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1. How to Login

You can access Online Banking services by logging into the system from the login page with your Username and Password. By using this method, the Bank can ensure that its clients always access their Financial information safely and securely. When a User does not perform any actions on Butterfield Online for 15 minutes, the session will time out.

To log in to the application:

- 1. Access Butterfield Online at www.butterfieldonline.com.
- 2. In the *Username* field, enter your Username.
- 3. In the *Password* field, enter your Login Password.
- 4. Click Login.
- 5. If requested, enter One-time Passcode (OTP).

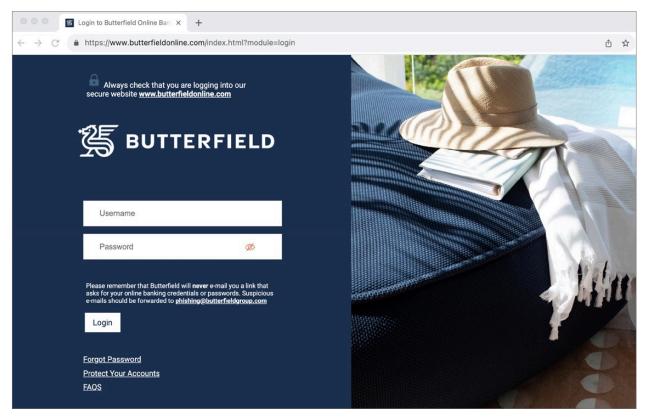


Figure 1.1.1

You may also access Online Banking with your mobile devices.

Butterfield Online Banking application available for:

- iOS devices (iPhone and iPad).
- Android devices.

Search 'Butterfield' in your app store.

2. Reset Password

If you forget your Password, create a new Password through the Online Banking platform via the website.

This section explains how to reset your Password via Butterfield Online. You can reset a Password through the <u>Forgot Password</u> link.

2.1 Reset Password through the Forgot Password link

Click on the **Forgot Password** link.

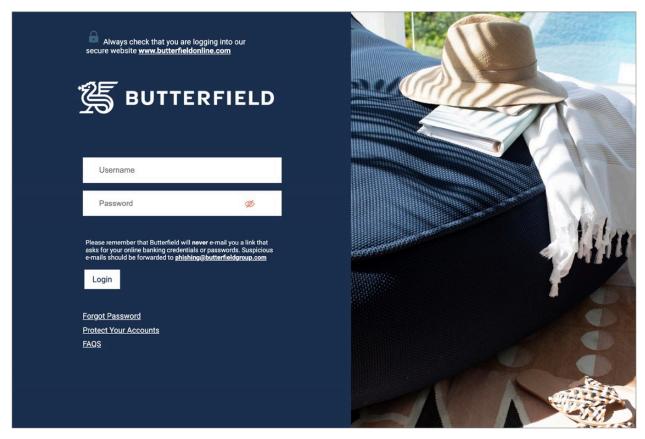


Figure 2.1.1

Enter the following details to Reset Password:

- Username Login ID the Bank provided.
- Date of Birth Your Date of Birth. Enter a date format of DD MMM YYYY, e.g., 01 Dec 1980, or click the **Calendar** icon (), click the month and select, click the year and select (use the back or forward arrows to the correct month and year), then select a day.

Click **Submit** to Reset Password or click **Cancel** to go back to the Login page.



Figure 2.1.2

Authenticate by inputting the One Time Verification Code sent to your registered mobile number or email address.

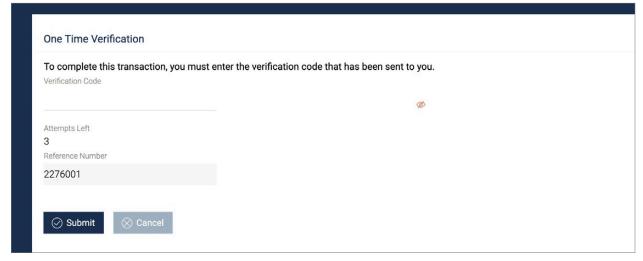


Figure 2.1.3



Figure 2.1.4

A confirmation screen appears, along with a link to return you to the login window. Click the link and enter your User ID and Password received to your registered email address. You will be prompted to change the password.

3. Change Password

This section explains how to change password details via Butterfield Online through the **Profile Settings Menu** from the navigation pane.

3.1 Change your Password using Profile Settings

How to navigate:

Menu Icon () > Profile Settings > Change Password.

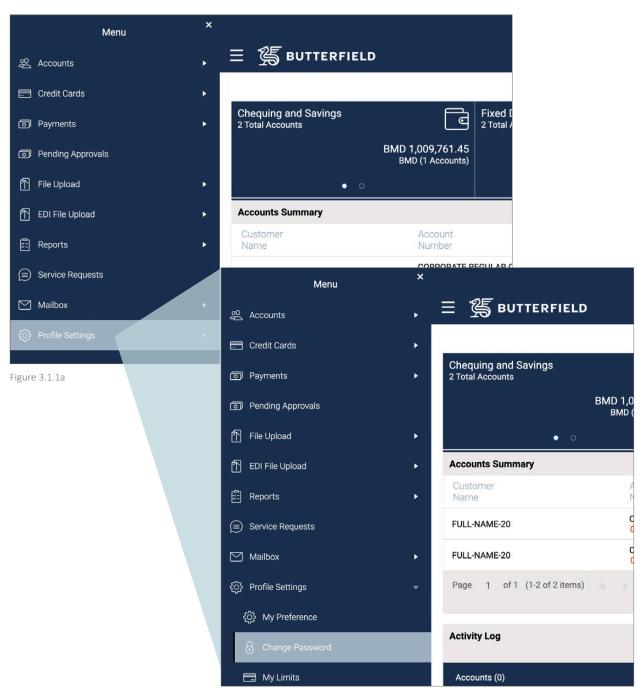


Figure 3.1.1b

The Change Password screen appears.

- 1. View Password policy at the right side of the screen. The Password must contain the information below:
 - Password should be 8 to 20 characters.
 - The password should contain at least 1 number(s), 1 uppercase letter(s), 1 lowercase letter(s) and 1 special character(s).
 - The special characters allowed are (!,@,#,\$,%)
- 2. Enter the Current Password and New Password. Enter the New Password again in Confirm New Password field.
- 3. Click **Submit** to process password change request.

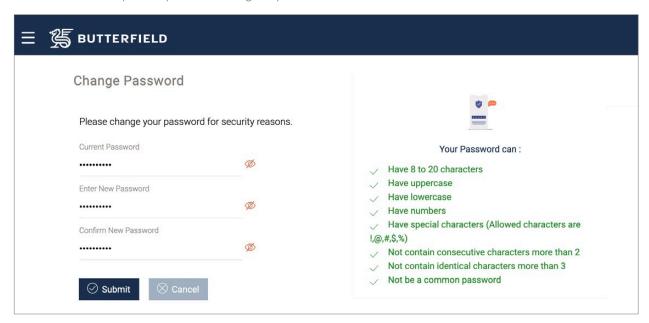


Figure 3.1.2

A "Password Changed Successfully" message appears. Click Login to log in.

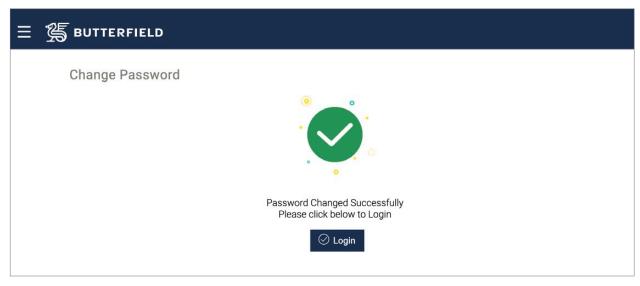


Figure 3.1.3

4. Corporate Dashboard types

Butterfield Online supports role-specific dashboards for User-role combinations, namely Corporate Viewer, Corporate Maker, and Corporate Approver.

To switch between the different **Dashboard** types, click the dropdown in the upper right hand corner of the screen.

4.1 Corporate Viewer Dashboard

Details displayed on the **Dashboard** under each section are for the selected User.

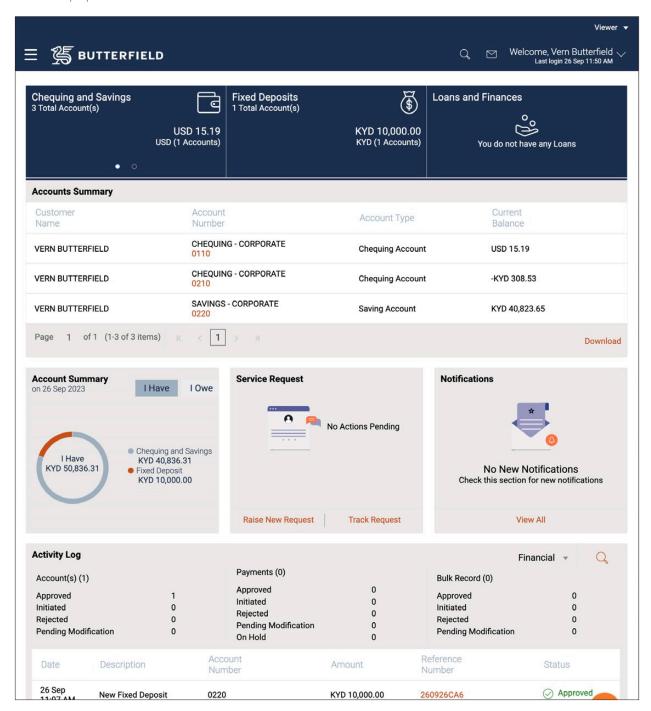


Figure 4.1.1

The Corporate Viewer Dashboard displays a Financial overview section displaying
 Chequing and Savings, Fixed Deposits, and Loans and Finances information. Click the

 Account Number link to display the Account Details Summary.

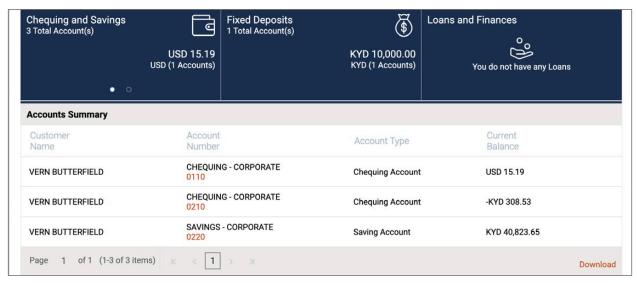


Figure 4.1.2

By default, also displayed are the Account Summary, Services Request and Notifications widgets. To customise the Dashboard navigate to:
 Menu Icon () > Profile Settings > Personalise Dashboard



Figure 4.1.3

The Activity Log section displays any Financial (e.g., Account Transfers and Payments)
and Non Financial (e.g., Break Fixed Deposit and Setup a Demand Draft) activity on your
account. Click on each section to display detailed summaries for each category.



Figure 4.1.4

4.2 Corporate Maker Dashboard

Details displayed on the **Dashboard** under each section are for the selected User. The **Corporate Maker Dashboard** is similar to the **Corporate Viewer Dashboard** where Account Overviews and Activity are displayed.

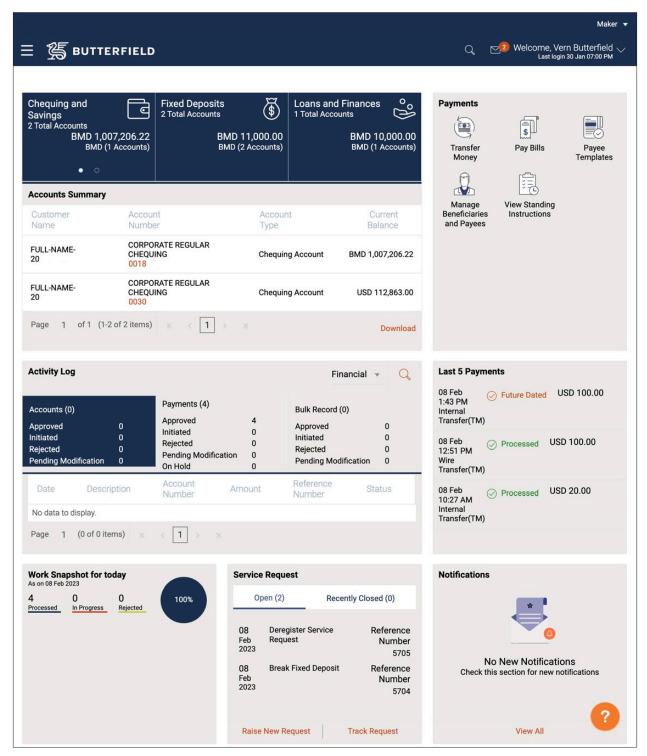


Figure 4.2.1

- The Corproate Maker Dashboard displays a Financial overview section displaying Chequing and Savings, Fixed
 Deposits, and Loans and Finances information. Click the <u>Account Number</u> link to display the Account Details
 Summary.
- The **Activity Log** section displays any activity on the account. By default, *Financial* will be selected displaying the Financial transactions Users initiated today. The *Non Financial* option when selected will show all Non Financial Activity transactions. Click on each section to display detailed summaries for each category.

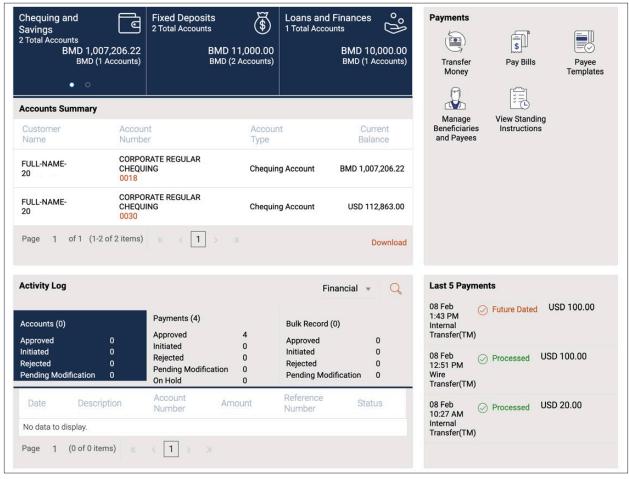


Figure 4.2.2

By default, also displayed are the Payments quick links, Last 5 Payments, Work Snapshot for today, Service Request, and Notifications widgets. To customise the Dashboard navigate to:
 Menu Icon () > Profile Settings > Personalise Dashboard



Figure 4.2.3

4.3 Corporate Approver Dashboard

- The **Pending for Approval** section displays the summary of all the Financial and Non Financial transactions that are pending approval by the Corporate Approver. Select *Financial* or *Non Financial* from the dropdown to view Financial transaction or Non Financial transactions.
- The **My Approval Lists** section displays the summary of all the Financial and Non Financial transactions that were approved or rejected. Select *Financial* or *Non Financial* from the dropdown to view Financial transaction or Non Financial transactions.

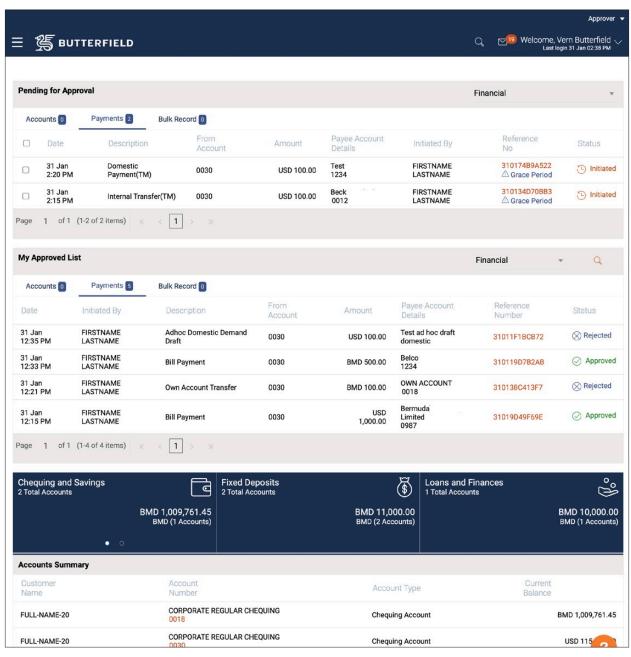


Figure 4.3.1

- The **Corporate Approver Dashboard** displays a Financial overview section displaying **Chequing and Savings**, **Fixed Deposits**, and **Loans and Finances** information. Click the <u>Account Number</u> link to display the Account Details Summary.



Figure 4.3.2

- The **Pending for Action** section displays the summary of all the Financial and Non Financial transactions that are pending approval by the Corporate Approver in a graphical form.



Figure 4.3.3

4.4 Pending for Approval in Approver Dashboard

On the **Approver Dashboard** scroll to the **Pending for Approval** section. It will list all the payments pending approval.

To approve a Financial transaction:

- 1. Select *Financial* from dropdown to view Financial transactions the Maker initiates and those pending for approval.
- 2. Click on **Accounts** or **Payments** under **Pending for Approval** to view the list of all transactions pending approval.
- 3. Click the <u>Reference No.</u> link to view, approve or reject the transaction. The Pending for Approval Transaction Details screen along with Transaction Journey appears.
- 4. Click on **Approve** button to approve the transaction or click **Reject** to reject the transaction.
- 5. Enter remarks, if any. Click **Approve** to approve transaction or click **Cancel** to go back to the previous screen.
- 6. The Confirm screen displays a success message along with the Reference Number. Click **OK** to navigate back to the **Dashboard**.

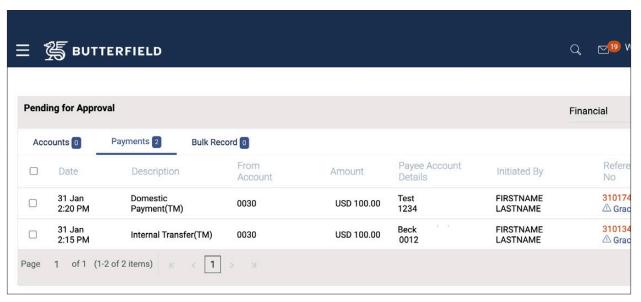


Figure 4.4.1

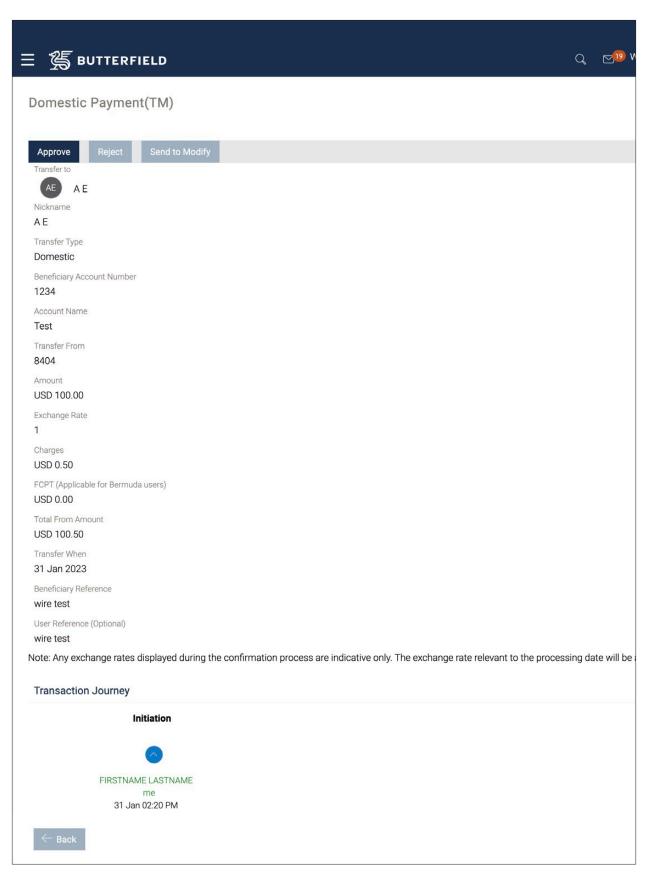


Figure 4.4.2

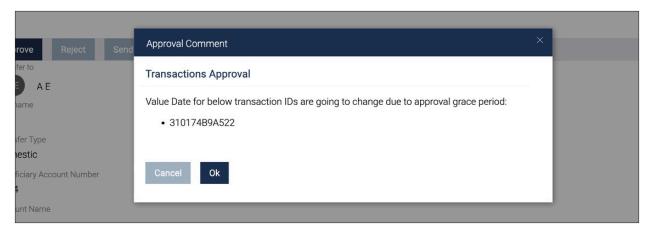


Figure 4.4.3

The Grace Period is applicable once the value date of a transaction pending approval has passed and the transaction has not been approved. The period to approve is 21 days. A transaction which is not approved within this period will automatically be rejected.

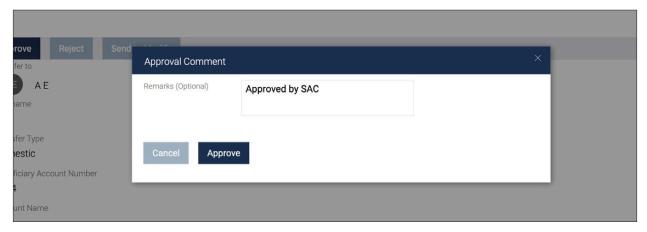


Figure 4.4.4



Figure 4.4.5

To Approve a Non Financial Transaction:

- 1. Select *Non Financial* from dropdown to view Non Financial transactions that the Maker has initiated and pending for approval.
- 2. Click on **Accounts**, **Payee and Biller**, **Bulk Record** or **Others** under **Pending for Approval** to view the list of all transactions pending approval.
- 3. Click the <u>Reference No.</u> link to view, approve, or reject the transaction. The Pending for Approval Transaction Details screen along with Transaction Journey appears.
- 4. Click on **Approve** button to approve the transaction or click **Reject** to reject the transaction.
- 5. Enter remarks, if any. Click **Approve** to approve the transaction or click **Cancel** to go back to the previous screen.
- 6. The Confirm screen displays a success message along with the Reference Number. Click **OK** to navigate back to the **Dashboard**.

