FREQUENTLY ASKED QUESTIONS

1. What is I&M Bank Omni Web?

This is a web based application that allows I&M Bank customers to access their bank account and carry out transactions through the internet. The platform is accessible from the various web browsers available e.g. Google Chrome, Mozilla Firefox, Safari, Internet Explorer, Opera etc.

2. Is there a difference between Omni Web and Omni App?

For Retail customers, the difference is in the method of access. Whereas Omni App is accessible through the I&M Mobile App (available on Google Play Store and iOS App Store), Omni Web is accessible from an internet browser. Functionalities offered on the I&M Omni App are also available on Omni Web. Examples include Account Statements, Bank to Mpesa transfers, Utility Payments, Airtime Top-Up, Service Requests and Funds Transfers (Within IM, Local and International Transfers).

For Corporate customers, access is via Web only. However, similar retail services and additional corporate features are available on the Corporate Omni web.

3. What are the services offered on Omni Web?

With Omni Web you will be able to access the following services:

a) View your accounts details and transactional activities under;

- Mini statement
- Detailed statement.
- Interest statement.
- Deposit details.
- Loan details.
- Credit Card details

b) Make Payments

- Transfers within your own I&M accounts.
- Transfer to other accounts within I&M
- Within Kenya transfers (EFT & RTGS).
- KRA payments (VAT or Payee).
- International transfers (Outside Kenya).
- PesaLink transfers
- Mobile Money payments
- Scheduled transfers- initiate transfer to happen at a later date.

(c) Make Inquiries

- View payment history.
- View Completed payments
- View Scheduled payments
- View Recurring payments

d) Access Credit Card services

- Card details.
- Card statement.
- Credit card payment

e) Initiate Services Requests under various categories such as;

➢ Accounts
- Request for Bankers Cheque/FCY Draft
- Request for Cheque Book
- Stop Cheque
- Request for Physical Statement
- Request Registration for e-Statement
- Request for Change of e-Statement Frequency
- Request for Certificates
- Request for Address Change.

➢ Deposit Accounts
- Open a Deposit
- Liquidate a Deposit
- Request to Modify a Deposit

➢ Credit Cards
- Request for a Credit Card
- Block/Unblock Credit Card
- Report Lost Card
- Request Replacement of Card
- Request for Reward Point Redemption
- Request Change of Credit Card Limit
- Apply for Credit Card statement

➢ Debit Cards (Retail Customers Only)
- Request for a Debit Card
- Block Debit Card
- Un-Block Debit Card
- Activate Debit Card
- Change PIN
- Request Change of Debit Card Limit
- Mark Lost Card

➢ Prepaid Cards (Retail Customers Only)
- Block/Unblock Prepaid Card
- Apply New Prepaid Card
- Replace Prepaid Card
- Load Prepaid Card
➢ Raise a Dispute
- Report Dispute on Transaction

f) Make Utility Payments (subject to participating companies)

- Airtime Top Up (Telkom, Safaricom, Airtel).
- Utility Bill payment (Zuku, DSTV, GoTV, Nairobi Water, Kenya Power, Jamii Telkom etc.)

g) Access additional services available to corporate customers only such as;

- File Upload Payments (Salary Upload, Bulk payment upload and Mpesa payments upload)
- Trade Finance services (Letters of credit, guarantees, shipping guarantees etc.)

h) What are the charges for using I-Click?

Please refer to the tariff available on the bank website: www.imbank.com.

4. How do I register for the service?

If you are a Retail customer, there are 2 ways to on-board;

(a) Self-Registration.

Here the you will use the 'Self-Registration' option provided on the Internet Banking home page. This can only be accomplished when you have an active I&M Bank debit card and corresponding PIN. Note both USD & KES debit cards can be used for this purpose.

(b) Assisted Registration.

This is used when the you do not have a debit card or the card may be inactive. You will be required to issue signed instructions to the bank requesting for Internet Banking registration.

If you are a Corporate Customer the process is as below;

a) Obtain I-Click application form from any of our branches or download from www.imbank.com. Return the duly completed and signed application form to your domicile I&M Bank branch.
b) The Bank will create a Corporate Administrator as per application form. The Corporate Administrator will then create other I-Click Operators/users for your organisation i.e. makers and authorisers.

5. Will Omni Web and Mobile App have different login credentials?

If you are a Corporate customer, then Yes; Access to Corporate Omni is via Web only therefore no app is involved.

If you are a retail customer, then No; The credentials are shared between the two applications. If you are already active on the mobile app, you can use the same username and password to login to retail web. The only additional requirement for web will be the need to choose a secure sign-on image and phrase. This will have no effect on the app. This is a one-time requirement after which you will proceed to use the web application seamlessly.

6. What is the Process for Password Resets?

a) Retail Customer;

To reset Omni Web password, you can choose to carry out a self-password reset from the application's home page by clicking on the "Forgot Password" option. You will need to have your I&M Bank Debit Card and PIN to complete the process.

For an assisted reset, you will be required to issue instructions to your I&M Bank branch or get in touch with the I&M Bank call centre for a reset.

a) Corporate Customer

As a user within a corporate, you will be required to request your corporate administrator to reset your password which they will be able to do from the Corporate Administrator profile.

If you are the corporate administrator and you require your password to be reset, then you will be required to contact the bank for assistance.

7. What are the precautions I should take while using I-Click?

To learn more on how to safe guard yourself while conducting internet banking transactions, visit the Security Tips section.

8. What are the security features of I-Click?

There are several security features inbuilt in the registration and login procedures for the I&M Bank internet banking platform. These are designed to protect your account from any unauthorised access. Please ensure to follow the Security Tips provided on the Internet banking website.

9. Who do I contact if I need help regarding the Internet Banking services?

For any assistance or queries contact I&M Bank call centre on +254 020 3221000 or email iclick@imbank.co.ke