

View

- ❖ Click on “**View**” to see the status of your transactions

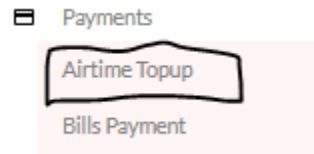


Payments (1)

In this section, we would be showing you how to initiate 'Bill Payments', 'Custom Payments' & 'Airtime Purchase' on your profile.

To initiate **Airtime Purchase requests:**

- ❖ Click on **"Payments"**
- ❖ Select **"Airtime Topup"**
- ❖ Select **"Network provider"** - Airtel, Globacom, MTN etc
- ❖ Input **"Amount"**
- ❖ Input **"Phone number"** to be recharged
- ❖ Click **"Proceed"** to initiate airtime purchase request **(If you're a sole user, input your 6-digit token code to complete transaction)**



Airtime Payment

From

Select Account ▼

To

Please Select ▼

Amount

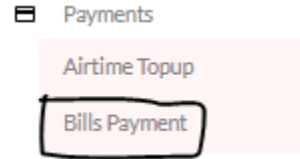
Phone Number

Proceed

Payments (2)

To initiate **Bill Payment requests:**

- ❖ Click on “**Payments**”
- ❖ Select “**Bill Payments**”
- ❖ Select “**Account**” to be debited for the payment
- ❖ Select “**Category**” (Cable Tv, Hotels & levies etc.)
- ❖ Select “**Biller**”
- ❖ Select “**Package**” you’re paying for
- ❖ Input “**Amount**”
- ❖ Input “**Subscriber info**”
- ❖ Click “**Proceed**” to send transaction for approval (**If you’re a sole user, input your 6-digit token code to complete transaction**)



Bills Payment

From

Select Account

Select from existing favourites?

Select Category

Please Select

Select Biller

Select Package

Amount

Charge: 100

Subscriber Info

Proceed

Payments: Approving payment requests

To approve pending payments:

- ❖ Click on “**Approvals**” from the “bottom left corner” of the menu options on the platform
- ❖ Select “**Pending bill payment**”
- ❖ Select “**Account**” and “**Category**”
- ❖ Click “**Search**”

Pending Bills Payment

Debit Account

-- Select Account --

Category

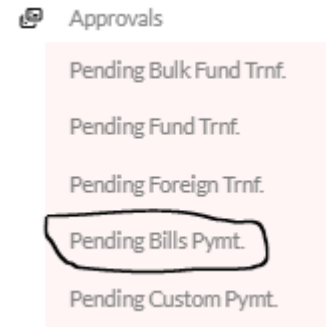
--Please Select--

Search

Authorize

Reject

- ❖ Select “**Authorize**” or “**Reject**”
- ❖ Input the **6-digit code** from your M-token or Hard token device
- ❖ Click “**OK**”



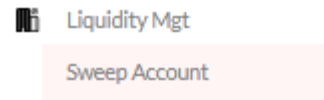
Please note: For Multiple signatory profiles, only Verifiers, Approvers and Authorizers can approve pending payments requests. Without the “Authorizers” approval, transactions would not be consummated/completed successfully

Liquidity Management- Account Sweep (1)

In this section, we would be showing you to how to setup “Sweep Account”. This feature allows you to automatically move funds from your collection account to your transactional account.

To get started:

- ❖ Click on “**Liquidity Mgt**” from the “left corner” of the menu options on the platform
- ❖ Select “**Sweep Account**”
- ❖ Click on “**Setup Sweep**” on the top right corner of the page
- ❖ Enter a “**Schedule Name**” – The name of the sweep schedule you’re about to setup
- ❖ Select “**Source Account**” – The account you want to sweep funds from
- ❖ Select “**Destination Account**”- Account you intend to move funds to
- ❖ Input the “**Amount**”
- ❖ Enter a “**Description**”
- ❖ Select “**Frequency**” – Hourly, Daily, Bi-weekly, Monthly or One-Off
- ❖ Click on “**Proceed**”



Schedule Name

Source Account

Select Account ▼

Destination Account

Select Account ▼

Amount

Transfer Description

Frequency

Hourly Daily Weekly Bi-Weekly Monthly One-Off

Proceed

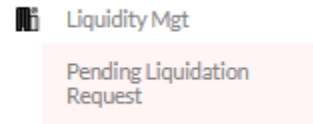
P.S. The Sweep Account feature is automatic and the frequency you select determines the number of times you want the sweep to occur.