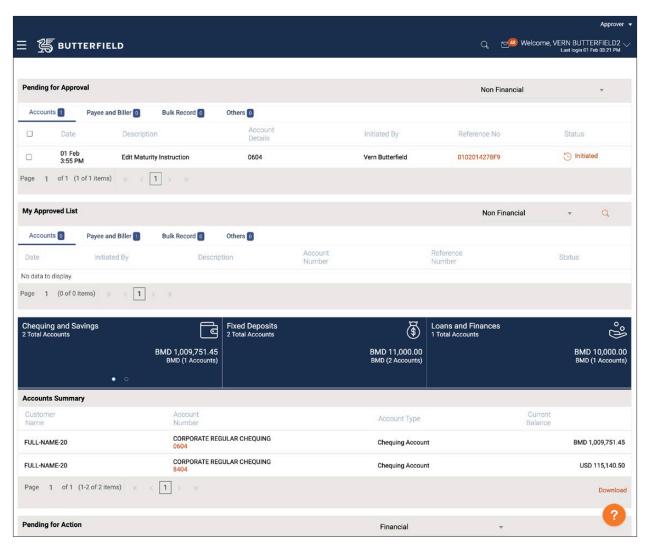
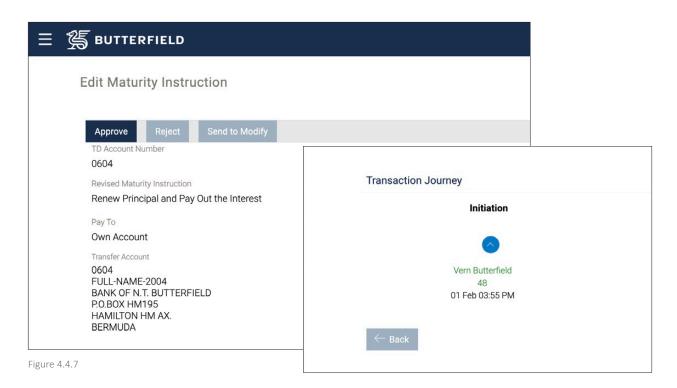


Figure 4.4.6



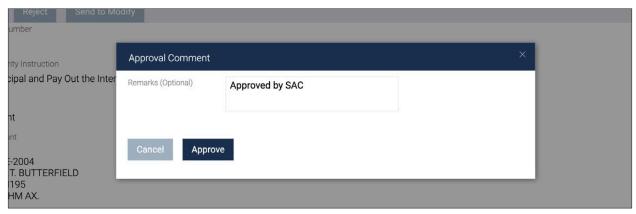


Figure 4.4.8

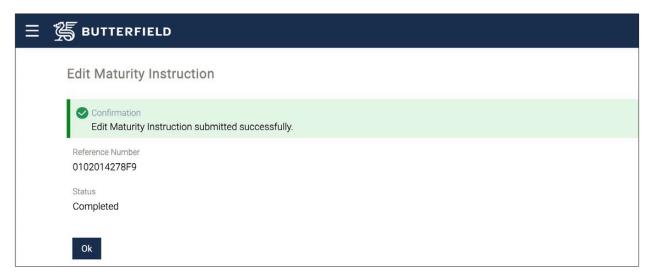


Figure 4.4.9

4.5 Account Summary

Scroll to the **Chequing and Savings**, **Fixed Deposits**, **Loans and Finance** section of the **Dashboard** to view summary of the accounts held. Click on the **Download** button to download the Accounts Summary to PDF.

You can view the summary of accounts for:

- 1. Chequing and Savings Accounts: click on Chequing and Savings.
- 2. Fixed Deposit Accounts: click on Fixed Deposits.
- 3. Loans and Finances: click on Loans and Finances.

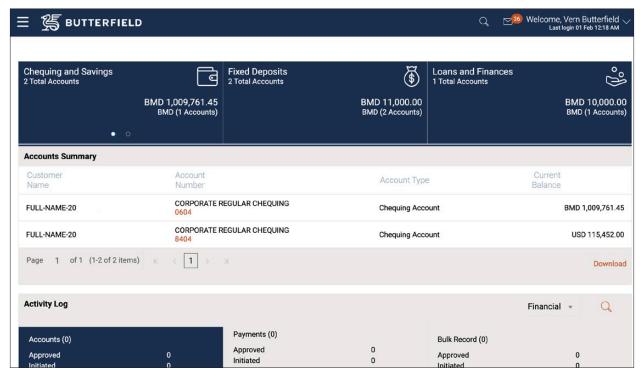


Figure 4.5.1

4.6 How do I view and update Limits?

To view the transaction Limits the Bank offers for each transaction using the *My Limits* option.

How to navigate:

Menu Icon (■) > Profile Settings > My Limits

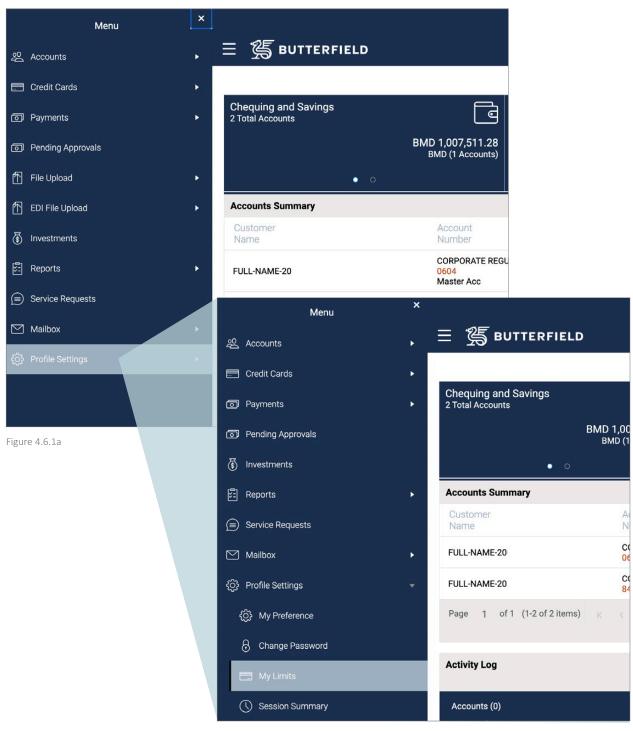


Figure 4.6.1b

To view the daily and monthly **Limits**:

- 1. From the *Channel* list, select a channel to view Limits.
- 2. From the *Transactions* list, select a transaction to view associated Limits.
- 3. Click the **Consolidated Limit/Consolidated and Transaction Group Limit** tabs to view the specific daily and monthly amount and count limits applicable at each level.
- 4. Under the **Daily Count and Monthly Count** section, view the Daily and Monthly Count Limit.
- 5. Under the **Daily Limit and Monthly Limit** section, view the Daily and Monthly Limit.

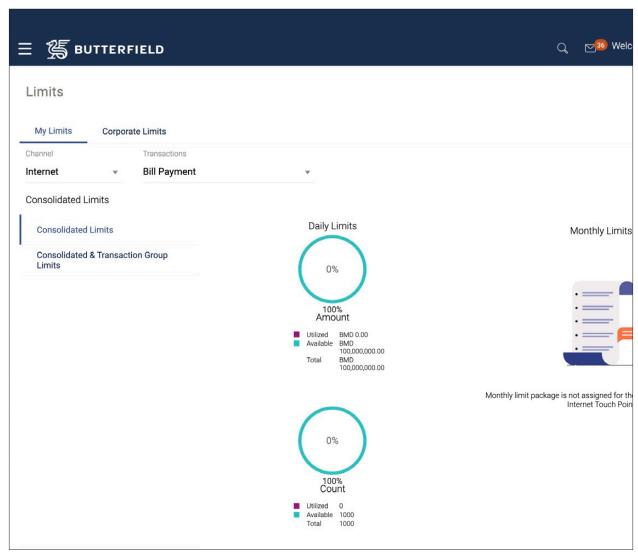


Figure 4.6.2

5. View details of Corporate Accounts and other transactions on these accounts

This section explains how to overview corporate accounts and transactions details via the **Accounts Menu**. Alternatively, you can access through the **Dashboard**.

5.1 How do I view the Corporate Account details?

Users can view Corporate details by accessing the **Accounts Menu** on the left side of the application.

How to navigate:

Menu Icon (■) > Accounts > Chequing and Savings > Overview

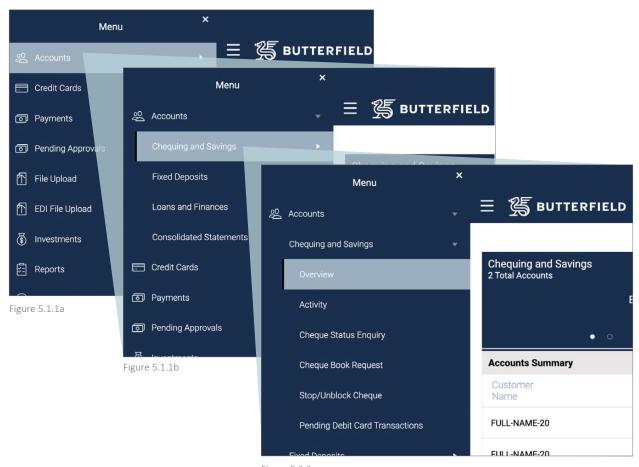


Figure 5.1.1c

Select Account Number under Accounts Summary and choose the Account Number you need to view.

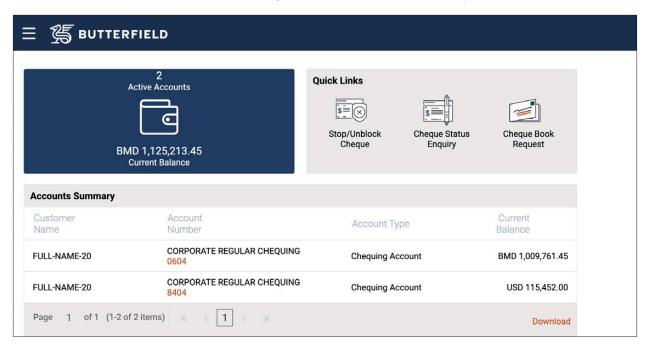


Figure 5.1.2

The following **Account Details** appear:

- **Account Number** This displays the Account number.
- **Current Balance** The amount of funds currently held the account.
- **Product Name** This displays the corporate product's name.
- **Nickname** The nickname given to the account by the account holder. Click **Add Nickname** to add, change or delete.
- **Account Status** Status of account e.g. Active or Closed.
- **Available Balance** The amount of funds available for use within the account.
- Amount On Hold Displays the earmarked amount or the amount on hold in the account
- **Uncleared Balance** The funds not yet credited to the account. This amount will include the amount deposited through cheques and drafts that have not yet completed the Bank's clearing cycle.
- **Available Overdraft Limit** The maximum credit the Bank allows for the account. Will not include any overdraft amount used.

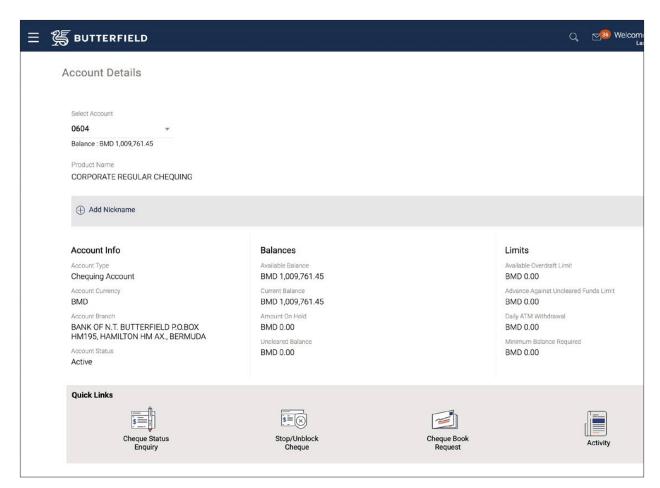


Figure 5.1.3

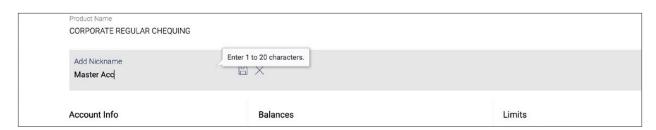


Figure 5.1.4

5.2 How do I place a Cheque Book Request?

The request cheque book feature, allows the User to request for a cheque book online. While requesting for cheque book, you can specify the preferences such as the number of cheque books required, leaves per cheque book and the cheque book type.

How to navigate:

Menu Icon (■) > Accounts > Chequing and Savings > Cheque Book Request

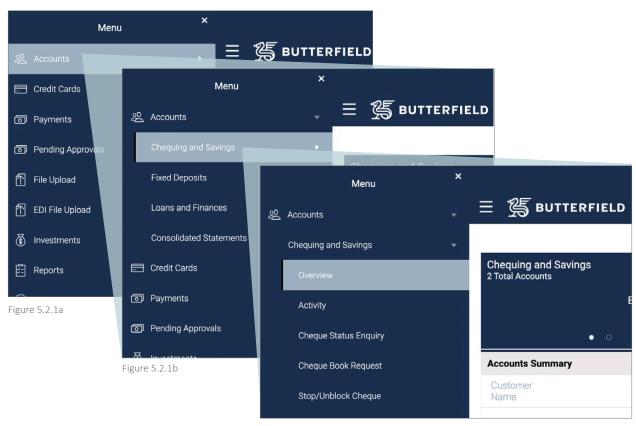


Figure 5.2.1c

To request a **Cheque Book**:

- 1. Select the Account Number for the request.
- 2. From the *Type of Cheque Book* list, select the appropriate option.
- 3. From the Number of Cheque Book list, enter the number of cheque books (maximum of four per order).
- 4. In the *Delivery Location* field, select the appropriate delivery address.
- 5. To submit the cheque book request, click **Submit**. Alternatively, click **Cancel** to cancel the transaction.
- 6. The Review screen appears. Verify the details and click **Confirm**. Alternatively, click **Cancel** to cancel the transaction. Alternatively, click **Back** to make changes if any.
- 7. The success message of the Cheque Book request along with the Reference Number and status as "Pending for Approval". Click **Go To the Account Details** to go to the Account Details screen. Alternatively, click **Go To Dashboard** to navigate back to the **Dashboard**.
- 8. A Corporate Approver must approve the transaction initiated by a User. To authorise the pending transaction, refer to Section 4.4 Pending for Approval in Approver Dashboard.

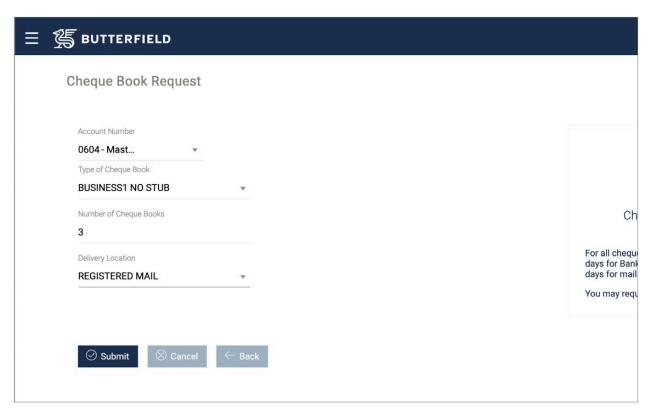


Figure 5.2.2

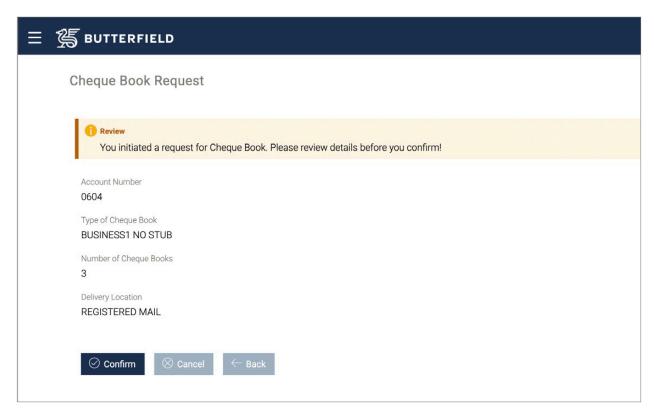


Figure 5.2.3

5.3 How do I enquire about a Cheque Status?

The *Cheque Status Enquiry* option is for viewing the status of either a single cheque by providing a cheque number or that of a cheque series by defining a cheque range.

How to navigate:

Menu Icon () > Accounts > Chequing and Savings > Cheque Status Enquiry

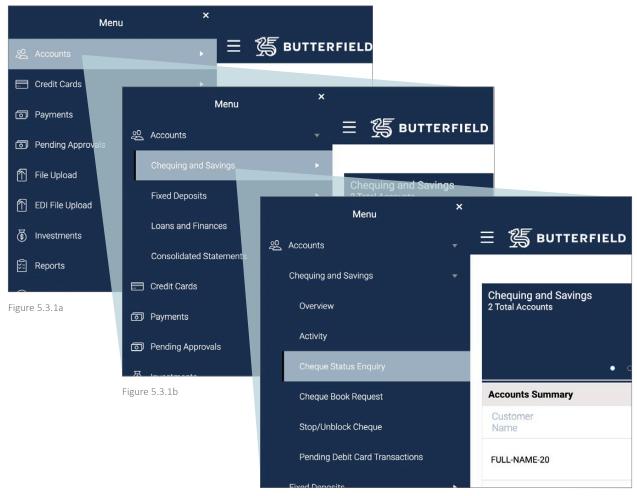


Figure 5.3.1c

To enquire about the Cheque Status:

- 1. Select the Account Number for the Cheque Status.
- 2. From the Search Cheque by list, select the appropriate option.
 - a. If you select the *Number* option, in the *Cheque Number* field, enter the Cheque number.
 - b. If you select the *Range* option, in the *From* field, enter the cheque start number and in the *To* field, enter the cheque end number.
 - c. If you select the Status option, From the Select Status list, select the appropriate option.
- 3. To enquire about the cheque request, click **Submit**. OR click **Cancel** to cancel the transaction.
- 4. The results of the cheque status enquiry will appear.

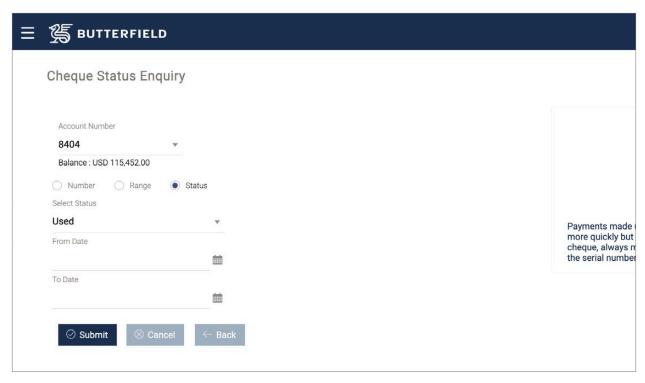


Figure 5.3.2

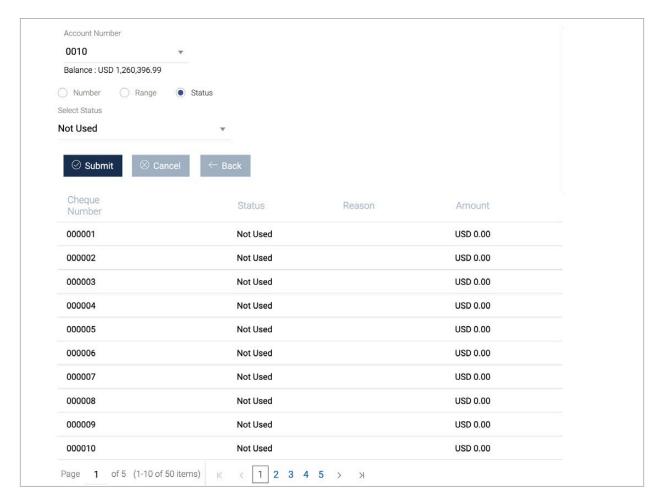


Figure 5.3.3

5.4 How do I Stop/Unblock a Cheque?

The Stop/Unblock cheque feature enables the User to Stop/Unblock a cheque issued for making payment. To stop a cheque, specify the account number for the issued cheque, as well as the cheque number and the reason for the request. In addition to requesting stop cheque on a specific cheque, a request for stopping a cheque series by specifying the cheque range is also possible.

Similarly, you can unblock the request for a stopped cheque or cheque range.

Please note you can only stop/unblock Butterfield issued cheques via Butterfield Online.

How to navigate:

Menu Icon (■) > Accounts > Chequing and Savings > Stop/Unblock Cheque

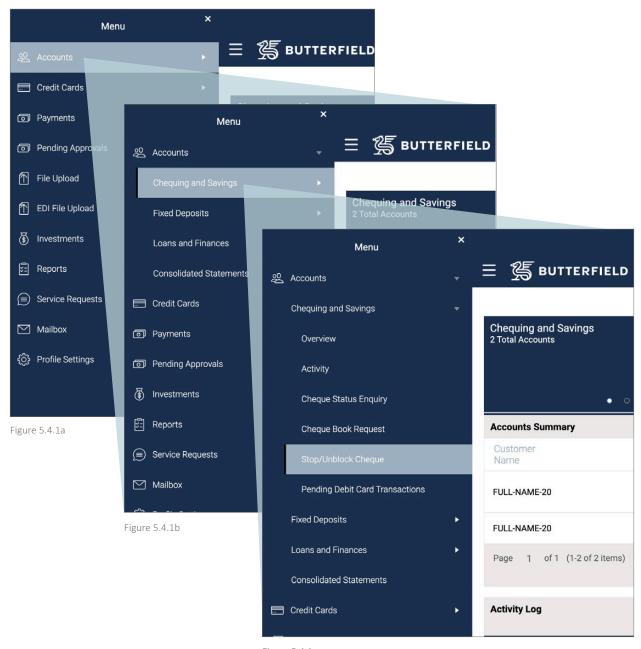


Figure 5.4.1c

To stop or unblock a cheque or cheque range:

- 1. Select an account from the Select Account Number field.
- 2. In the Select Action field, select the appropriate option.
- 3. In the *Specify Reason* field, specify the reason to stop/unblock the cheque or range of cheques.
- 4. In the Give Cheque Details field, select the appropriate option:
 - a. If you select the *Number* option, in the *Cheque Number* field, enter the cheque number.
 - b. If you select the *Range* option, in the *From* field, enter the cheque start number and in the *To* field, enter the cheque end number.
- 5. Click **Submit**. Alternatively, click **Cancel** to cancel the transaction.
- 6. The Review screen appears. Verify the details and click **Confirm**. Alternatively, click **Back** to make changes, if any. The screen directs the User to the Stop/Unblock Cheque screen with values in editable form. Alternatively, click **Cancel** to cancel the transaction.
- 7. The success message of stopping/unblocking the cheque along with the Service Request Number and status as "Pending for Approval" appears.
- 8. Click **Go To the Account Details** to go to the Account Details screen. Alternatively, click **Go To Dashboard** to navigate back to the **Dashboard**.
- 9. A Corporate Approver must approve the transaction initiated by a User. To authorise the pending transaction, refer to Section 4.4 Pending for Approval in Approver Dashboard.

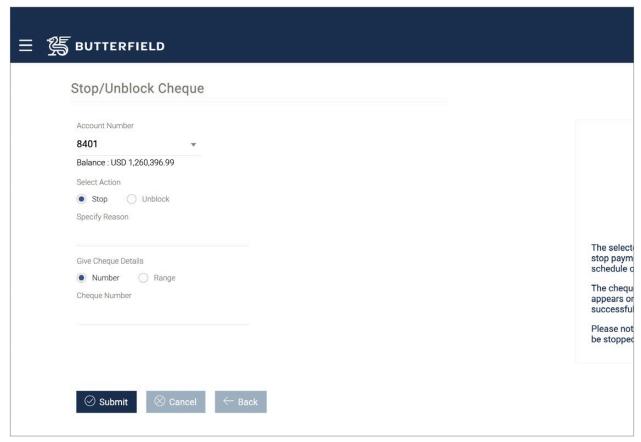


Figure 5.4.2

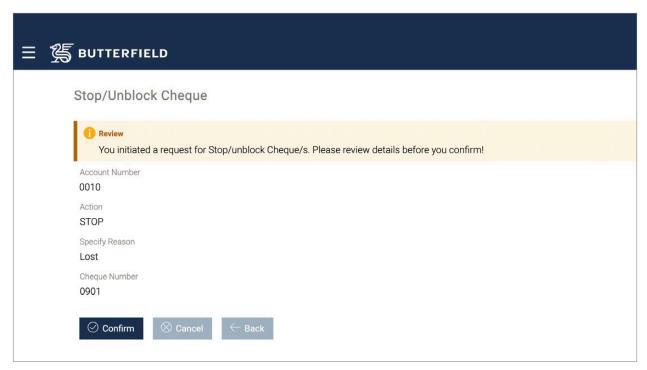


Figure 5.4.3

6. View Fixed Deposit Account details and transactions on these Accounts

This section explains how to view Fixed Deposit Account and transactions details through the **Accounts Menu**. Alternatively, you can access through the **Dashboard**.

6.1 Create a Fixed Deposit Account through the Accounts Menu

The **New Fixed Deposit** page enables you to apply for a new Fixed Deposit. All the Fixed Deposit offerings of the Bank are available for selection on this page. Select any product offered to apply for a Fixed Deposit. While applying for a Fixed Deposit, identify the amount of the deposit, the tenure, and the holding pattern, i.e., single or joint. Additionally, define maturity instructions and select the savings account to be debited to fund the deposit.

How to navigate:

Menu Icon (■) > Accounts > Fixed Deposits > New Fixed Deposit

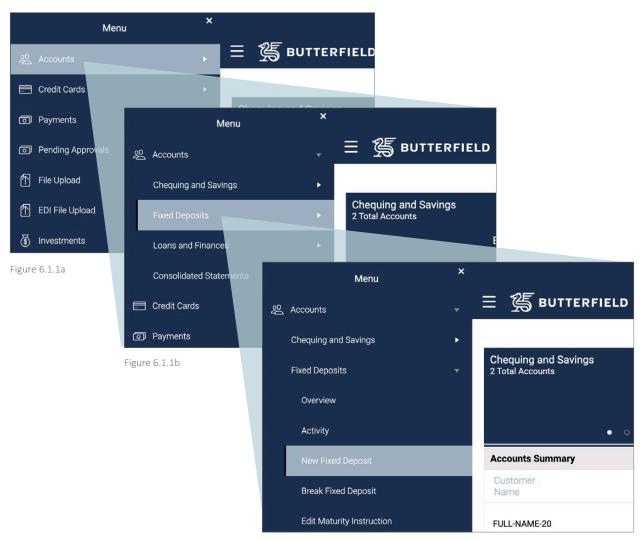
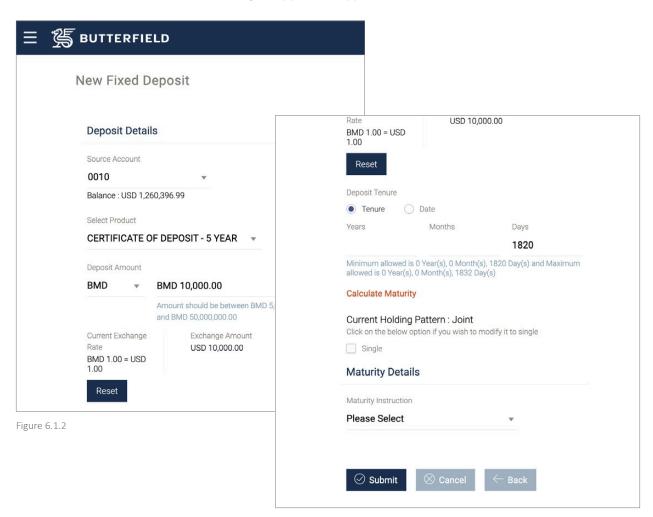


Figure 6.1.1c

To open a new Fixed Deposit:

- 1. From the Source Account list, select the chequing or savings account to debit to open a Fixed Deposit.
- 2. From the Select Product list, select the Fixed Deposit product.
- 3. From the *Currency* dropdown, select the currency for the Fixed Deposit.
- 4. In the Deposit Amount field, enter the deposit amount.
- 5. Select the desired option against the *Deposit Tenure* field. If you select the **Tenure** option, then in the *Years, Months* and *Days* field, enter the appropriate values. If you select the **Date** option, then *From the Date* list, select the appropriate date.
- 6. To view the deposit maturity amount, click the <u>Calculate Maturity</u> link.
- 7. In the case of a *Joint* holding pattern, if you wish to change the holding pattern of the deposit to a Single, select the checkbox adjacent to **Single**.
- 8. Specify maturity instructions as desired, in the Maturity Instruction field.
- 9. From the *Pay To* list, select an appropriate chequing or savings account to credit with the specific amount at the time of deposit maturity.
- 10. Click **Submit**. The system displays the Deposit and Maturity details. Alternatively, click **Cancel** to cancel the transaction. Alternatively, click **Back** to navigate back to previous screen.
- 11. The Review screen appears. Verify the details and click **Confirm**. Alternatively, click **Cancel** to cancel the transaction. Alternatively, click **Back** to navigate to the previous screen.
- 12. The Confirm screen displays with a success message along with the Reference Number and status "Pending for Approval" appears. Click **Go To Dashboard** link to navigate to back to the **Dashboard**. Alternatively, click **Go To the Account Details** link to view the Deposit Details.
- 13. A Corporate Approver must approve the transaction initiated by a User. To Authorise the pending transaction, refer to Section 4.4 Pending for Approval in Approver Dashboard.



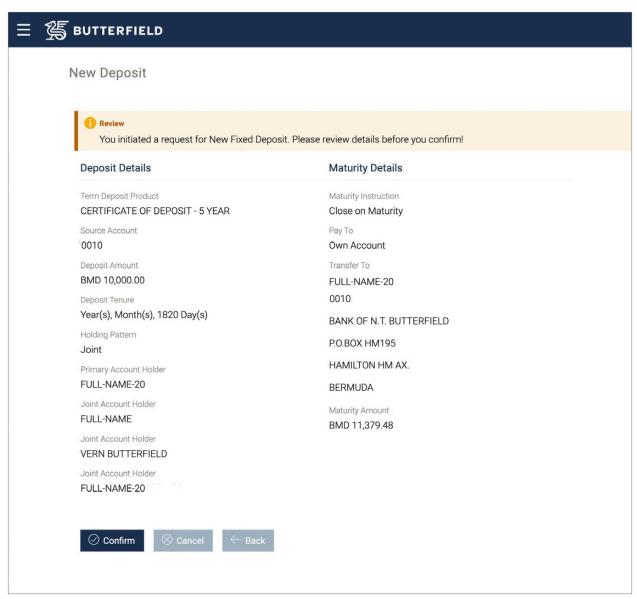


Figure 6.1.3

6.2 How do I view the Fixed Deposits details?

The **Fixed Deposit Overview** page displays the fixed deposits held with the Bank. The Fixed Deposit details page displays details of a client's specific Fixed Deposit. Details such as the deposit amounts and dates will be displayed on the screen.

How to navigate:

Menu Icon (■) > Accounts > Fixed Deposits > Overview

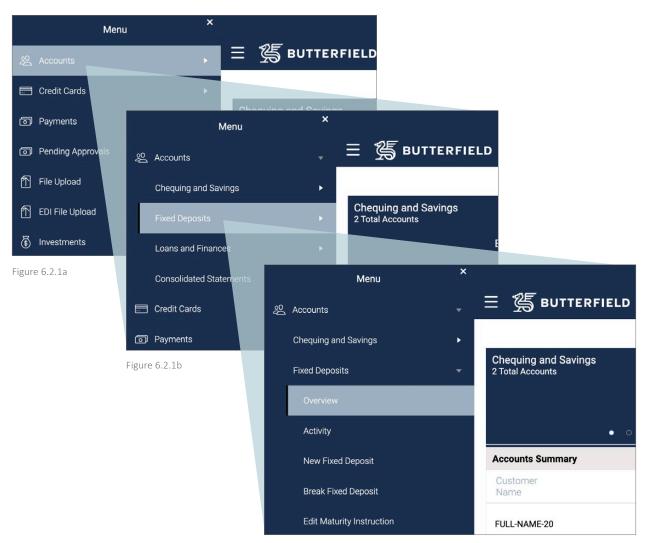


Figure 6.2.1c

Click on a **Deposit Number** from the Fixed Deposit Account Summary list to view Deposit Details.

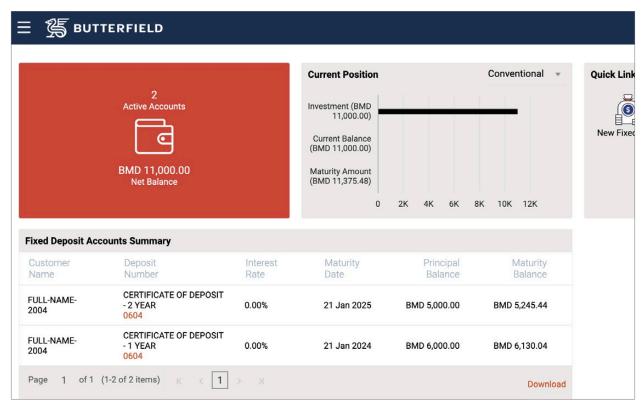


Figure 6.2.2

The following **Fixed Deposit Details** appear:

- Account Number Fixed Deposit account number along with the account nickname (if defined).
- **Current Balance** The available balance of the Fixed Deposit account.
- **Original Principal Amount** The opening amount of the deposit.
- **Deposit Date** The deposit's opening date.
- **Deposit Term** The term for the maintained/Fixed Deposit.
- **Value Date** The value date of the deposit as maintained by the Bank.
- **Maturity Date** The date on which the Fixed Deposit will mature.
- **Maturity Amount** The value of the Fixed Deposit at the time of maturity.
- **Maturity Instruction** Maturity instruction you gave for the Fixed Deposit at the time of opening the deposit.

Click **Edit Maturity Instruction** to modify the maturity instruction.

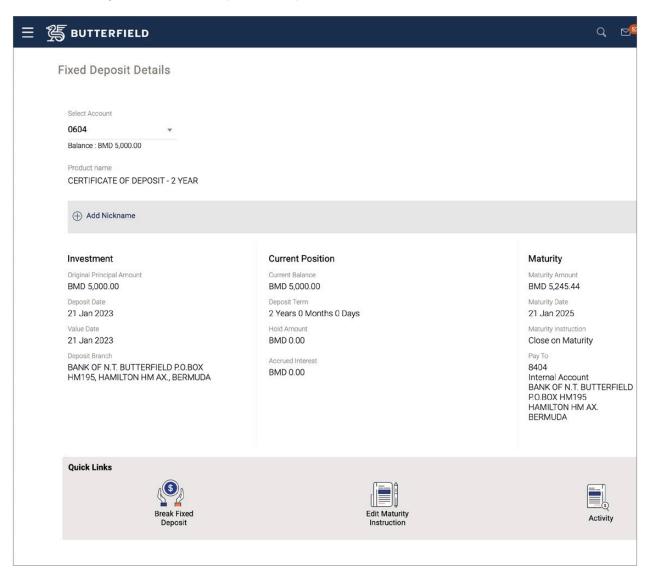


Figure 6.2.3

6.3 How do I edit Maturity Instruction for a Fixed Deposit?

The **Edit Maturity Instruction** feature enables a User to change the maturity instruction that was set at the time the Fixed Deposit was opened. Using this option, the User can change the Maturity Instruction of a Fixed Deposit.

How to navigate:

Menu Icon () > Accounts > Fixed Deposits > Edit Maturity Instruction

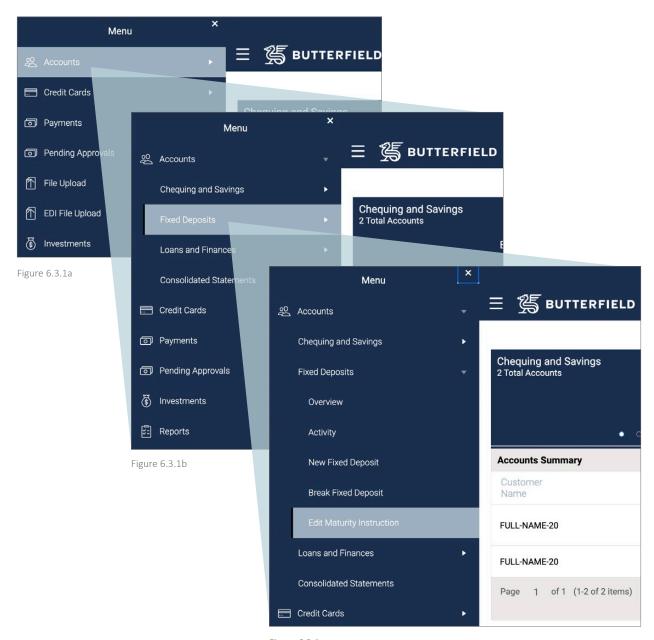


Figure 6.3.1c

To edit the Maturity details:

- From the Deposit Account number list, select the Fixed Deposit that will have maturity instructions.
- 2. From the Maturity Instruction list, select the option of choice.
- 3. Select any one of the options like *Close on Maturity, Renew Principal and Pay out the Interest, Renew Principal and Interest, Renew Special Amount and pay out the remaining amount*
- 4. For options Renew Principal and Pay out the Interest and Renew Special Amount and pay out the remaining amount, Select the Pay To list as Own Account and From the Transfer Account list, select an appropriate Current or Savings Account to be credit with the specific amount at the time of deposit maturity.
- 5. Click **Save** OR click **Cancel** to cancel the transaction OR click **Back** to navigate to the previous screen.
- 6. In the Review screen, verify the details and click **Confirm**. Alternatively, click **Cancel** to cancel the transaction. Or, click **Back** to navigate to the previous screen.
- 7. The success message appears with status as "Pending for Approval". Click Go To

 Dashboard link to navigate back to the Dashboard. Alternatively, click Go To the Account

 Details link to view the deposit details.
- 8. A Corporate Approver must approve the transaction initiated by a User. To authorise the pending transaction, refer to Section 4.4 Pending for Approval in Approver Dashboard.



Figure 6.3.2

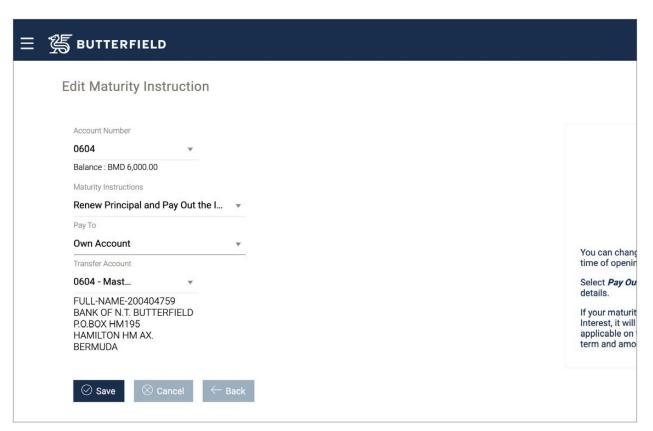


Figure 6.3.3

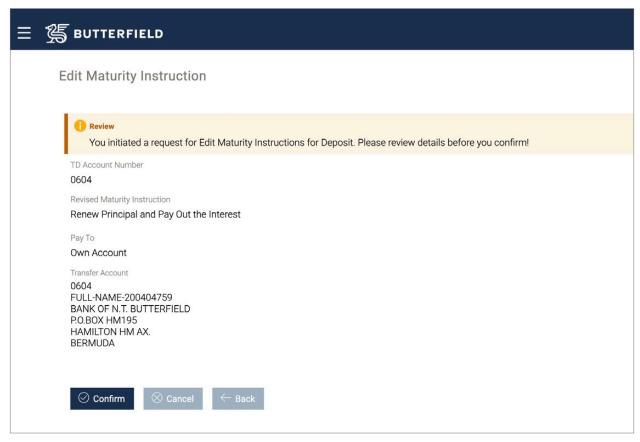


Figure 6.3.4

7. View Loan Account details and transactions on these accounts

This section explains how to view Loan Account and transaction details by accessing through the **Accounts Menu**. Alternatively, you can access through the **Dashboard**.

7.1 How do I view my Loan details?

The Loan Details page displays important information pertaining to a loan account such as the loan's current status, interest rate, sanctioned amount, total amount outstanding and important dates associated with the loan such as the opening date and maturity date.

How to navigate:

Menu Icon (■) > Accounts > Loans and Finance > Overview

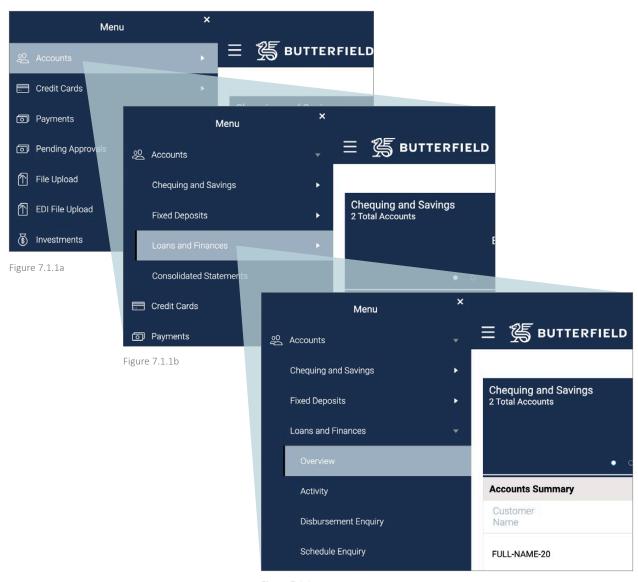


Figure 7.1.1c

Select an Account Number and click the More Information link to view the loan account details.

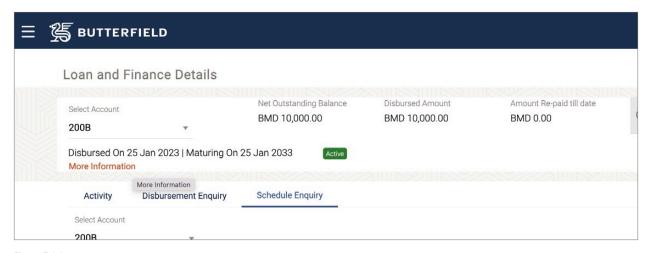


Figure 7.1.2

The following Loan details appear:

- Account Number The loan account number.
 Old Account Number For loans contracted prior to the 2023 upgrade. For loans contracted after the upgrade, this field will be empty.
- **Net Outstanding Balance** The total amount outstanding on the loan.
- **Disbursed On Date** The loan account disbursal date.
- **Maturity Date** The date the loan account will mature.
- **Status** Status of the loan account, e.g., active or closed.
- Interest Rate (Per Annum) The rate of interest applicable on the loan account.
- **Amount Disbursed** The actual amount of loan the Bank has given to you till date.
- **Amount Re-Paid Till Date** The total amount paid in instalments till date.
- **Interest Frequency** Intervals to pay the interest.
- **Principal Frequency** Intervals to repay the principal.
- **Repayment Mode** The mode to make the loan repayments as set up in the processing system. For example, repayments could be via account transfer, direct debit, or cheque.
- **Late Payment Penalty** Late payment interest rate applicable, if any, on Product.
- **Prepayment Penalty** Prepayment interest rate applicable, if any, on Product.
- **Total Instalments** The total number of scheduled payments to repay the loan.
- **Remaining Instalments** The number of scheduled payments remaining towards repaying the loan completely.
- **Next Instalment Date** Date of the next instalment.
- **Next Instalment Amount** Amount to pay as the next instalment.
- **Principal Arrears** The amount due on the loan principal after having missed one or more repayment instalments, i.e., the outstanding principal amount.
- Interest Arrears The amount due towards loan interest payment in case of missed instalments.
- Late Payment Charges The charges levied on any late payment of a loan instalment.
- Other Charges Other/miscellaneous fees applicable on the loan account.