Liquidity Management- Approving liquidation requests

To approve pending liquidation requests (Account Sweep):

- ❖ Click on “**Liquidity Mangement**” from the “bottom left corner” of

the menu options on the platform



- ❖ Select “**Pending liquidation request**”

- ❖ Select the “**Specific transaction**”

- ❖ Click “**Approve**” or “**Reject**” – As the case may be

- ❖ Input the **6-digit code** from your M-token or Hard token device

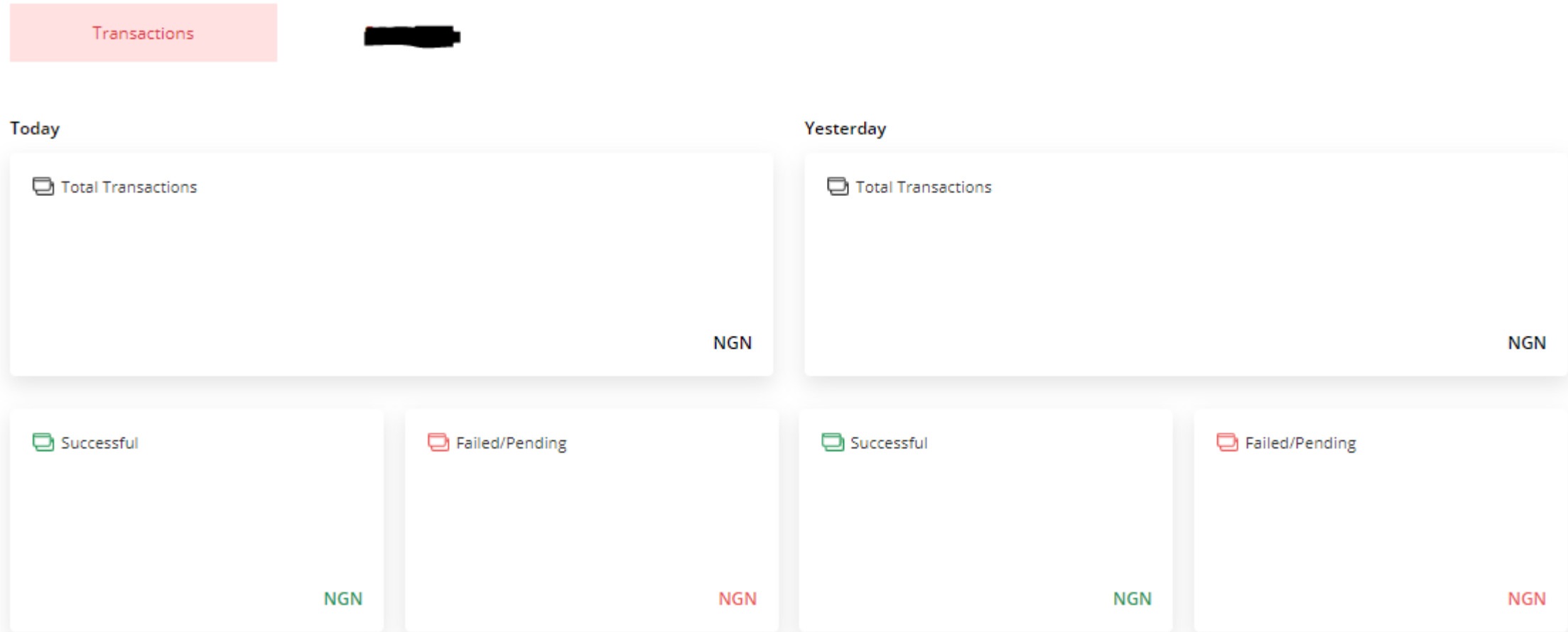
- ❖ Click “**OK**”

Please note: For Multiple signatory profiles, only Verifiers, Approvers and Authorizers can approve pending payments requests. Without the “Authorizers” approval, transactions would not be consummated/completed successfully

Transaction Status



The Transaction status feature shows you a summary of transactions done from your account at a glance. You would be able to view the amount and status (successful & failed) of transactions done on your account within a two-day period: the current and previous day.



Download & View Account Statement (1)

In this section, we would be showing you how to download and view your statement of accounts on SterlingPro.