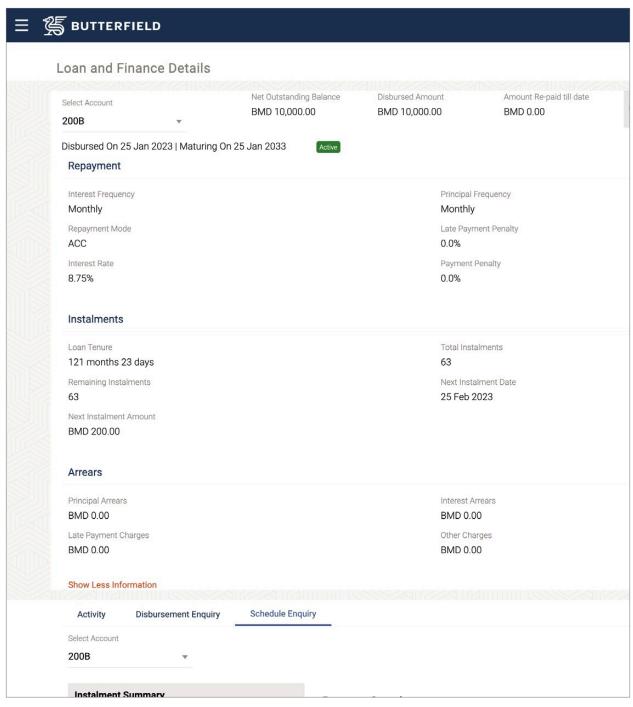


Figure 7.1.3

7.2 How do I enquire about a Loan Disbursement?

Disbursement of the loan amount depends on the type of loan product. Some loan products such as personal loans and auto loans have single disbursement policies. Certain loan products such as housing loans or education loans have multiple disbursement policies. Especially in case of multiple loan disbursements, the User needs to know the loan account's disbursement details.

This feature allows the User to view the disbursement details such as disbursed amount, disbursal date, and sanctioned amount. It helps the User to analyse the loan's current disbursed amount and how much is yet to be disbursed.

How to navigate:

Menu Icon () > Accounts > Loans and Finances > Disbursement Enquiry

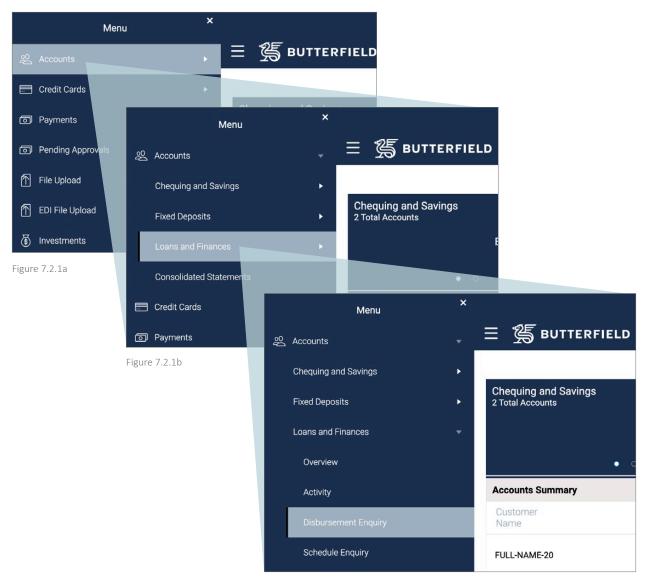


Figure 7.2.1c

Select an Account Number to view disbursement details.

The following Loan Disbursement details appear:

- **Account Number** The loan account number is displayed.
- Sanctioned Amount The amount of loan the Bank has agreed to provide to the client.
- **Disbursed Amount** The actual amount of loan the Bank has given till date.
- **Date** The date to disburse the specific amount.
- **Amount** The amount disbursed on the specific date.

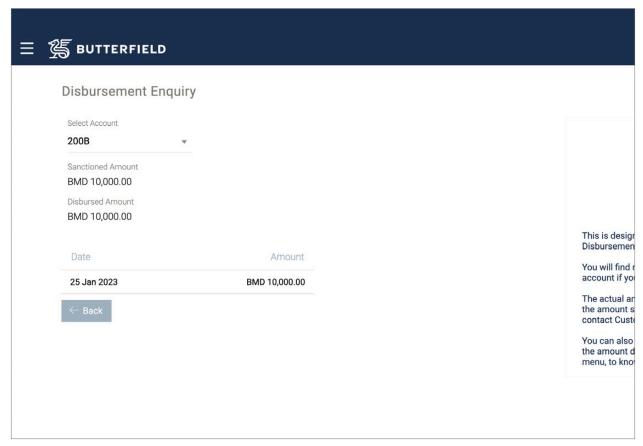


Figure 7.2.2

7.3 How do I enquire about a Loan Schedule?

This page displays details of each instalment including the interest and principal amounts along with any charges, if applicable, and the total instalment amount due on each specific date throughout the loan tenure. The User can identify important information such as the frequency of repayment instalments, the total number of instalments, and the number of paid and pending instalments.

How to navigate:

Menu Icon () > Accounts > Loans and Finances > Schedule Enquiry

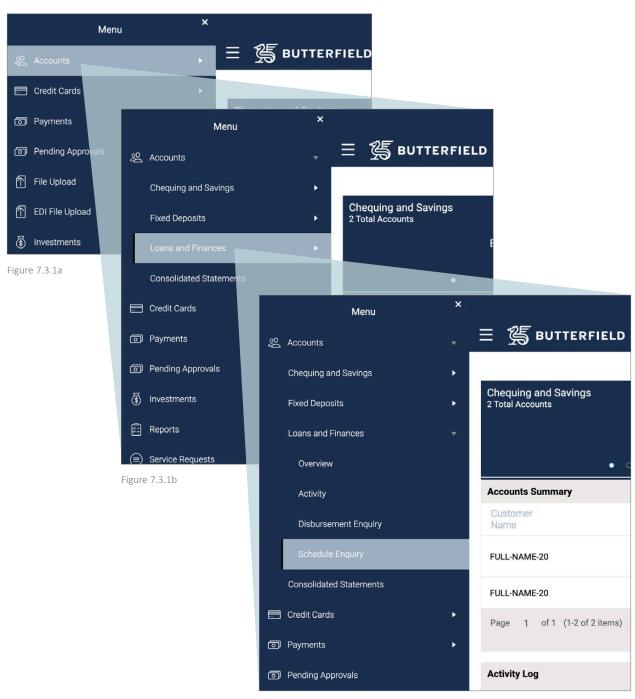


Figure 7.3.1c

Select an Account Number to view the loan schedule.

To view the **Loan Schedule**:

- From the Select Account list, select the loan account number to view the schedule. The system displays the Instalment Summary, Payment Overview, and Schedule Summary.
- 2. In the *Date Range* field, select the period to view the instalment details in the repayment schedule. Based on the specified period, the set of instalments in the loan repayment schedule appear. To view the next set of entries in the account's *Loan Schedule*, click on the pagination options available.
- 3. Click the **Download** link to download details in a .pdf format.

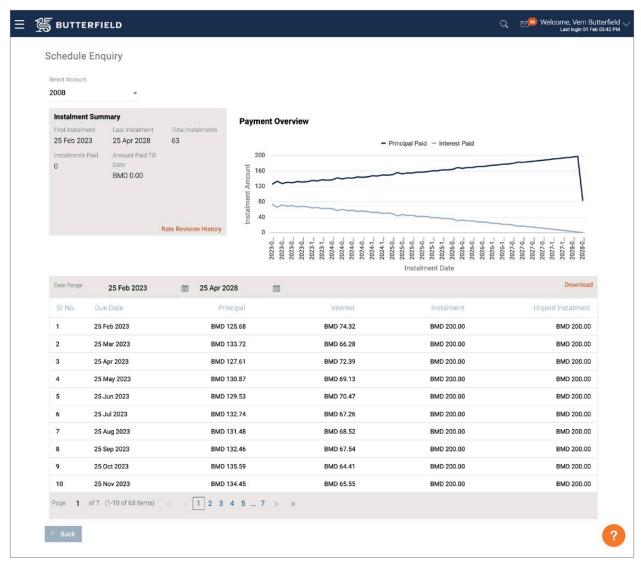


Figure 7.3.2

8. Manage Beneficiaries

This section explains how to manage (add, edit, and delete) beneficiaries through the **Payments Menu**.

8.1 How do I add, edit or delete a Beneficiary?

The following describes how to manage a beneficiary/payees on your Online Banking account.

How to navigate:

Menu Icon () > Payments > Setups > Manage Beneficiaries and Payees

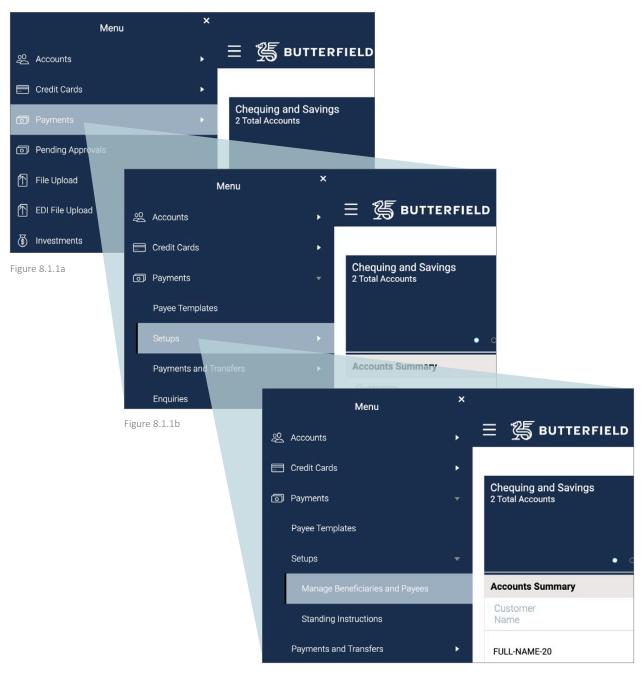


Figure 8.1.1c

- Click **Add New Beneficiary** to create beneficiary.
- Select the option **Bank Account** to add a payee having a bank account.

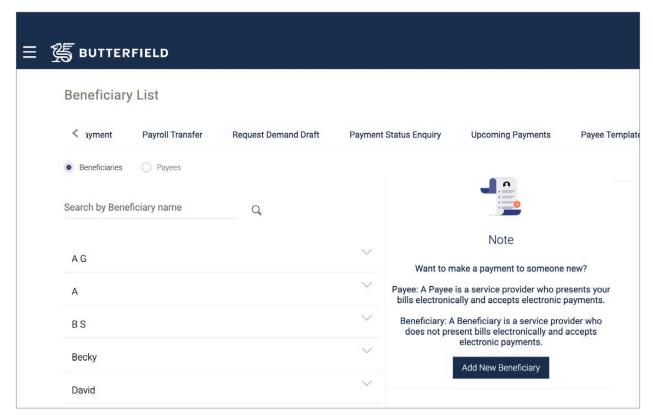


Figure 8.1.2

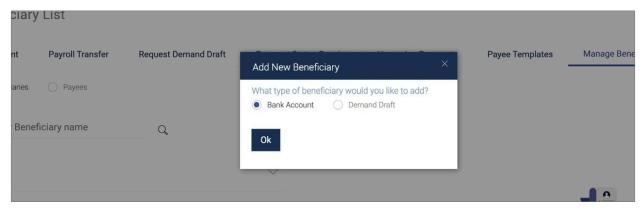


Figure 8.1.3

Beneficiary is mandatory for making payments. The following types are available:

- **Internal** For beneficiaries holding accounts within Butterfield.
- **Domestic** For beneficiaries holding accounts at other local/domestic banks.
- **Wire** For beneficiaries holding accounts across the world.

Click on the tab to select the type of beneficiary.

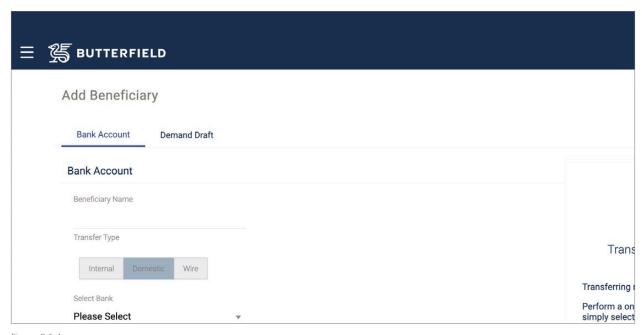


Figure 8.1.4

Enter following details to add a **Beneficiary**:

- Beneficiary Name Name of the recipient/beneficiary in the Account Holder.
- Transfer Type Select the transfer type (Internal, Domestic or Wire)
- Select Bank Select the beneficiary's bank.
- Beneficiary Account Number Account number of the beneficiary.
- Account Name Account name of the beneficiary maintained against the payee's bank account.
- Beneficiary Address The address of the beneficiary as recorded by their bank.
- *Nickname* Nickname to identify the payment account.
- National Clearing Code National clearing code of the beneficiary's bank. This field appears while adding a beneficiary for an International wire transfer.
- Swift Code Swift Code of the beneficiary's bank. This field appears while adding a beneficiary for an International wire transfer.

Note: The illustration is for adding a domestic beneficiary. The last two bullet points apply for an international wire transfer.

Click **Submit** to add beneficiary or click **Cancel** to cancel the operation or click **Back** to go back to the previous screen.

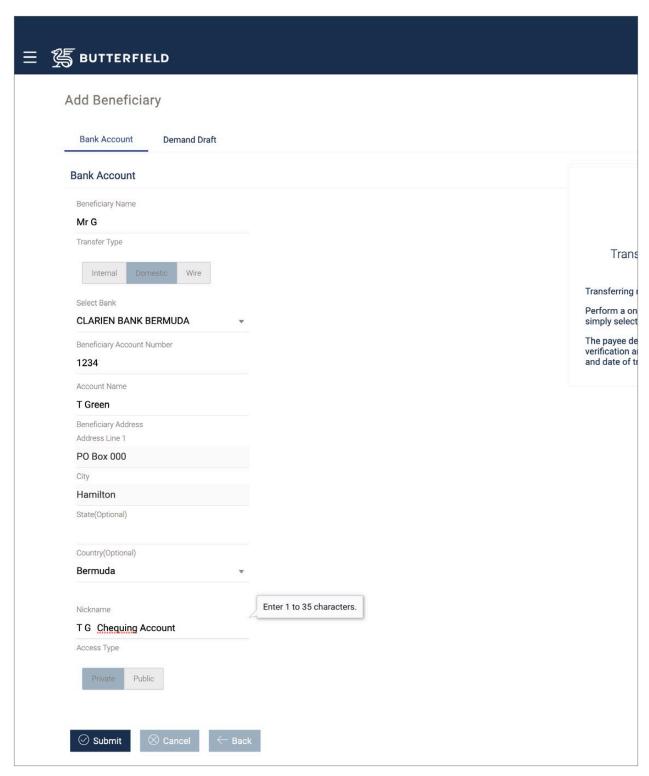


Figure 8.1.5

Click **Confirm** to add beneficiary or click **Cancel** to cancel the process, or click **Back** to go back to the previous screen.

- The confirmation screen is displayed with a success message with status as "Pending for Approval".
- A Corporate Approver must approve the transaction initiated by a User. To authorise the pending transaction, refer to Section 4.4 Pending for Approval in Approver Dashboard.
- Click **Go To Dashboard** to go back to the **Dashboard**.

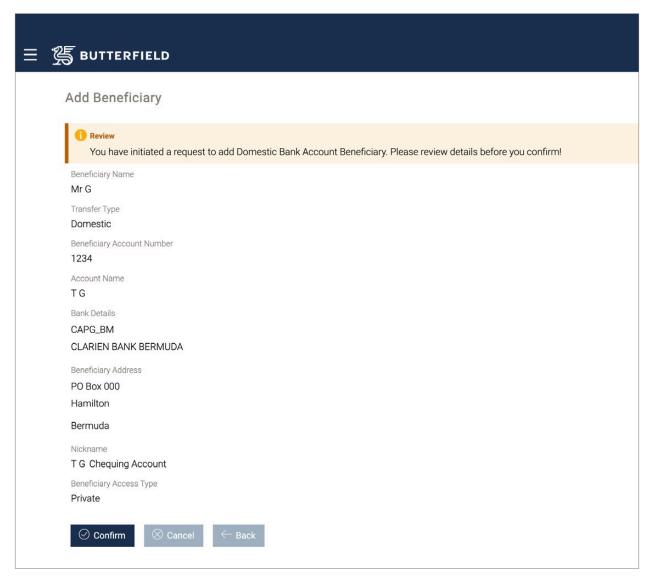


Figure 8.1.6

To delete or edit a Beneficiary:

Click the **Options Menu** icon (§).

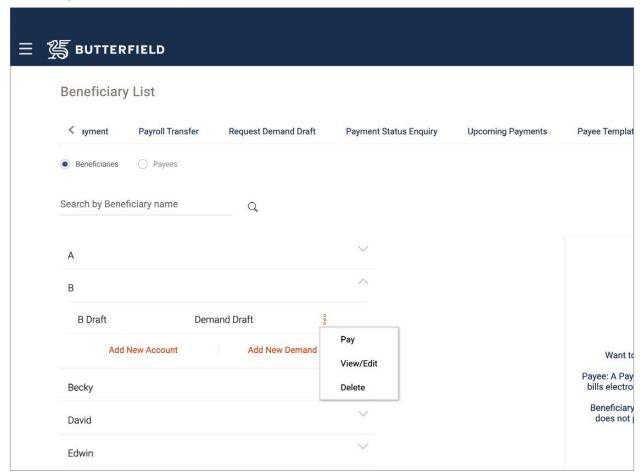


Figure 8.1.7

Click **Delete** to delete, a pop-up window appears. Click **Proceed** to confirm the deletion.

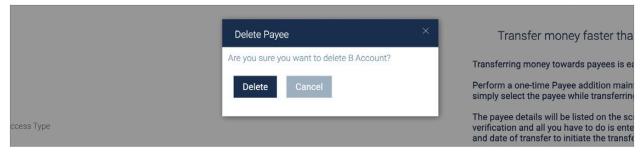


Figure 8.1.8

To view or edit, click **View/Edit**, the beneficiary's details are then displayed. Click **Pencil** icon (*(dota)*) to edit the beneficiary details. Click **Submit** to save the changes.

The confirmation screen appears with a success message. Click **Go To Dashboard** to go back to the **Dashboard**.

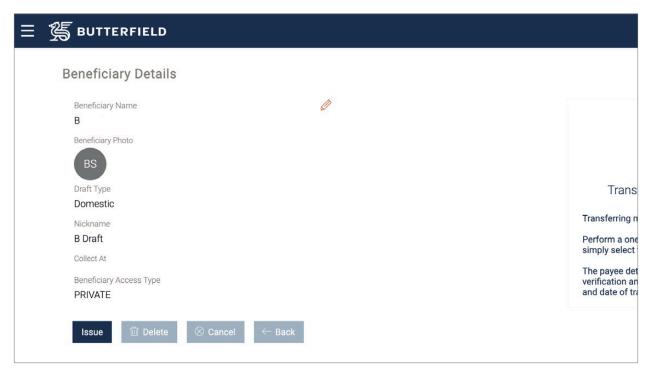


Figure 8.1.9

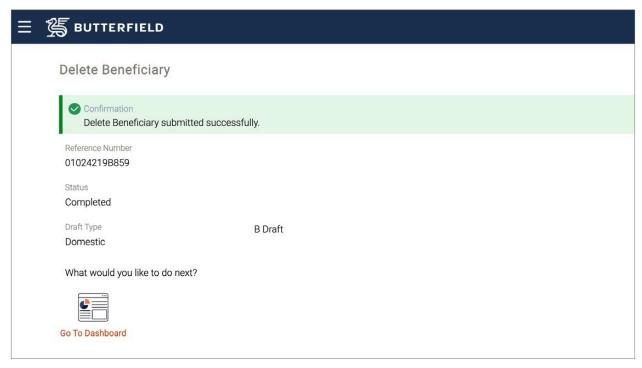


Figure 8.1.10

8.2 How do I view the Beneficiary Summary and details?

The following describes how to view beneficiary information.

How to navigate:

Menu Icon () > Payments > Setups > Manage Beneficiaries and Payees

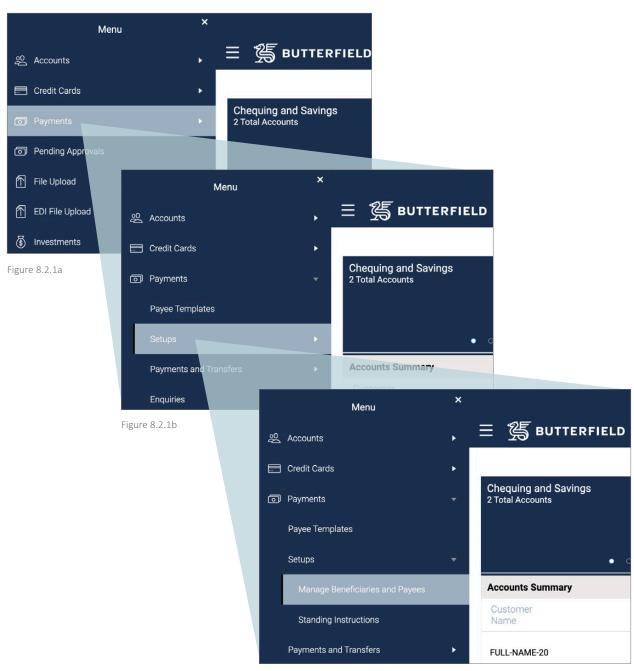


Figure 8.2.1c

To view the **Beneficiary Summary**:

- 1. From the beneficiary list, select and click on the payee whose details you want to view. Alternatively, click to **search** for a specific beneficiary whose details you want to view. The specific beneficiary record appears.
- Click Add New Account or Add New Demand Draft to add New Account type or Demand Draft type of beneficiary.

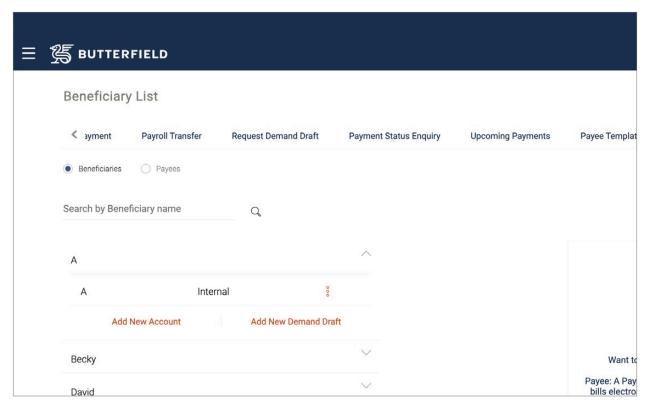


Figure 8.2.2

To view the **Beneficiary** details:

- 1. From the *Beneficiary* list, select and click on the **Options Menu** icon (*) next to the beneficiary whose details you want to view.
- 2. Click **View/Edit**. The View/Edit Beneficiary screen appears.
- 3. Click **Pay** to transfer funds to the Bank account or to issue demand draft, depending on the account type maintained.

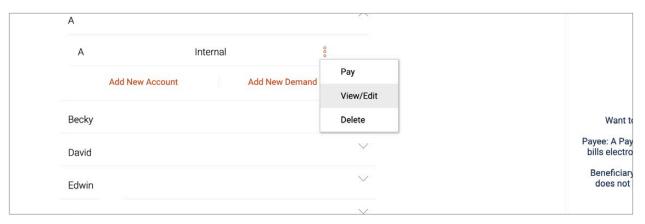


Figure 8.2.3

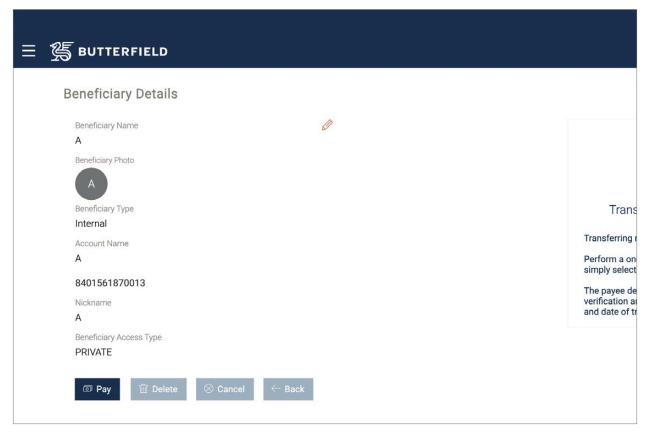


Figure 8.2.4

9. Set up Standing Instructions

You can make a repeat transfer to existing beneficiaries or within your own accounts with Standing Instructions. This section explains how to set up and stop Standing Instructions payments through the **Setup Menu**. Alternatively, you can set up through the **Dashboard**.

9.1 How to set up Standing Instructions for existing Beneficiaries?

Repetitive payments can be paid with this feature. Users can set instructions for funds to transfer at regular intervals toward registered beneficiaries or to the User's own accounts.

How to navigate:

Menu Icon (■) > Payments > Setups > Standing Instructions

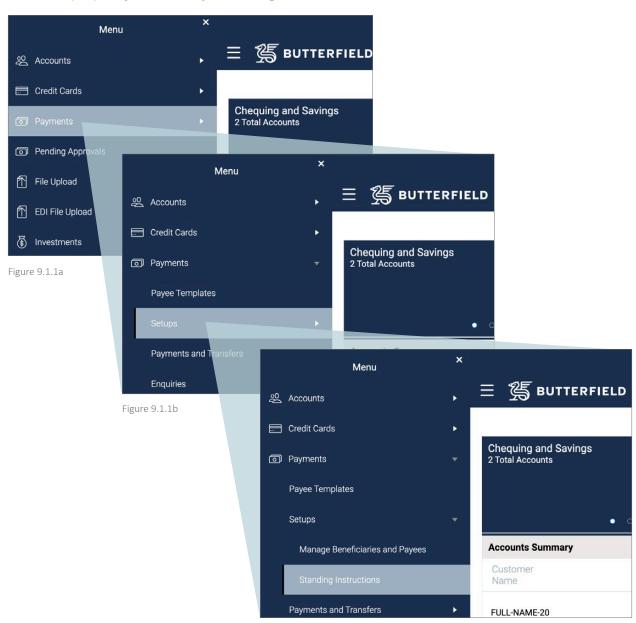


Figure 9.1.1c

To **Set Standing Instructions** towards an internal existing payee:

- 1. Click **Set Standing Instructions**.
- 2. In the *Transfer Type* field select **Existing Beneficiary**.
- 3. In the *Transfer Type* field click **Internal**.
- 4. Select the *Beneficiary Name* to credit funds to.
- 5. Select the Account Number to debit funds from.
- 6. Select the Amount to debit.
- 7. From the *Transfer Frequency* list, select the frequency to execute the Standing Instructions.
- 8. From the First Transfer Date From field, select the start date to execute the Standing Instructions.
- 9. In the *Last Transfer* field, select the option to specify when the Standing Instructions are to stop. If you have selected the option **On**, specify the date the Standing Instructions are to stop. If you have selected the option **After**, specify the number of instances after which the Standing Instructions are to stop, i.e., if you specify the number 10, only 10 transfers will initiate at the specified frequency.
- 10. Enter a User Reference (Optional) and a Beneficiary Reference.
- 11. Click **Setup** to set up the Standing Instructions payment OR click **Cancel** to cancel the operation.
- 12. Standing Instructions Review screen appears. Verify the details and click **Confirm** OR click **Cancel** to cancel the operation OR click **Back** to navigate back to previous screen.
- 13. The confirmation screen is displayed with a success message, along with a Reference Number and status as "Pending for Approval".
- 14. A Corporate Approver must approve the transaction initiated by a User. To authorise the pending transaction, refer to Section 4.4 Pending for Approval in Approver Dashboard.
- 15. Click Go to Dashboard to go back to the Dashboard.

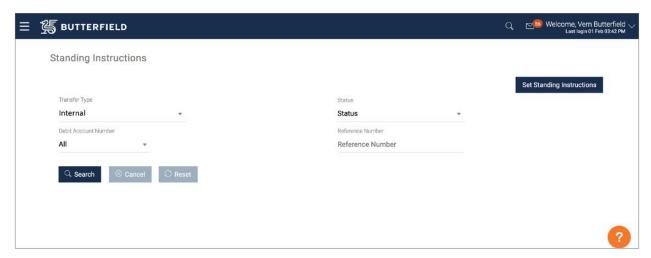


Figure 9.1.2

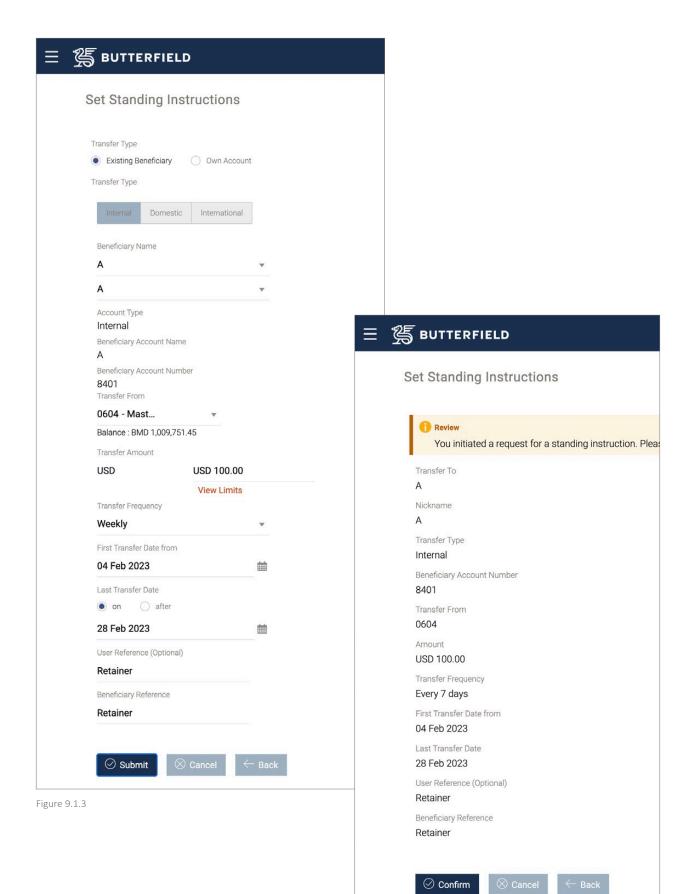


Figure 9.1.4

9.2 How to view and stop Standing Instructions?

The User can also stop a Standing Instruction, if so desired, from the view Standing Instructions screen.

How to navigate:

Menu Icon (■) > Payments > Setups > Standing Instructions

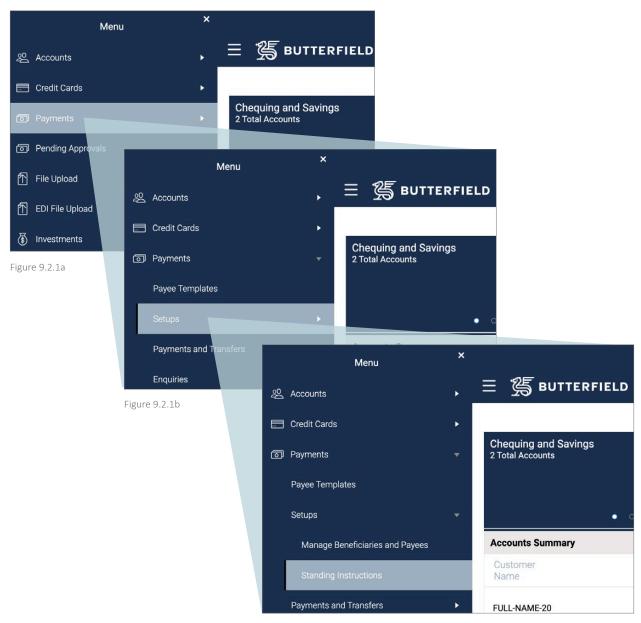


Figure 9.2.1c

To view and stop Standing Instructions:

- 1. Click View Standing Instructions.
- 2. Select an option for Transfer Type, Status, Debit Account Number. Click Search.
- 3. On the specific Standing Instruction record click the **Options Menu** icon (\$) to view or stop.
- 4. Select **View** to view details OR
- 5. Click **Stop** to cancel the Standing Instruction. A message appears confirming the stop action, click **Stop** again.
- 6. A message confirming that the Standing Instructions has been stopped/cancelled appears. Click **Go To Dashboard**, to navigate to the **Dashboard** OR click **More Payment Options** to access other payment options.

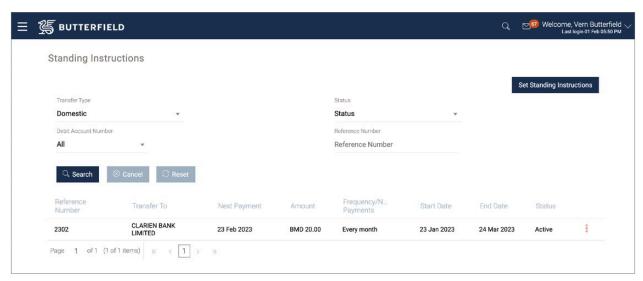


Figure 9.2.2

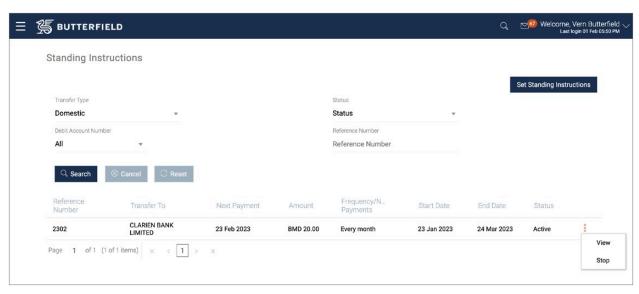


Figure 9.2.3

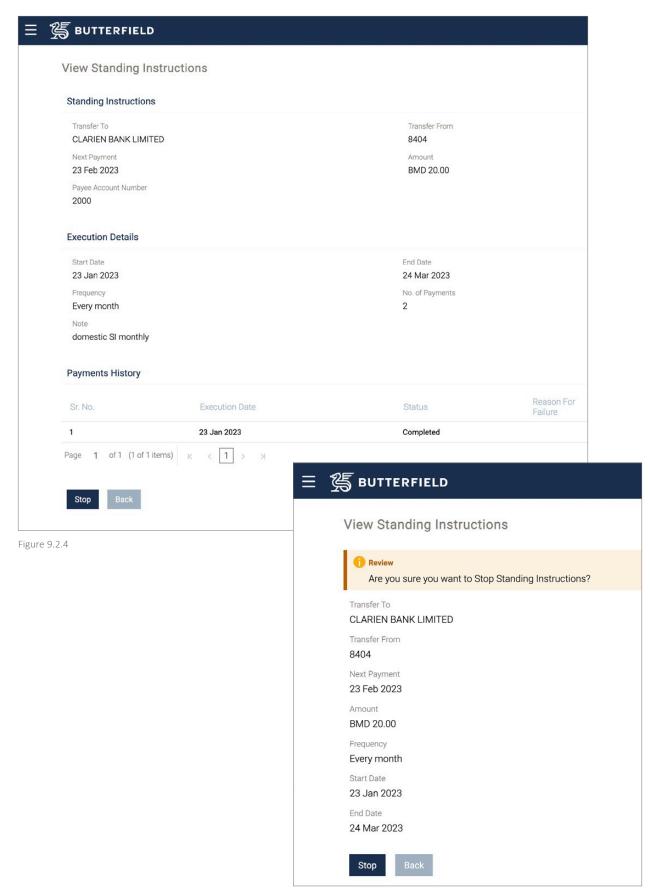


Figure 9.2.5

10. How to make a Payment

You can make a payment to existing beneficiaries or within your own accounts. This sections explains how to make payments through the **Payments Menu**. Alternatively, you can make a payment through the **Dashboard**.

10.1 How to send an International Wire Transfer to an Existing Beneficiary?

To Transfer Money to an Existing Beneficiary, select a beneficiary first and then select the specific account of the beneficiary to receive the transfer. The User need not explicitly select the transfer type (internal, domestic, or international) since this is defined at the time of beneficiary creation.

How to navigate:

Menu Icon () > Payments > Payments and Transfers > Transfer Money

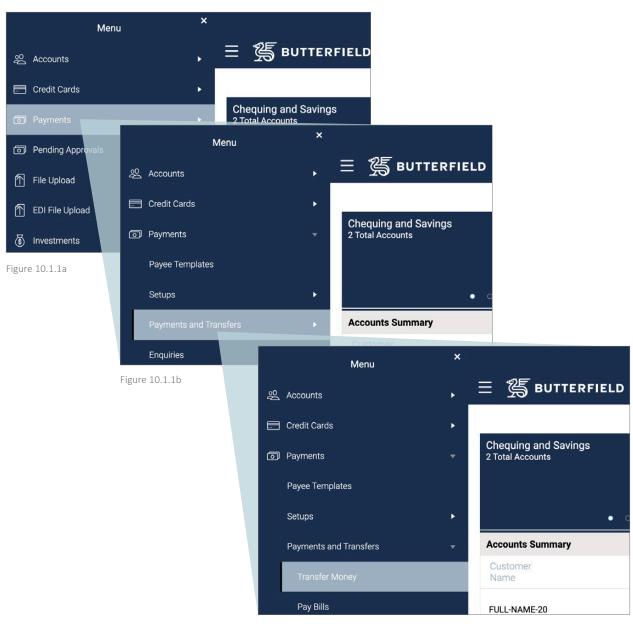


Figure 10.1.1c

To do a Wire Transfer to Existing Beneficiary:

- 1. Select Existing Beneficiary.
- 2. Select the Transfer Type as Wire.
- 3. Select the Beneficiary from the list of added beneficiaries.
- 4. Select the *Transfer From* account number the funds will transfer from.
- 5. Select the *Currency* of the transfer. Currency defaults to destination account currency for Internal Transfer, and local currency for Domestic Transfer. For an international transfer, select the currency from the list.
- 6. Select the *Amount* to debit (choose either the *To Amount* the amount of funds the Beneficiary's Account will receive, OR the *From Amount* the amount of funds your Account will be debited).
- 7. Select *Inclusive of Charges* if bank fees are to be deducted from the transfer amount.
- 8. Select the *Transfer When* field as **Now** or **Later**.
- 9. Specify whether the fund transfer takes place through an intermediary bank, if needed. This field appears for an international transfer.
- 10. Enter a User Reference (Optional) and a Beneficiary Reference.
- 11. Click **Transfer** to initiate the payment OR click **Cancel** to cancel the operation.
- 12. The Transfer Money Review screen appears. Verify the details, and click **Confirm** OR click **Cancel** to cancel the operation OR click **Back** to navigate back to the previous screen.
- 13. A one-time verification code may be sent to the email address on file or via PUSH notification to the registered device. Enter the code and click **Submit**.
- 14. The confirmation screen is displayed with a success message along with a Reference Number and status as "Pending for Approval".
- 15. A Corporate Approver must approve the transaction initiated by a User. To authorise the transaction, refer to Section 4.4 Pending for Approval in Approver Dashboard.
- Click on Set Standing Instruction to set standing instructions or click Go To Dashboard to go back to the Dashboard.

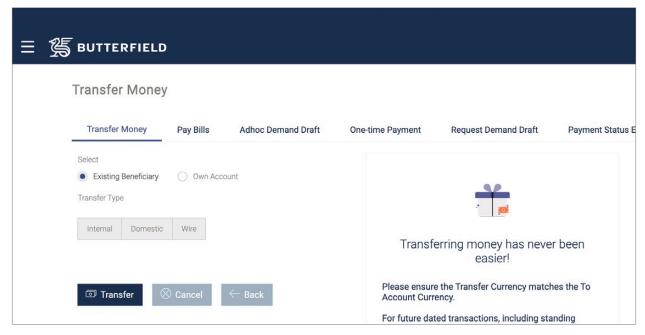
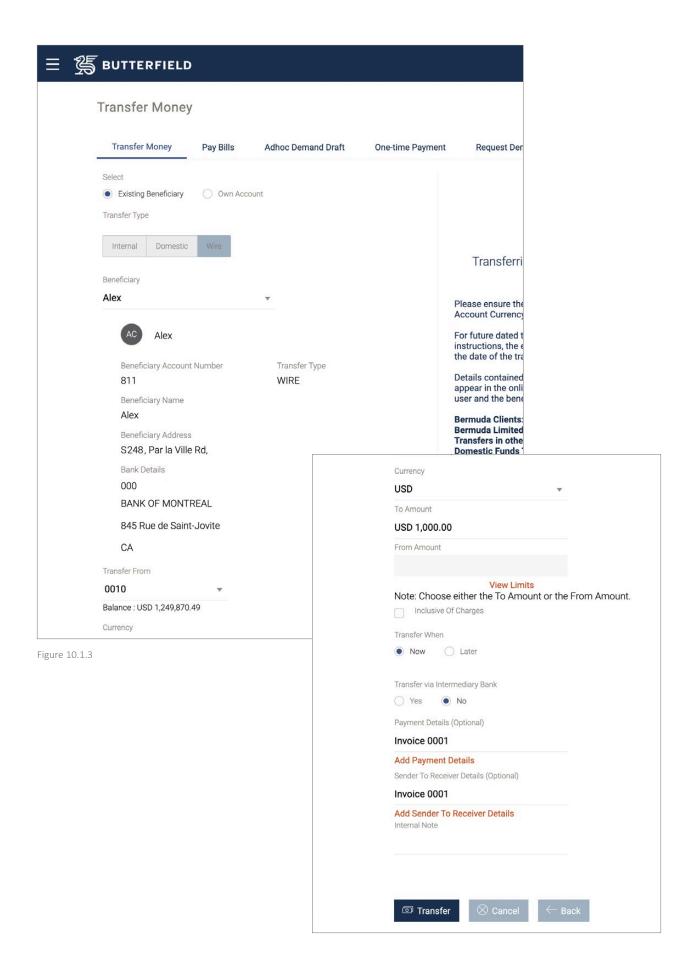
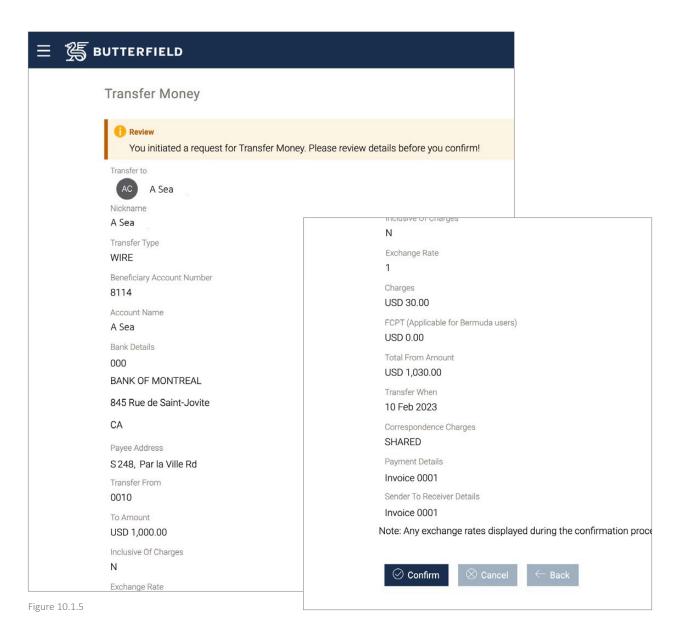


Figure 10..1.2



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Figure 10.1.4



To add transaction as **Payee Template**:

- 1. Click on **Add Payee Template** to add the payment transaction to favourites.
- 2. Click **OK** to add the payment transaction to favourites or click **Cancel** to cancel the process.
- 3. The screen displays a success message. Click **Done** to go back to the **Dashboard**.



Figure 10.1.6

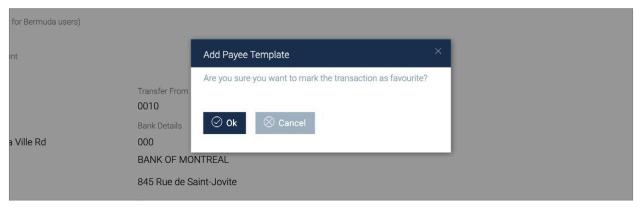


Figure 10.1.7

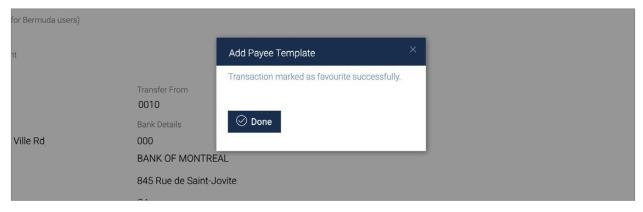


Figure 10.1.8

10.2 How do I Transfer Funds between my Own Accounts?

To Transfer Money between your own accounts, the User has to select the accounts for transfer.