Please note: Only users with permissions to view Account statements would be able to access this feature.

To get started,

- ❖ Click on “**Accounts**” from the “left corner” of the menu options on the platform
- ❖ Select “**Request Statement**” (A popup screen with the maximum period for statement download will be shown)- **Click “Ok” to continue**
- ❖ Select “**Account Number**” from the dropdown list
- ❖ Select “**format**” for download (PDF or Excel)
- ❖ Select “**Start**” and “**End**” dates
- ❖ Click “**Request Statement**” (a copy would be sent to your mailbox)

Request Statement

This service allows only a maximum period of 12 months for each request.

Account Number

Select Account

Format

Select Format

Start Date



End Date



Request Statement

Download & View Account Statement (2)

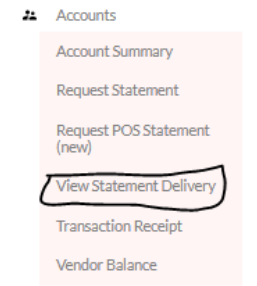
To view requested statement:

- ❖ A “call to action button” would be shown at the top of the page when you click on “Request Statement”. Click “**here**” to view the downloaded statement. (Please ensure that the statement has been delivered to your email address before clicking on the hyperlink)

Click [here](#) to view your statements. We have also sent a copy to chukwuebuka.nwachukwu@sterling.ng Can't see the mail? Please check your Spam mailbox.

ALTERNATIVELY

- ❖ Click on “**Accounts**” from the “left corner” of the menu options on the platform
- ❖ Select “**View Statement Delivery**”
- ❖ Select the “**Account**” you requested statement for, from the dropdown and click on “**View**”



View Requested Statement

Select Account ▼

View

- ❖ Click “**Download Statement**” to view requested statement

S/N	DR. A/C	Requested By	Recipients	Start Date	End Date	Document Format	Requested Date	
1	007365739	nwachukwuach	chukwuebuka.nwachukwu@sterling.ng	01/03/2020	06/04/2020	pdf	06/04/2020	Download Statement

P.S: We recommend you give it up to 5 mins for the statement to be delivered to your email before attempting to view/download statement on the platform

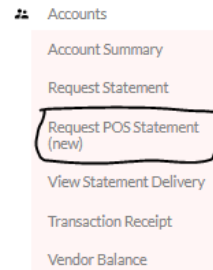
POS Statement Request

In this section, we would be showing you how to retrieve your POS statement.

This feature is only available for customers with POS accounts

To request your POS statement:

- ❖ Click on “**Accounts**” from the “left corner” of the menu options on the platform
- ❖ Click on “**Request POS statement**” (A popup screen with the maximum period for statement download will be shown)- **Click “Ok” to continue**
- ❖ Select “**Account Number**” from the dropdown list
- ❖ Select “**Start**” and “**End**” dates
- ❖ Click “**Request Statement**” (a copy would be sent to your mailbox)



Request POS Statement

This service allows only a maximum period of 12 months for each request.

Account Number

Select Account

Start Date

End Date

Request Statement

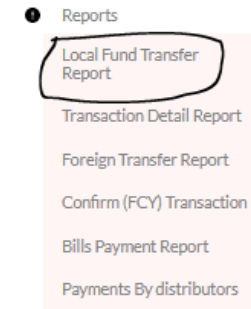
Report Generation (1)

In this section, we would be showing you how to generate reports on SterlingPro . The reports we would be discussing in this section are:

1. Local Funds transfer Report
2. Transaction detail report
3. Foreign transfer report
4. Bills Payment report
5. Payment by distributors

To download and view **“Local Funds Transfer report”**:

- ❖ Click on **“Reports”** from the “left corner” of the menu options on the platform
- ❖ Select **“Local Funds Transfer Report”**
- ❖ Select **“Account”** , **“Start Date”** & **“End Date”**



Transaction Report

- ❖ Click on **“View”**
- ❖ Scroll to the specific transaction you'd like to view and click on **“View details”** to download report in PDF or Excel format

S/N	Bulk No.	DR. A/C	Mode	Amount	Uploaded By	Date	
1	CIBIB91741292001477638501042020	[REDACTED]	Single	100.00	[REDACTED]	01/04/2020	View Detail

Report Generation (2)

To download and view **“Transaction detail report”**:

- ❖ Click on **“Reports”** from the “left corner” of the menu options on the platform
- ❖ Select **“Transaction detail report”**
- ❖ Input the **“Account number”** you’d like to extract the report from
- ❖ Select **“Transaction Status”** from the dropdown list (Initiated, Pending, Completed, Verified, Authorized, Approved etc.)
- ❖ Click on **“Search”**
- ❖ Click on **“Download”** to download the report shown after clicking “Search” (Report would be downloaded in Excel format)

Transactions Detail Report

From Account Bulk Number Select Transaction Status Start Date End Date [Search](#)

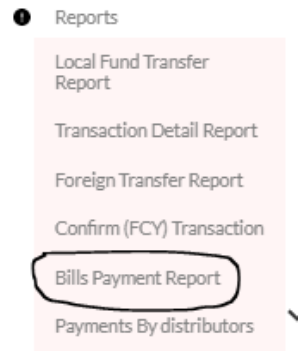
[Download](#)

S/N	Customer Code	CustomerName	Debit Acct No.	Bulk Number	Debit Amt	Beneficiary Name	Beneficiary Acct No.	Beneficiary Bank
1	██████	██████	██████	CIBIB91741292001477638501042020	100.00	████████████████████	████████████████████	Sterling Bank

Report Generation (3)

To download and view **“Bills Payment report”**:

- ❖ Click on **“Reports”** from the “left corner” of the menu options on the platform
- ❖ Select **“Bill Payments report”**
- ❖ Select **“Start”** and **“End”** dates
- ❖ Select **“Format”** – Pdf or Excel
- ❖ Click on **“View”**
- ❖ Click **“Download”** to extract report in requested format



Bills Payment Report

Start Date End Date -- Select Format --

S/N	Source Account	Category	Biller	Package	Amount	Narration	Uploaded By	Date Uploaded	Status
1	0073615739	Cable TV	GoTV	GOtv Plus	1,900.00	Bills Payment for GoTV	okeajo	15/08/2019	
2	0073615739	Cable TV	GoTV	GOtv Plus	1,900.00	Bills Payment for GoTV	okeajo	16/08/2019	Authorized

To download and view **“Recurring Payment report”** :

- ❖ Click on **“Reports”** from the “left corner” of the menu options on the platform
- ❖ Select **“Recurring Payments report”**
- ❖ Select **“Account”** from the dropdown list
- ❖ Select download **“Format”** – Pdf or Excel
- ❖ Click on **“View”**

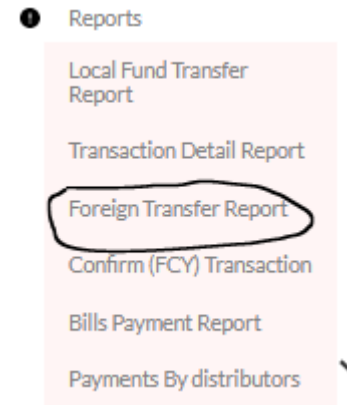
Recurring Payments Report

Select Account Select Format

Report Generation (4)

To download and view “**Foreign Transfer report**”:

- ❖ Click on “**Reports**” from the left corner of the menu options on the platform
- ❖ Select “**Foreign Transfer Report**”
- ❖ Select “**Source Account**” – The account you want to generate report from
- ❖ Select “**Start**” and “**End**” dates
- ❖ Click on “**View**”



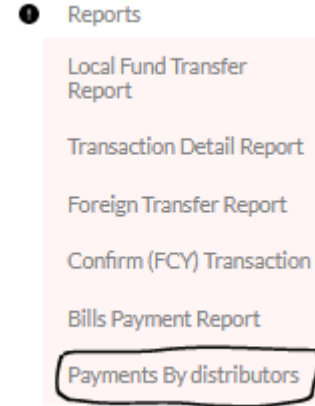
Foreign Transaction Report

-- Select your source account --	Foreign Transfer Number	Start Date	End Date	View
----------------------------------	-------------------------	------------	----------	------

Report Generation (5)

To download and view **“Payment by Distributors Report”**:

- ❖ Click on **“Reports”** from the left corner of the menu options on the platform
- ❖ Select **“Payment by distributors”**
- ❖ Enter **“Virtual Account number”**
- ❖ Click on **“View”**
- ❖ Download the report in either **“PDF”** or **“Excel”** format

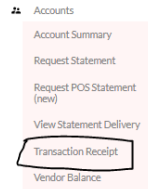


Payments By distributors Report

Generating Transaction Receipts

In this section, we'd be showing you how to generate transaction receipts.