How to navigate:

Menu Icon () > Payments > Payments and Transfers > Transfer Money

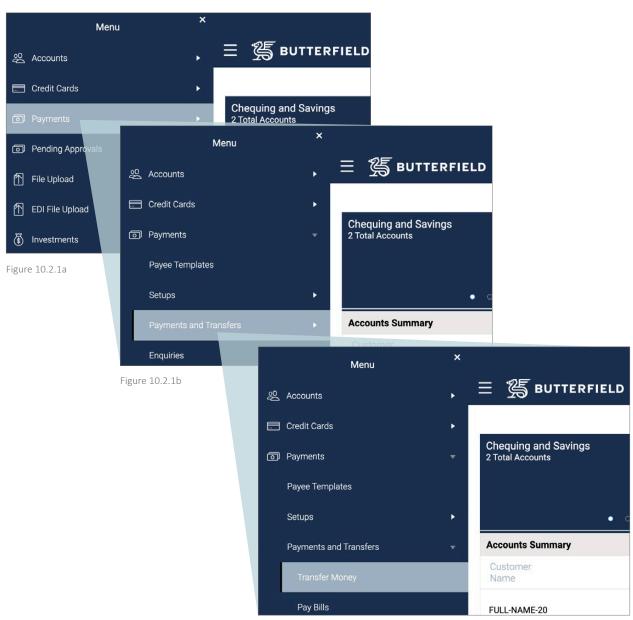
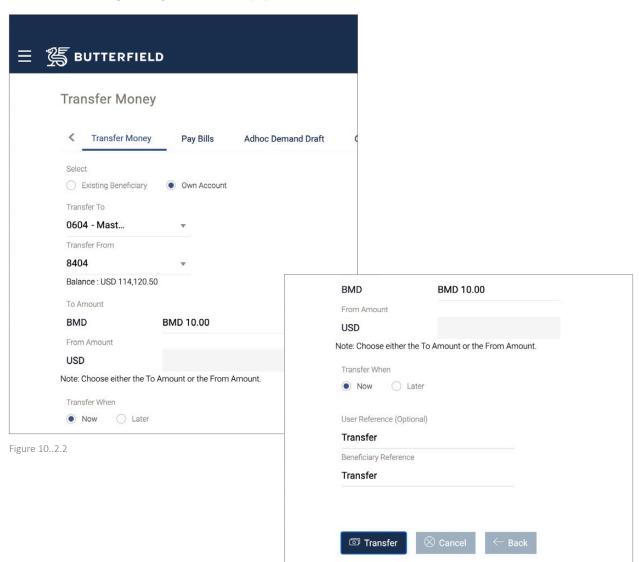


Figure 10.2.1c

To **Transfer Money** between your own accounts:

- 1. Select Own Account.
- 2. Select the *Transfer To* account number to transfer funds to.
- 3. Select the *Transfer From* account number to transfer funds from.
- 4. Enter the amount in the To Amount or From Amount fields to debit.
- 5. Select the *Transfer When* field as **Now** or **Later**.
- 6. Enter a User Reference (Optional) and a Beneficiary Reference.
- 7. Click **Transfer** to initiate the payment OR click **Cancel** to cancel the operation.
- 8. Transfer Money Review screen appears. Verify the details and click **Confirm** OR click **Cancel** to cancel the operation OR click **Back** to navigate back to the previous screen.
- 9. A one-time verification code may be sent to the email address on file or via PUSH notification to the registered device. Enter the code and click **Submit**.
- 10. The confirmation screen is displayed with a success message along with a Reference Number and status as "Pending for Approval".
- 11. A Corporate Approver must approve the transaction initiated by a User. To authorise the pending transaction, refer to Section 4.4 Pending for Approval in Approver Dashboard.
- 12. Click on **Set Standing Instruction** to create standing instruction or click **Go To Dashboard** to go back to the **Dashboard**.
- 13. Click on Add Payee Template to add the payment transaction to favourites.



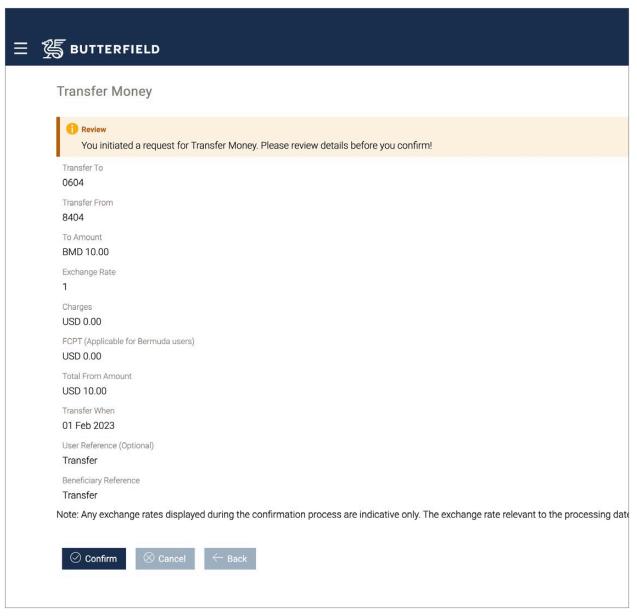


Figure 10.2.3

10.3 How to send money to other Bank Accounts?

Users can initiate requests for ad-hoc transfer to beneficiaries via the one-time Payment option.

How to navigate:

Menu Icon () > Payments > Payments and Transfers > One-time Payment

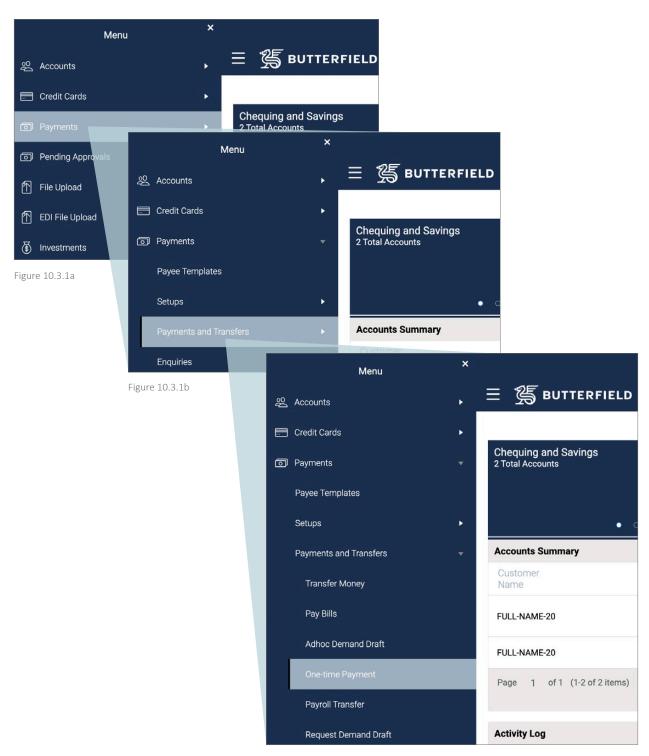
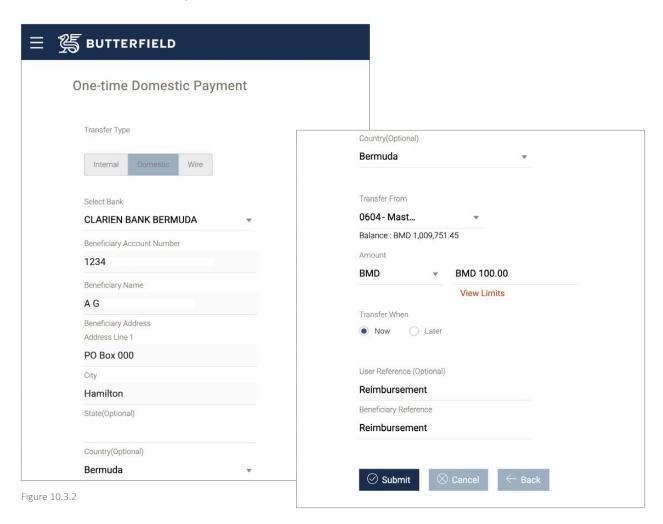


Figure 10.3.1c

To initiate a request for **Domestic One-time Payment**:

- 1. Select the *Payment Type* as **Domestic**.
- 2. Select the beneficiary's bank in the Select Bank dropdown.
- 3. Input the Beneficiary Account Number to credit funds to.
- 4. Input the Beneficiary Name and Address.
- 5. In the *Transfer From* field select the account to debit.
- 6. Select the *Currency* in which the transfer is to take place. The currency defaults to the destination account currency for **Own** and **Internal Transfer**, and local currency for **Domestic Transfer**. For **International Transfer**, select the currency from the list.
- 7. Input the Amount to debit.
- 8. Select the *Transfer When* field as **Now** or **Later**.
- 9. Enter a User Reference (Optional) and a Beneficiary Reference.
- 10. Click **Submit** to initiate the payment OR click **Cancel** to cancel the operation.
- 11. The Transfer Money Review screen appears. Verify the details, and click **Confirm** OR click **Cancel** to cancel the operation OR click **Back** to navigate back to the previous screen.
- 12. A one-time verification code may be sent to the email address on file or via PUSH notification to the registered device. Enter the code and click **Submit**.
- 13. The confirmation screen is displayed with a success message, along with a Reference Number and status as "Pending for Approval".
- 14. A Corporate Approver must approve the transaction initiated by a User. To authorise the pending transaction, refer to Section 4.4 Pending for Approval in Approver Dashboard.
- 15. Click on **Add as Beneficiary** to add the beneficiary.
- 16. Click Go to Dashboard to go back to the Dashboard.



One-time Domestic Payment



You initiated a request for One-time Payment. Please review details before you confirm!

Transfer Type

Domestic

Beneficiary Account Number

1234

Beneficiary Name

AG

Bank Details

CAPG_BM

Beneficiary Address

PO Box 000

Hamilton

Bermuda

Amount

BMD 100.00

Exchange Rate

1

Charges

BMD 0.50

FCPT (Applicable for Bermuda users)

BMD 0.00

Total From Amount

BMD 100.50

Transfer When

01 Feb 2023

Transfer From

0604

User Reference (Optional)

Reimbursement

Beneficiary Reference

Reimbursement

Figure 10.3.3

What would you like to do next?

Go To Dashboard Add as Beneficiary?

Figure 10.3.4

10.4 How to send money to another Butterfield Account?

An Internal Bank account is a beneficiary who holds an account within Butterfield.

How to navigate:

Menu Icon () > Payments > Payments and Transfers > Transfer Money

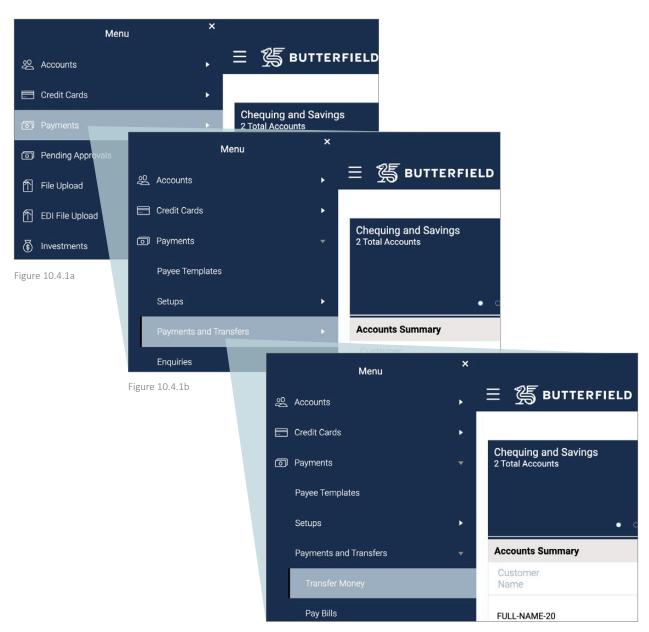


Figure 10.4.1c

To do Internal Money Transfer to an existing beneficiary:

- 1. Select Existing Beneficiary
- 2. Select the *Transfer Type* as **Internal**.
- 3. Select the Beneficiary to credit funds to.
- 4. Select the Account Number to transfer funds from.
- 5. The currency defaults to destination account currency for **Internal Transfer**.
- 6. Input the Amount to debit.
- 7. Select the *Transfer When* field as **Now** or **Later**.
- 8. Enter a User Reference (Optional) and a Beneficiary Reference.
- 9. Click **Transfer** to initiate the payment OR click **Cancel** to cancel the operation.
- 10. The Transfer Money Review screen appears. Verify the details, and click **Confirm** OR click **Cancel** to cancel the operation OR click **Back** to navigate back to previous screen.
- 11. A one-time verification code may be sent to the email address on file or via PUSH notification to the registered device. Enter the code and click **Submit**.
- 12. The confirmation screen is displayed with a success message, along with a Reference Number and status as "Pending for Approval".
- 13. A Corporate Approver must approve the transaction initiated by a User. To authorise the pending transaction, refer to Section 4.4 Pending for Approval in Approver Dashboard.
- 14. Click on **Set Standing Instruction** to create standing instruction or click **Go To Dashboard** to go back to the **Dashboard**.
- 15. Click on **Add Payee Template** to add the payment transaction to favourites.

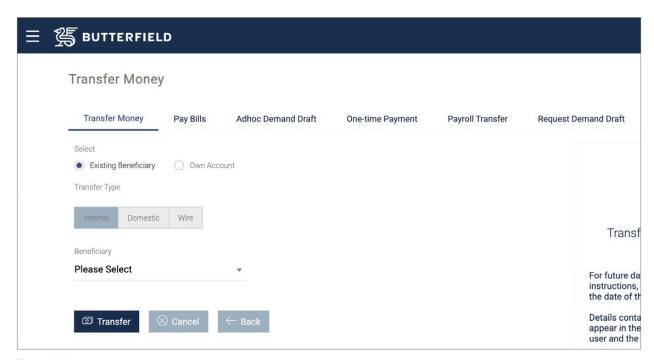


Figure 10.4.2

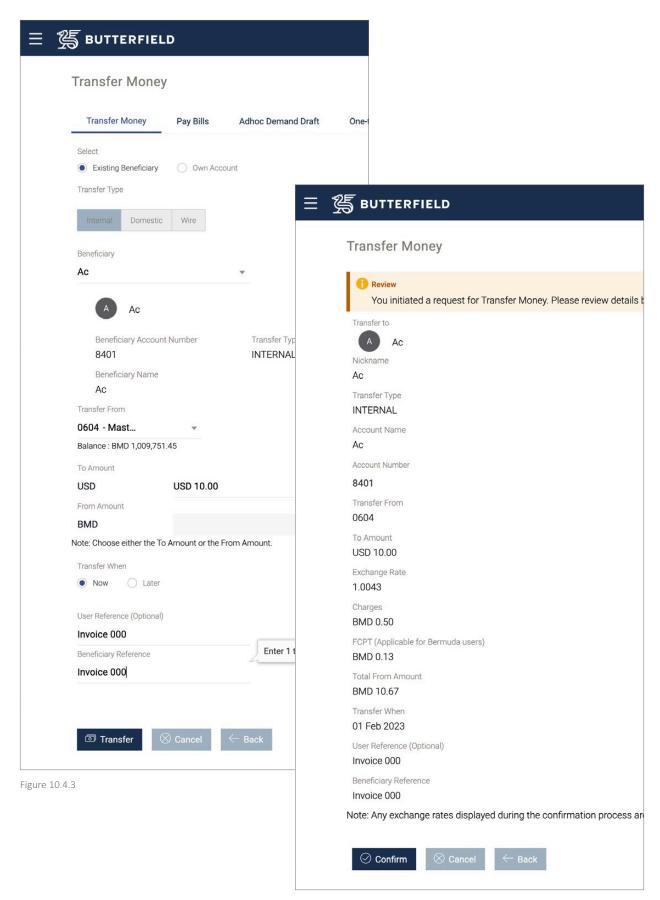


Figure 10.4.4

10.5 How to Pay Bills?

Users can initiate bill payments towards Payees/Billers they have already added/registered. All registered Payees appear for selection. Once the User selects a Payee, the Payee's details populate on the screen for the User to verify. The User can proceed to initiate the bill payment transaction by specifying details such as what amount to pay, the account to transfer funds from, the payment date, and the bill number.

How to navigate:

Menu Icon (■) > Payments > Payments and Transfers > Pay Bills

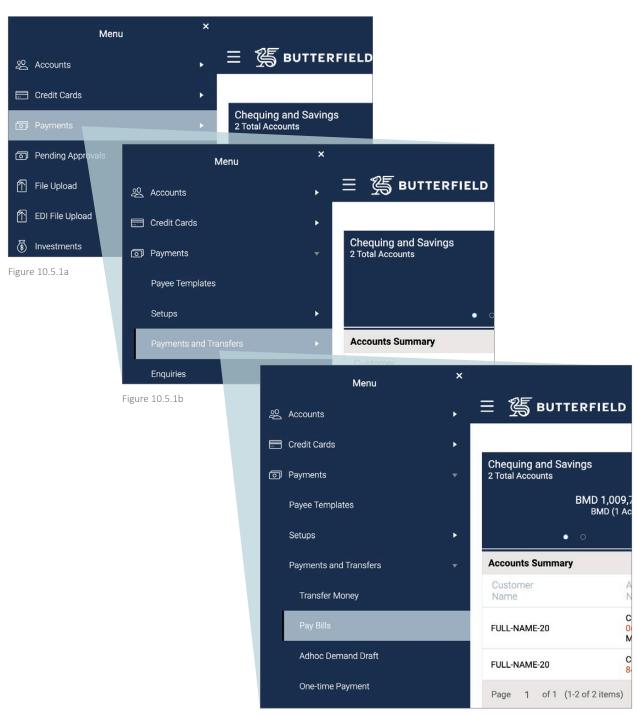
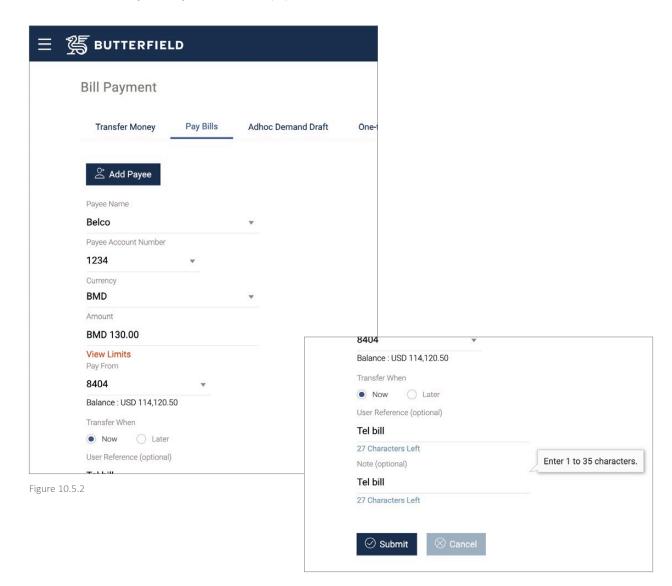


Figure 10.5.1c

To Pay Bills:

- 1. Select the Payee Name and the Payee Account Number.
- 2. Select the Currency.
- 3. In the *Amount* field, enter the payable amount. Alternatively, click the *View Limits* link to check the transfer limit. From the *Channel* list, select the appropriate channel to view its limits. The utilised amount and the available limit appears.
- 4. From the Pay From list, select the source account to debit.
- 5. Select the *Transfer When* field as **Now** or **Later**.
- 6. Enter a User Reference (Optional) and a Beneficiary Reference.
- Click Submit. Alternatively, click Cancel to cancel the operation and to navigate back to the Dashboard.
- 8. The Pay Bills Review screen appears. Verify the details and click **Confirm**. Alternatively, click **Cancel** to cancel the operation and to navigate back to the **Dashboard** OR click **Back** to navigate to the previous screen.
- 9. The confirmation screen is displayed with a success message along with a Reference Number and status as "Pending for Approval".
- 10. A Corporate Approver must approve the transaction initiated by a User. To authorise the pending transaction, refer to Section 4.4 Pending for Approval in Approver Dashboard.
- 11. Click on **Add Payee Template** to add the payment transaction to favourites.



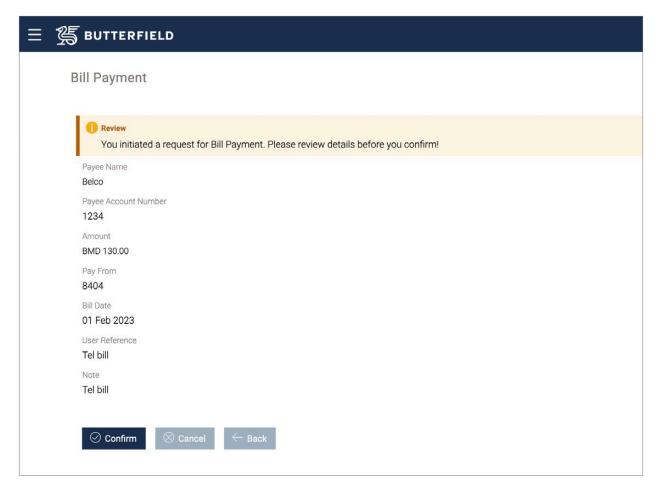


Figure 10.5.3



Figure 10.5.4

10.6 How do I initiate a Demand Draft issuance?

Users can initiate requests for Demand Drafts to be payable towards beneficiaries not registered as beneficiaries in the system, via the Adhoc Demand Draft feature. Once the User registers the beneficiary, the User can initiate a request to the Bank to issue a Demand Draft.

How to navigate:

Beneficiary not registered

Menu Icon (■) > Payments > Payments and Transfers > Adhoc Demand Draft

Beneficiary not registered

Menu Icon (■) > Payments > Payments and Transfers > Request Demand Draft

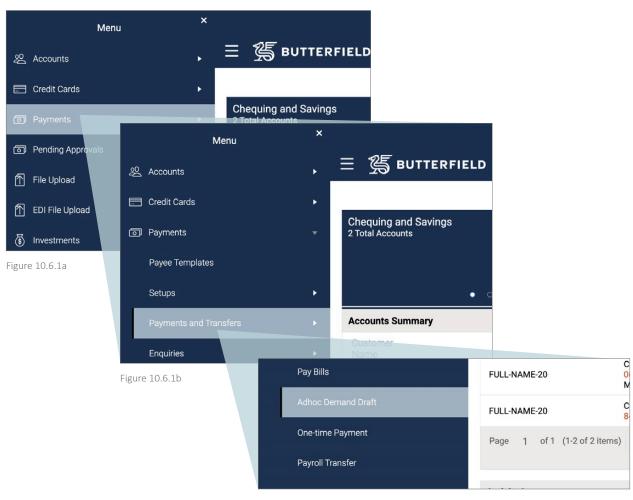


Figure 10.6.1c

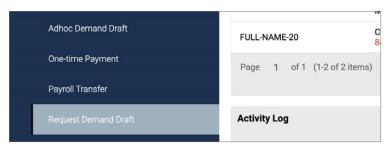
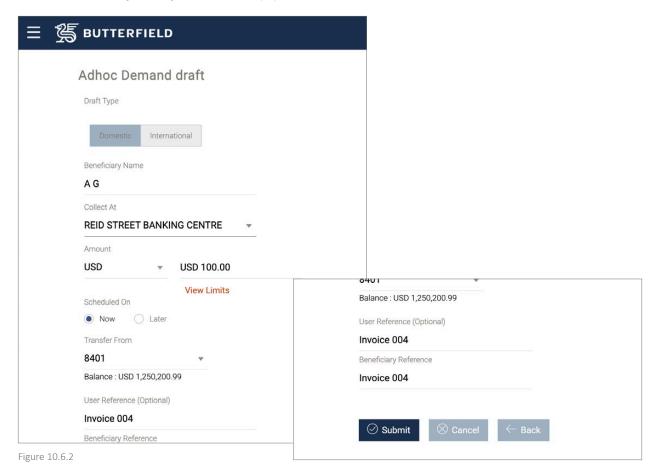


Figure 10.6.1d

To initiate **Demand Draft** request:

- 1. From the *Draft Type* field, select the option **Domestic** or **International**. The fields in which the User can enter details required to initiate a request for a domestic/international Demand Draft appear.
- 2. **Adhoc Demand Draft:** In the *Beneficiary Name* field, enter the name of the payee as it is to be printed on the draft.
- 3. **Request Demand Draft:** From the *Beneficiary Name*, select the payee to whom the Demand Draft is to be issued.
- 4. In the *Collect At* field, select the appropriate draft delivery branch.
- 5. From the *Currency* field, select the preferred currency.
- 6. In the Amount field, enter the amount of the draft.
- 7. In the *Scheduled On* field, select the **Now** option to indicate whether the draft is for the same day or select the **Later** option to issue draft on a date in the future.
- 8. From the *Transfer From* account list, select the account to be debited for the Demand Draft
- 9. Enter a User Reference (Optional) and a Beneficiary Reference.
- 10. Click **Submit** to initiate the request for the issue of the Demand Draft. Alternatively, click **Cancel** to cancel the transaction.
- 11. The Review screen appears. Verify the details and click **Confirm**. Alternatively, click **Cancel** to cancel the operation and to navigate back to the **Dashboard**. Alternatively, click **Back** to return to the Adhoc or Request Demand Draft initiation screen.
- 12. The confirmation screen is displayed with a success message along with a Reference Number and status as "Pending for Approval".
- 13. A Corporate Approver must approve the transaction initiated by a User. To authorise the pending transaction, refer to Section 4.4 Pending for Approval in Approver Dashboard.
- 14. Click on **Add Payee Template** to add the payment transaction to favourites.



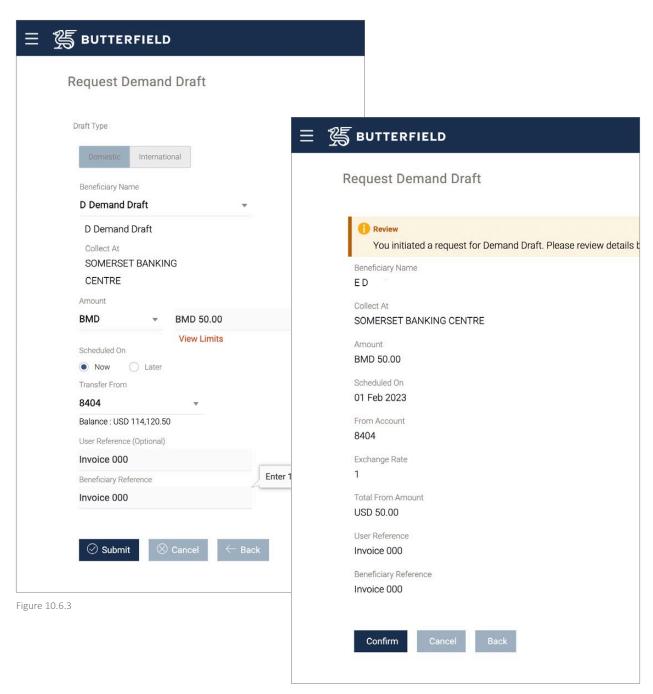


Figure 10.6.4



Figure 10.6.5

10.7 How to do a Payroll Transfer

Through this feature, Users can initiate transfers towards registered beneficiaries of different transfer types, i.e., Internal, and Domestic Transfers with different transfer dates, all at once from a single screen.

How to navigate:

Menu Icon () > Payments > Payments and Transfers > Payroll Transfer

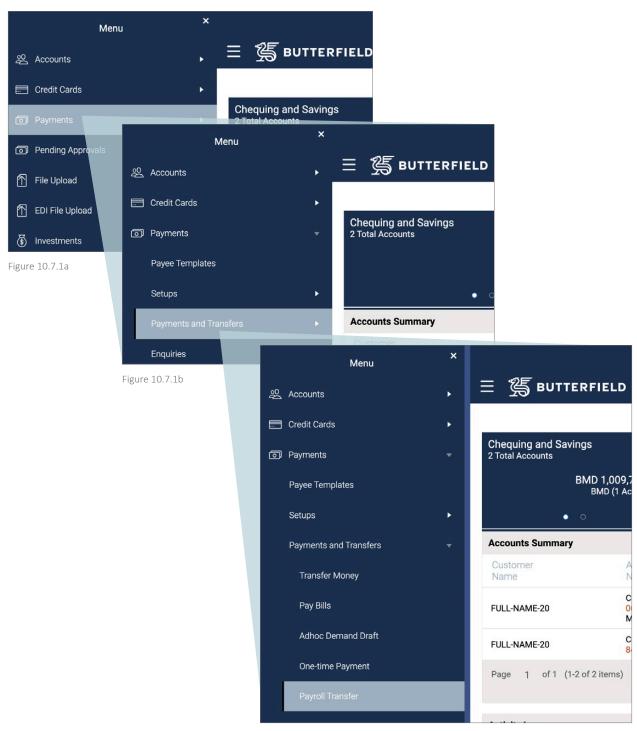


Figure 10.7.1c

To transfer funds to multiple beneficiaries:

- 1. From the *Payment Template* list, select the template towards to transfer funds to. The beneficiary details of the selected template appear.
- 2. Transfer From Account list for the transfer auto-populate based on the template.
- 3. The Currency and Amount auto-populates from the template list.
- 4. In the *Transfer When* field, select the option **Now** or **Later** to indicate when to do the transfer.
- 5. Add beneficiary by clicking the link Add Another Payment if needed.
- 6. Click **Save as Template** to save the payment record as template.
- 7. Click **Submit Transfer** to submit all the transfer records to the Bank. Alternatively, click **Cancel** to cancel the operation.
- 8. The Review screen appears. Verify the details and click **Confirm**. Alternatively, click **Cancel** to cancel the operation and to navigate back to the **Dashboard**. Alternatively, click **Back** to return to the Payroll Transfer screen.
- 9. The confirmation screen appears with a success message along with a Reference Number and status as "Pending for Approval".
- 10. A Corporate Approver must approve the transaction initiated by a User. To authorise the pending transaction, refer to Section 4.4 Pending for Approval in Approver Dashboard.

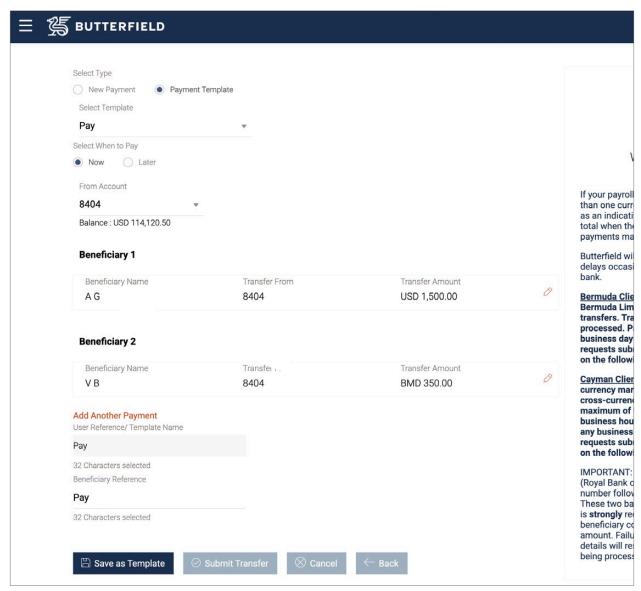


Figure 10.7.2

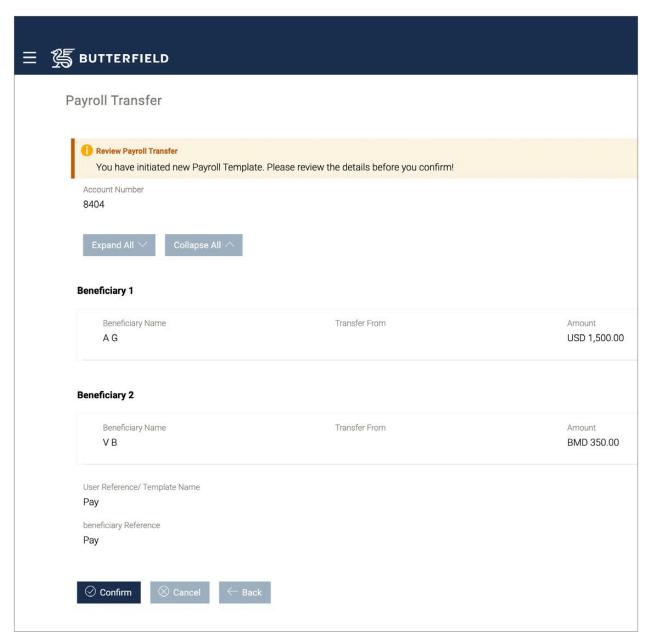


Figure 10.7.3

1 0 1 0 0 1 1 0 1 3 0 1 0 3 1 0 3
, 0.00, 10.00, 10.00
Status
Completed
What would you like to do next?
Go To Dashboard

Figure 10.7.4

10.8 Upcoming Payment Enquiry through the Payments Menu

Upcoming Payment is a unique feature available to users that displays the list of payments the User initiates that are awaiting processing either on the same day or on a future date.

How to navigate:

Menu Icon () > Payments > Enquiries > Upcoming Payments Enquiry

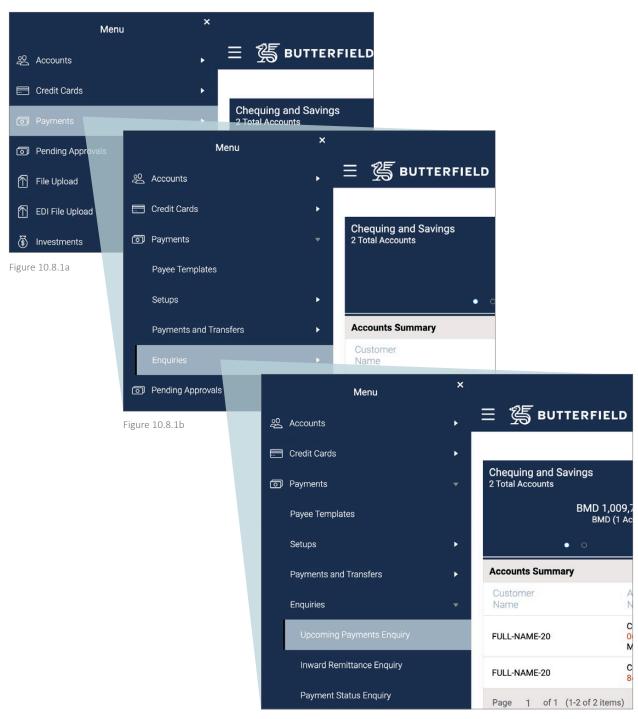
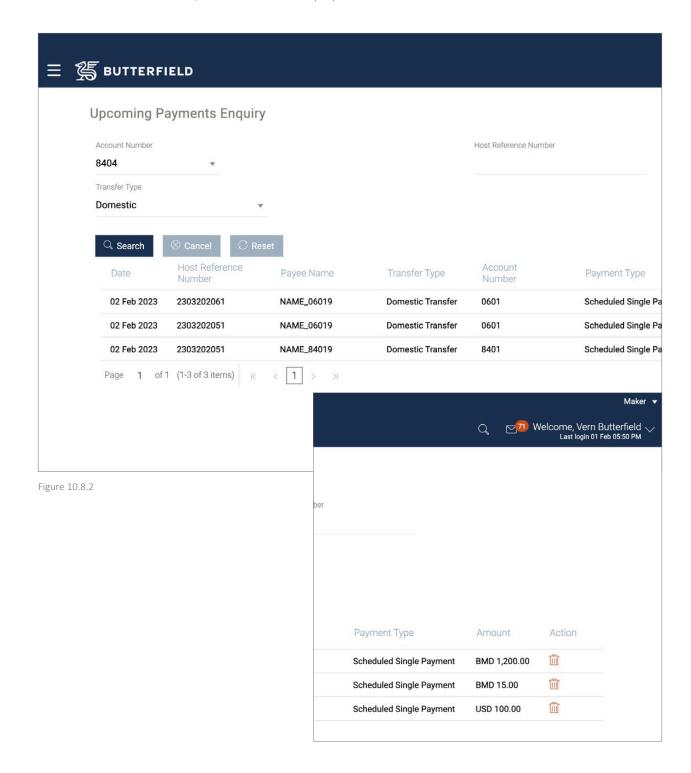


Figure 10.8.1c

To view **Upcoming Payments**:

- 1. From the Account Number list, select an account number to view all the Upcoming Payments.
- 2. Select the *Transfer Type* listed as **Domestic**, **Internal/Own**, or **Wire**. Then click the **Search** button to return the results.
- 3. To delete the transaction, click the **Delete** icon (îii).



10.9 Payment Status Enquiry through Payments Menu

The Payment Status Enquiry screen enables Corporate Users to review and keep track of all their payments. This feature displays details of all payments initiated from Chequing and Savings Accounts.

How to navigate:

Menu Icon () > Payments > Enquiries > Payment Status Enquiry

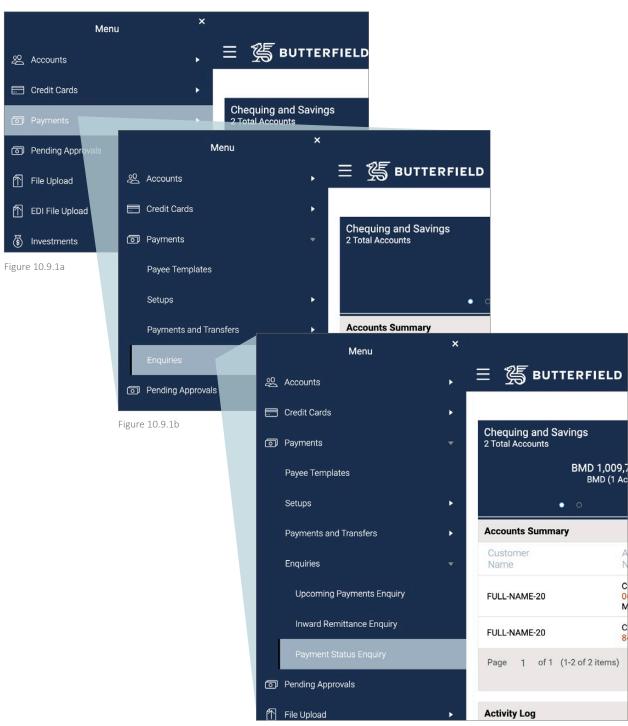


Figure 10.9.1c

To view **Payment Status**:

- 1. From the *Account Number* list, select an Account Number to view all the upcoming payments.
- 2. You can also search a transaction by entering the host Reference Number and clicking on **Search**.
- 3. Users can apply search criteria which are:
 - Host Reference Number.
 - Transfer Type.
 - From Date.
 - To Date.

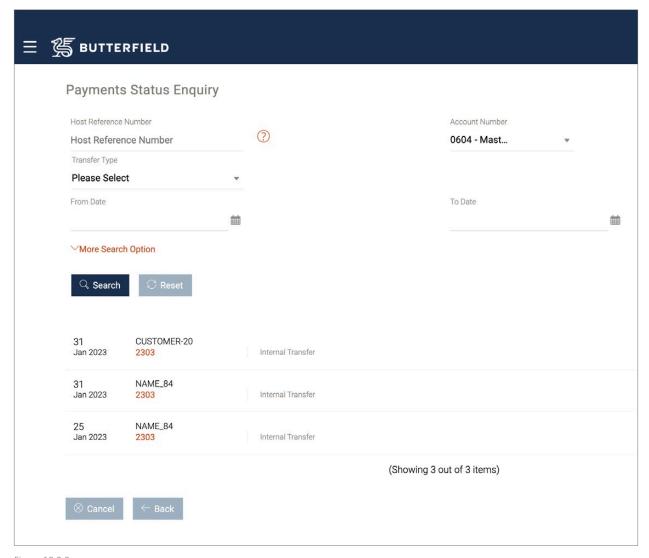


Figure 10.9.2

10.10 Inward Remittance Enquiry through Payments Menu

Using this enquiry transaction, the User can enquire the Inward Remittances received in your account. By default, the User receives a summarised view of all Inward Remittances received in all the Chequing and Saving Accounts with a view of maximum 'N' records. An option is available to search specific remittance transaction based on various search criteria.

How to navigate:

Menu Icon () > Payments > Enquiries > Inward Remittance Enquiry

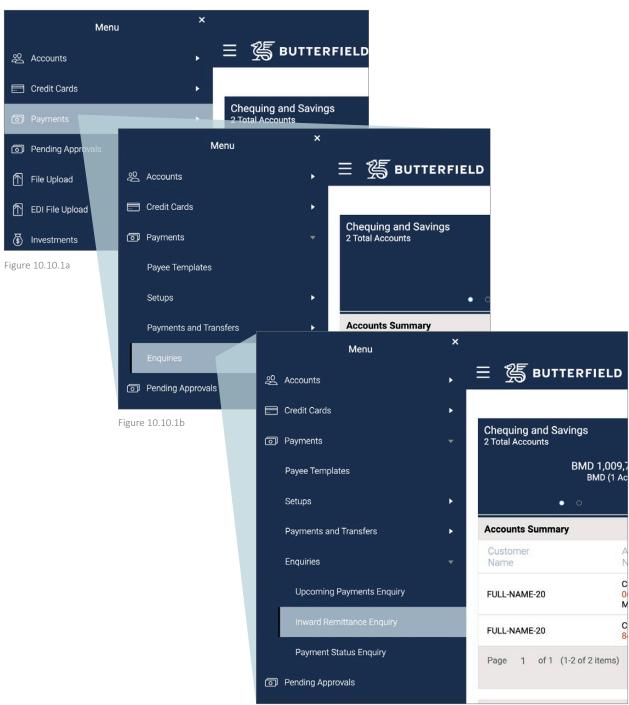


Figure 10.10.1c

To view **Inward Remittances**:

- 1. From the Account Number list, select the appropriate Account Number.
- 2. Click **Search** to view the list of Inward Remittances. Alternatively, click **Reset** to clear the details entered or click **Cancel** to cancel the transaction.

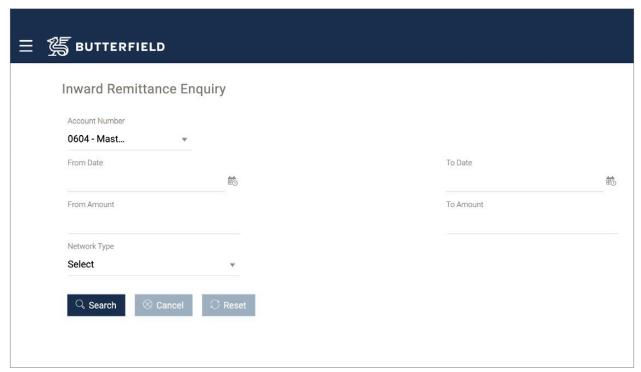


Figure 10.10.2

11. Track a Service Request

The User can view all the Service Requests along with the updated status of each Service Request they initiate. This feature enables the User to view the details of each Service Request and hence, enables the User to keep track of all the Service Request initiated.

How to navigate:

Menu Icon (■) > Service Request

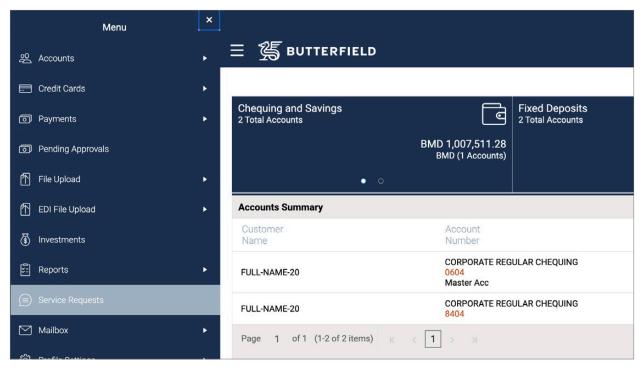


Figure 11.1.1

To search the service requests:

- 1. Enter any two search criteria in the Service Request search fields. The search results based on the search criteria appear on the Track Request screen.
- 2. Click the **Request Name** link of the specific Service Request record to view the details of that Service Request.
- 3. Click **Back** to navigate back to the Service Request Summary screen.