- ❖ Click on “**Accounts**” from the “left corner” of the menu options on the platform
- ❖ Select “**Transaction Receipt**”
- ❖ Select “**Account Number**” from the dropdown
- ❖ Select “**Transaction type**” (Funds Transfer, Bills Payment or Vendor Management)
- ❖ Select “**Start**” and “**End**” Dates
- ❖ Click “**View**” to generate receipt



Transaction Receipt

Account Number

Transaction Type

Start Date

End Date

When you click “**View**”, the image below is shown. (Follow the instructions below to download generated receipts)

Transaction Date	Transaction Number	DR.A/C	Total DR.5Amt.	Transaction Mode	
24-03-2020	CIBIB15891132101477638524032020	0073615739	25.00	Single	⬇
24-03-2020	CIBIB18233143801477638524032020	0073615739	40.30	Bulk	⬇
24-03-2020	CIBIB20464104201477638524032020	0073615739	15.00	Single	⬇

Click here to download receipt

Click here to view more details on this transaction

Cheques (1)

In this section, we would be showing you how you can use SterlingPro to “Request for a new cheque”, “Pre-confirm cheques issued to a third party” and “Stop Cheques”

To request for a cheque:

- ❖ Click on “**Cheques**” from the bottom-left corner of the menu options on the platform
- ❖ Select “**Cheque Requests**”
- ❖ Select “**Account**” to be charged for the cheque book
- ❖ Select the “**State**” you would like to pick up the cheque book from
- ❖ Select “**Delivery branch**” from the list of branches in your selected state
- ❖ Input the “**Name**” you want on the cheque book
- ❖ Click on “**Submit**” to complete cheque book request



Cheque Book Request

Account Number

Select Account

Delivery State

Select State

Delivery Branch

Select Delivery Branch

Cheque Name

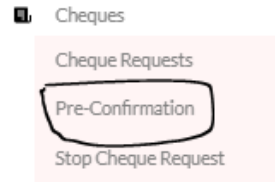
Cheque Name

Submit

Cheques (2)

To **pre-confirm cheques issued to a third-party**:

- ❖ Click on “**Cheques**” from the bottom-left corner of the menu options on the platform
- ❖ Select “**Pre-Confirmation**”
- ❖ Select “**Account**”
- ❖ Input the “**Cheque number**” of the cheque you want to pre-confirm
- ❖ Input “**Beneficiary Name**”
- ❖ Input the “**Amount**”
- ❖ Select the “**Value date**” of the issued cheque
- ❖ Click “**Proceed**” to complete cheque pre-confirmation



Cheque Pre-Confirmation

From

Select Account

Cheque Number

Cheque Number

Beneficiary Name

Beneficiary Name

Amount

Value Date

Proceed

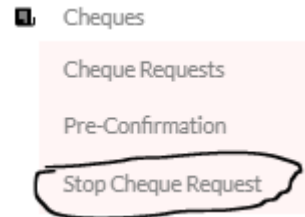
Cheques (3)

To stop a cheque request:

- ❖ Click on “**Cheques**” from the bottom-left corner of the menu

options on the platform

- ❖ Select “**Stop cheque request**”



- ❖ Select “**Account**”

- ❖ Input the “**Cheque number**” of the cheque you want to stop

- ❖ Click “**Submit**” to complete your request

Stop Cheque Request

Account Number

Select Account ▼

Cheque Number

Cheque Number

Submit

Password Reset/Change (1)

In this section, we would be showing you how to “**change your password**” and what to do when you “**Forget password**” or receive the error “**Account locked**” at the point of sign-on to SterlingPro

To change your password:

- ❖ Click on “**Settings**” from the “bottom left corner” of the menu options on the platform
- ❖ Select “**Change password**”
- ❖ Input your “**Old password**”- current password
- ❖ Enter a “**New password**” and “**Confirm new password**”
- ❖ Click on “**Change**” to complete password change

Change Password

Old Password

New Password

Confirm New Password

Change

Password Reset/Change (2)

If you have “**Forgotten your password**” or receive the error message “**Account locked/Disabled**” at the point of sign-on, Follow these steps to reset your password:

- ❖ Go to the “SterlingPro login page”
- ❖ Click on “**Forgot password**”
- ❖ Input your “**Username**” (Password reset details would be sent to your mailbox)
- ❖ Copy and paste the URL in the email to your browser
- ❖ Enter a “**new password**”

In order to protect your account, make sure your password:

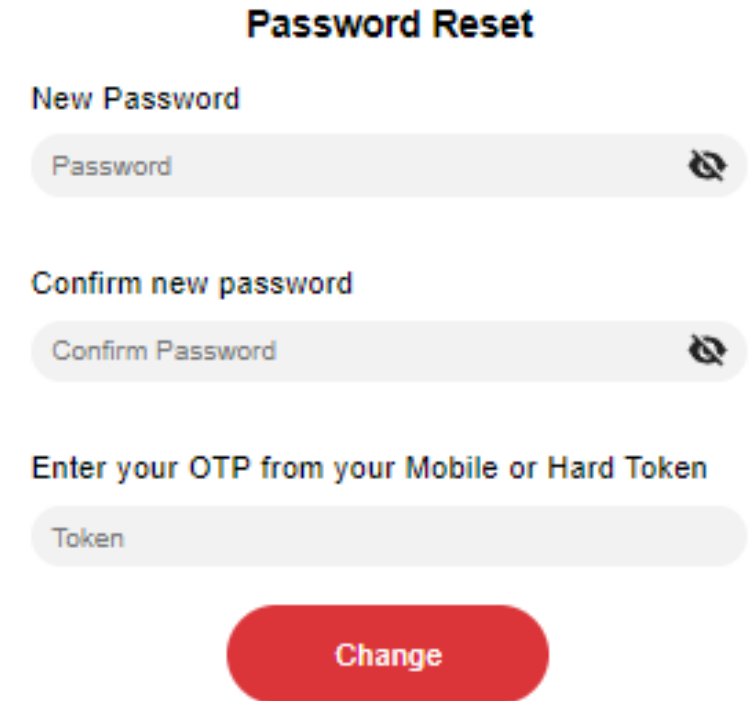
- ❖ Is longer than 6 characters
- ❖ Is not the same as your last 3 passwords
- ❖ Does not match or contain your username

Contains the following:

- Uppercase letters (e.g A, B, C, D)
- Lowercase Letters (e.g a, b, c, d)
- Numbers (e.g 1,2,3,4)
- Symbols (e.g @! # % ?)

- ❖ Confirm the “**new password**”
- ❖ Input a “**6-digit code**” generated from your M-token or Hard token
- ❖ Click “**Change**” to complete password change

Please note- you need a token to complete the password change



The screenshot shows a 'Password Reset' form with three input fields and a 'Change' button. The first field is labeled 'New Password' and contains the placeholder text 'Password'. The second field is labeled 'Confirm new password' and contains the placeholder text 'Confirm Password'. The third field is labeled 'Enter your OTP from your Mobile or Hard Token' and contains the placeholder text 'Token'. A red 'Change' button is located at the bottom right of the form.

M-token Activation (1)

In this section, we would be showing you how to “**activate your M-token**” when you have been profiled for the M-token service.

To get profiled for the M-token , please visit us at any of our branches or send an email to customersuccess@sterling.ng requesting to be profiled.

To activate your M-token after profiling is complete:

- ❖ Download the “M-token” application from your phone’s

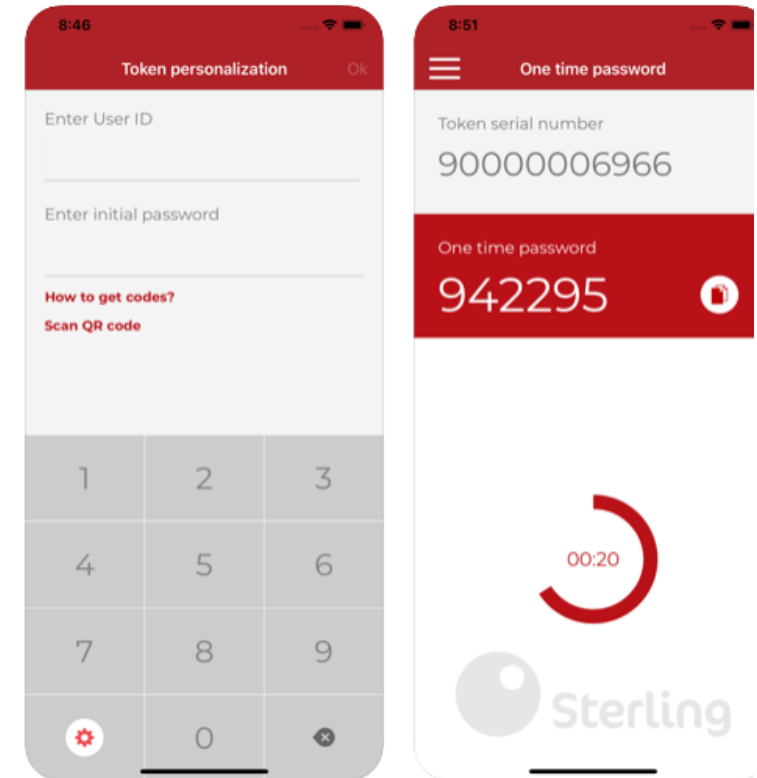
Application Store:

iOS- [Sterling PayPro M-token](#)

OR

Android - [Sterling M-token](#)

- ❖ Launch the application and accept “**Terms and conditions**”
- ❖ Enter the 16-digit activation code e.g. **12345678 12345678** (the first 8 is default login ID and the last 8 is default password)
- ❖ Create a new 4-digit PIN
- ❖ Confirm the newly created PIN
- ❖ Take note of the Country Name and Flag assigned to you
(**Please** note- you would be required to confirm Country Name & Flag every time you logon to use the M-token app)



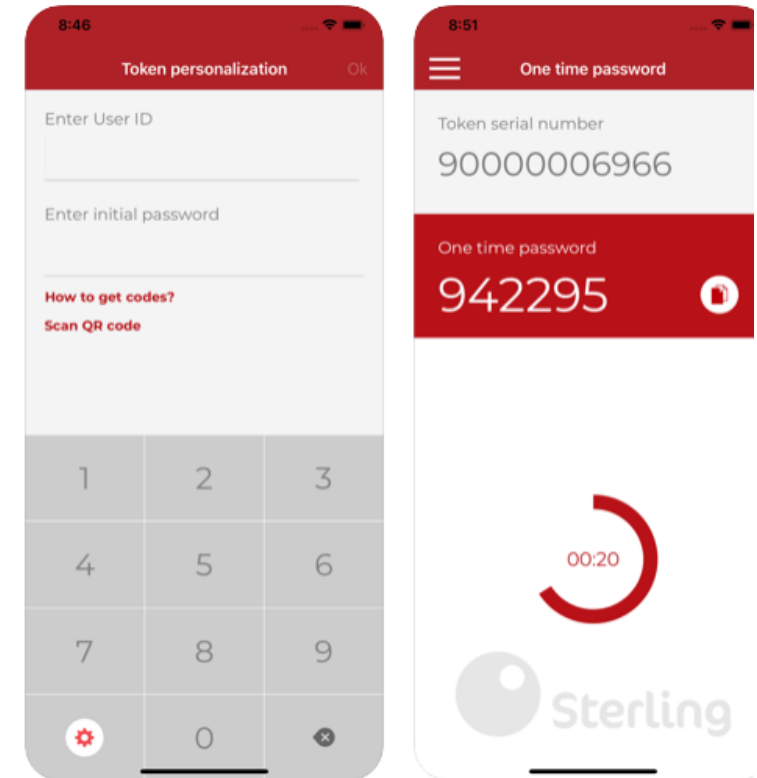
M-token Activation (2)

Alternatively, you can activate fingerprint authentication for the M-token App after activation is complete.

To do this:

- ❖ Launch the application
- ❖ Input your **PIN**
- ❖ Select “**Settings**” from the top right corner of the application
- ❖ Turn on fingerprint authentication by sliding right across the text “**Use fingerprint instead of PIN**”
- ❖ Input your PIN again to authenticate the request
- ❖ Confirm your PIN and logout from the application
- ❖ Upon logon, you would be required to use your fingerprint which reveals a One-time Password (OTP)

N.B: You can choose to logon using your PIN OR fingerprint



SUPPORT- Enquiries, Requests And Complaints



If you need further clarifications or assistance:



Call us: 01-2934792, 07008220000



Email us:
transactionbankingclientsupport@sterling.ng ,
customercare@sterling.ng