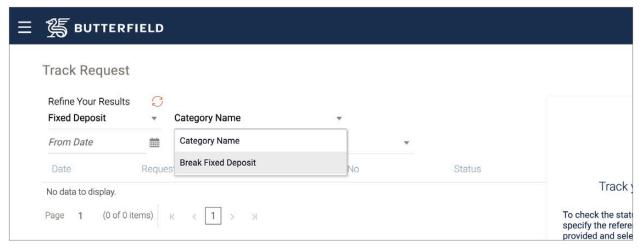


Figure 11.1.2

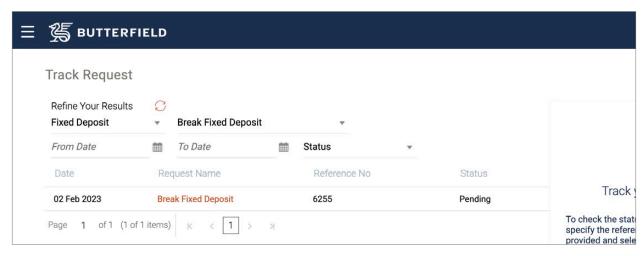


Figure 11.1.3

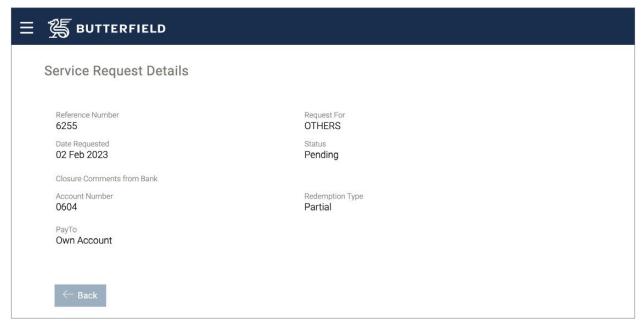


Figure 11.1.4

12. Communicate with the Bank using secure email

This section explains how to compose, view, and delete emails and view alerts the Bank sends. You can check the Mailbox through **Mailbox Menu**. Alternatively, click on the mail icon () in the upper right area of the screen.

12.1 How do I compose an email?

Using this option, the User can initiate a message communication with the Bank. The **Mailbox** is a communication channel between the Bank and the User. To send a message to the Bank, first select a category, which identifies the message's purpose. The specification of a category enables the Bank to assign the User's concern/query to the desired team, which ensures a timely and accurate response.

How to navigate:

Menu Icon () > Mailbox > Inbox

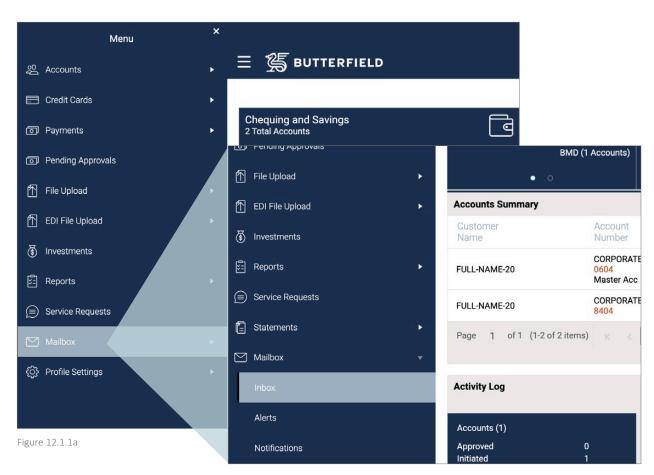


Figure 13.1.1b



Figure 12.1.1c

To send a message:

- 1. Click Compose Message. The screen you can compose on and send messages to the Bank appears.
- 2. From the *Category* list, select the appropriate option.
- 3. In the *Message* section, enter the message.
- 4. Click **Attach Files** if you want to attach any reference document. File should be no more that 5MB, and the allowed file types are JPEG, PNG, DOC, PDF, TXT, and ZIP.
- 5. Click **Send**. A successfully sent message appears.

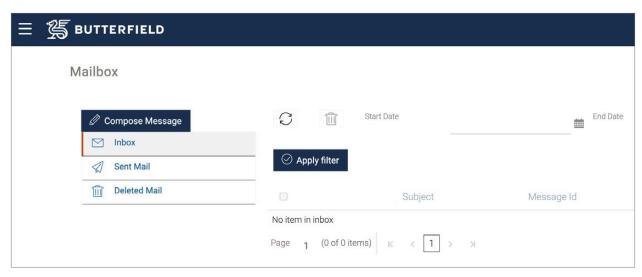


Figure 12.1.2

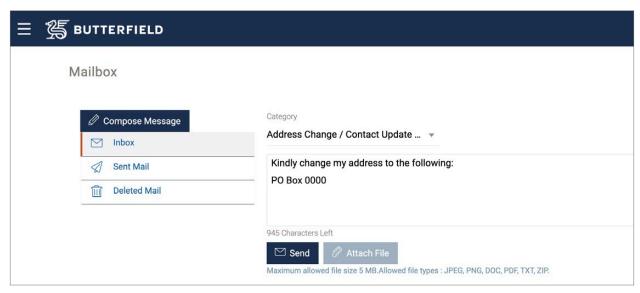


Figure 12.1.3

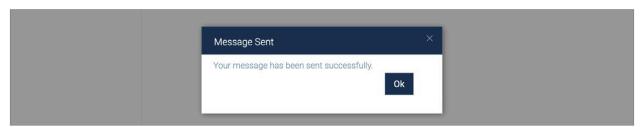


Figure 12.1.4

To view and delete received messages:

- 1. In the Mailbox screen, click the **Inbox** option.
- 2. The Inbox folder with a list of received messages appears. Click an individual message to view that message's details. The Inbox screen with a detailed message record appears.
- Click Reply if you want to reply, enter message, and click Send to send the response to the Bank. A message confirming that you successfully sent the message appears. Click Attach File to add an attachment to the response message, if needed. Files should be 5MB of size and supported formats are PNG, DOC, JPEG, PDF, TXT and ZIP.
- 4. Click **Delete** to delete the message OR click **Back** to navigate to the previous page.

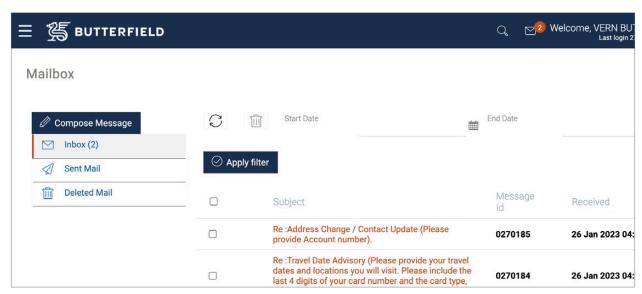


Figure 12.1.5

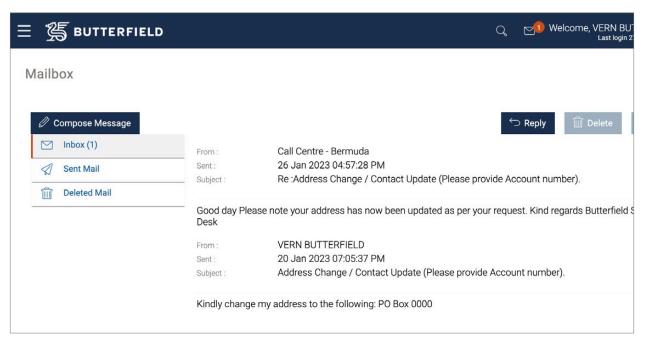


Figure 12.1.6

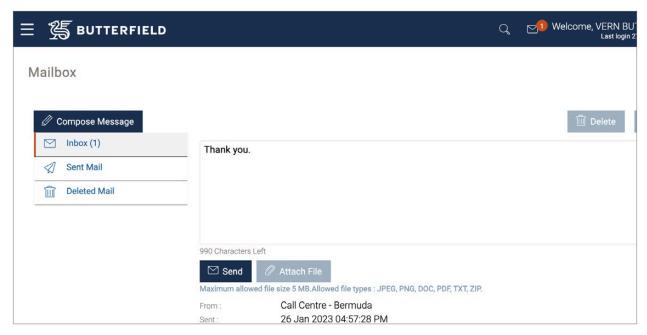


Figure 12.1.7

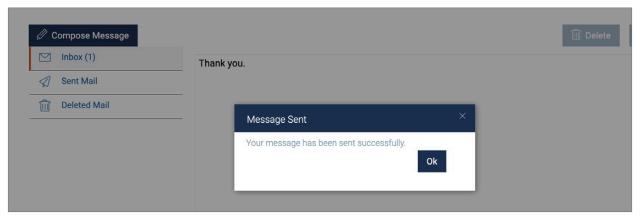


Figure 12.1.8

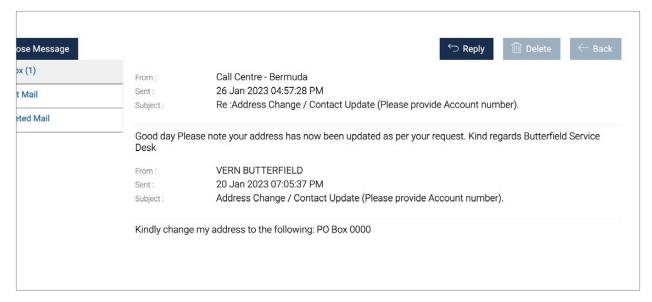


Figure 12.1.9

To view and delete the deleted messages:

- 1. In the Mailbox screen, click the **Deleted Mail** option.
- 2. The Deleted Mail folder with deleted messages appears. Click an individual message to view the message's details.
- 3. Click **Delete** to delete the message.
- 4. To delete multiple emails, select the check box next to the emails, and click the **Delete** icon (ÎIII). Click the **Refresh** icon (C) to refresh the folder if needed.
- 5. To restore the deleted email back to inbox, select the check box(s) next to the email, and click the **Restore** icon (45).

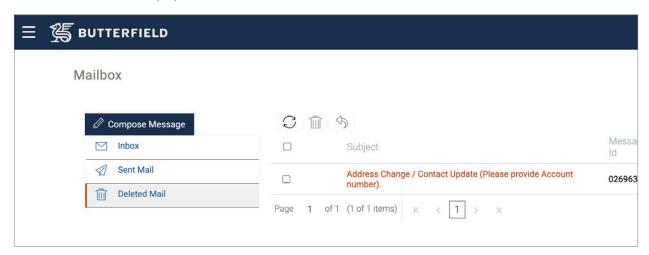


Figure 12.1.10



Figure 12.1.11

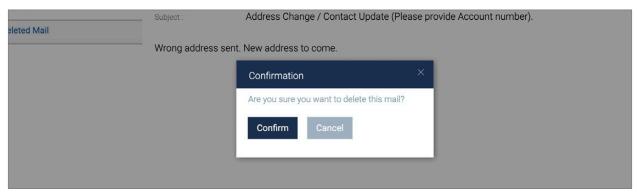


Figure 12.1.12

12.2 How do I view Alerts sent by the Bank?

All the auto-generated Alerts that are sent to the logged-in User will on this screen.

How to navigate:

Menu Icon (■) > Mailbox > Alerts

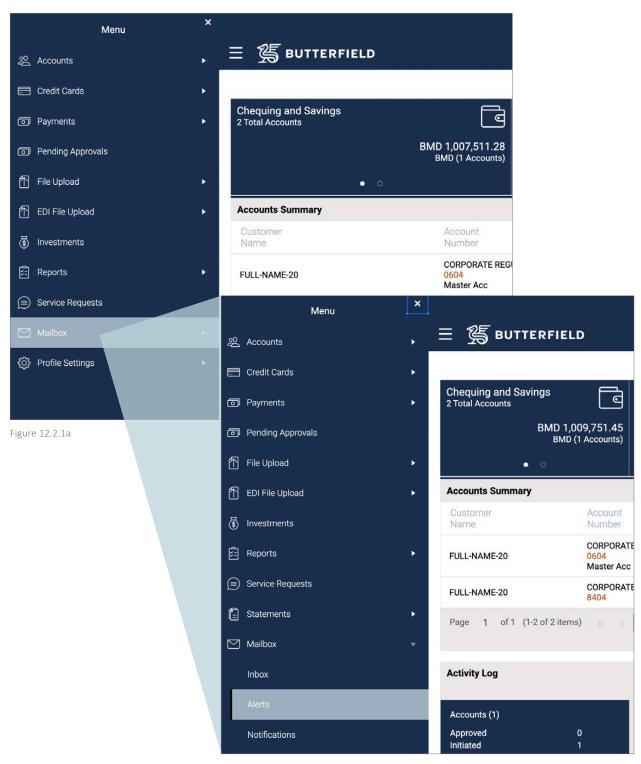


Figure 12.2.1b

To view the **Alerts**:

- 1. Click the **Alerts** tab. The Alert screen appears.
- 2. Click an individual Alert to view its details. The Alert's details appear.
- 3. Click **Delete** to delete the Alert. A confirmation message appears, click **Confirm** OR click **Cancel** to navigate to the previous page.



Figure 12.2.2

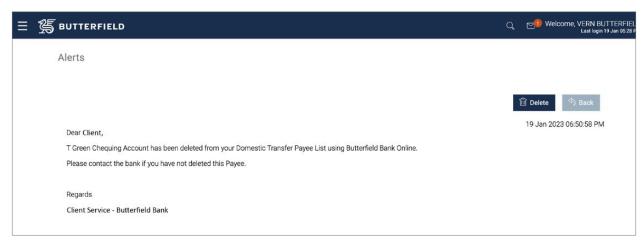


Figure 12.2.3

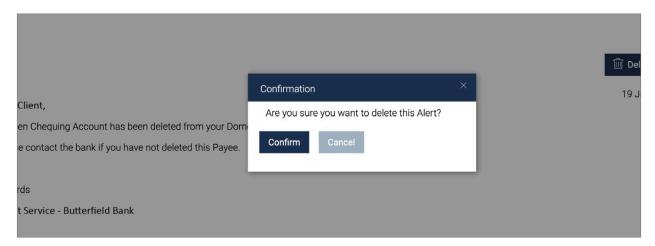


Figure 12.2.4

13. Download Activity and Statements

This section explains how to search, view and download your historical Chequing or Savings Account activity. Access your Download Statement and also your pre-generated E-Statements through the **Accounts Menu**.

13.1 Download Statement through the Accounts Menu

Clients can track the transactions in their accounts. The view statement feature enables clients to view the details of all the transactions in their accounts, including all the debit and credit entries along with each transaction amount and reference details. The download pre-generated option, allows the client to view, download, and print the pre-generated statements by selecting the desired time period.

How to navigate:

Menu Icon () > Accounts > Chequing and Savings > Activity

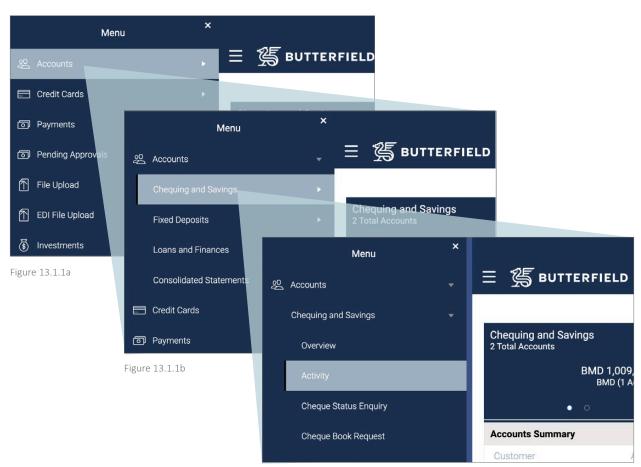


Figure 13.1.1c

You can search the download statement details of your Chequing or Savings Account through the Activity screen by selecting the Account Number from the Select Account dropdown.

To view the **Account Activity**:

- 1. From the View Options list, select the appropriate transaction period.
 - From the *Transaction Period* list, select the period to view the activity. If the option *Specified Period* is in the Transaction Period list, specify the date range in the provided fields.
- 2. From the *Transaction Type* list, select the types of transactions to display, i.e., either debit or credit or all transactions.
- Click Apply Filter to generate activity based on criteria or click Reset to clear the details entered.
- 4. Click **Download Activity** and select the format to download the activity. The activity will download, or click **Back** to navigate to the previous screen.

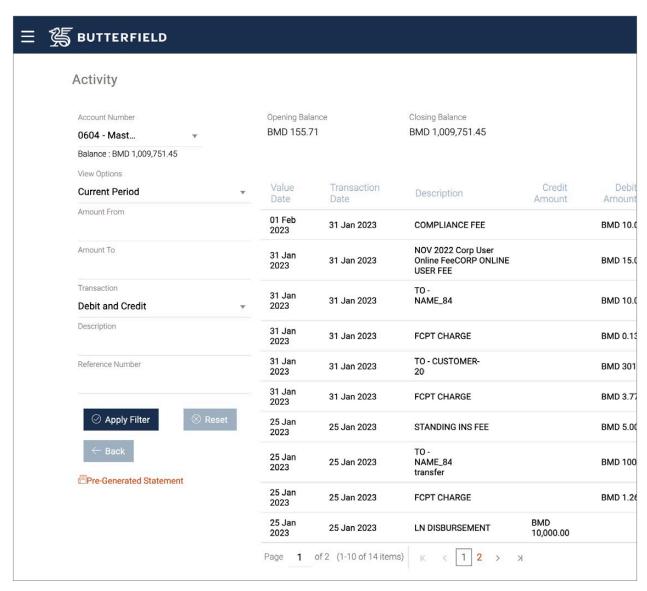


Figure 13.1.2

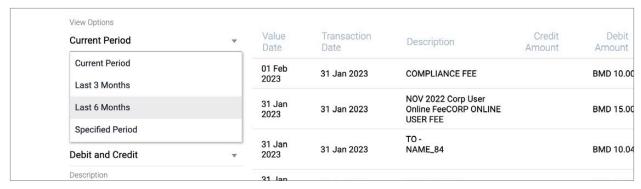


Figure 13.1.3

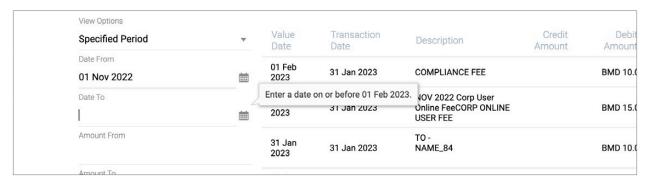


Figure 13.1.4



Figure 13.1.5

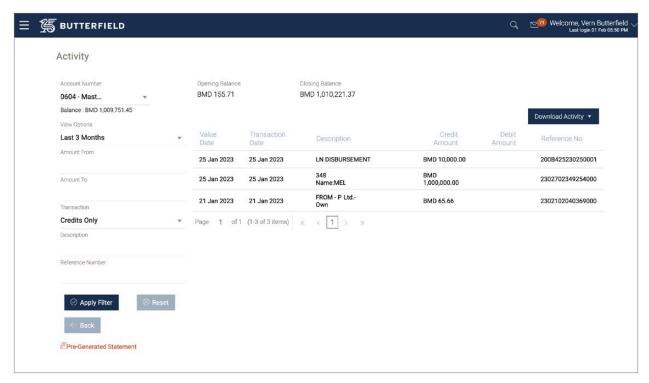
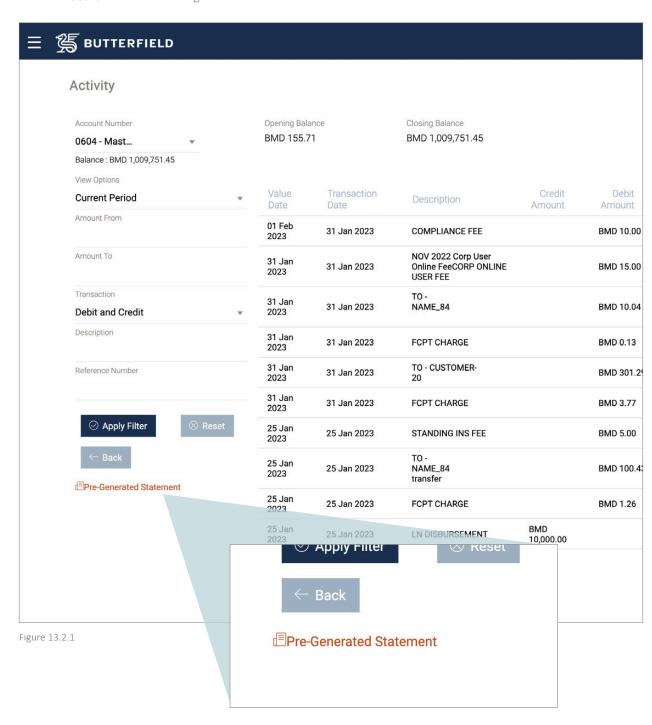


Figure 13.1.6

13.2 View a Pre-Generated Statements

To View Pre-Generated Statements:

- Click the <u>Pre-Generated Statement</u> link on the activity screen to download a Pre-Generated Statement. The Pre-Generated Statement screen appears. (*Note:* For Cayman clients, E-Generated Loan Statements will be under the **E-Statements** option. For Bermuda clients, Loan Statements will be under the **Notices** option).
- From the account list, select the account for the required Pre-Generated Statement.
- Click **Search** to search amongst the Pre-Generated Statements.



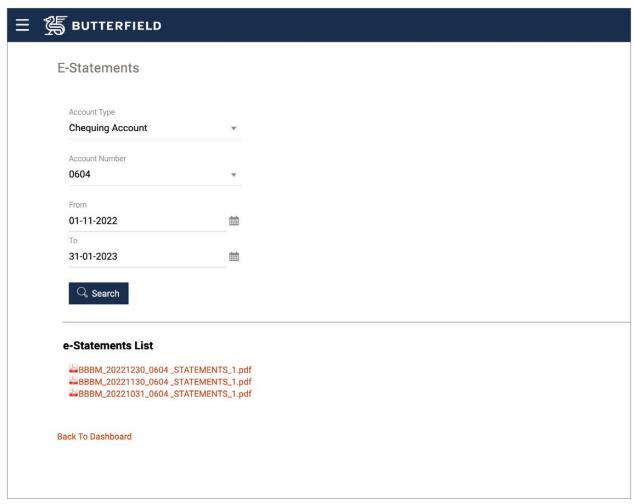


Figure 13.2.2