Butterfield Online
User Guide
VERSION 2.1 | 01 OCTOBER 2023

Table of Contents

1.   How to Login

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).
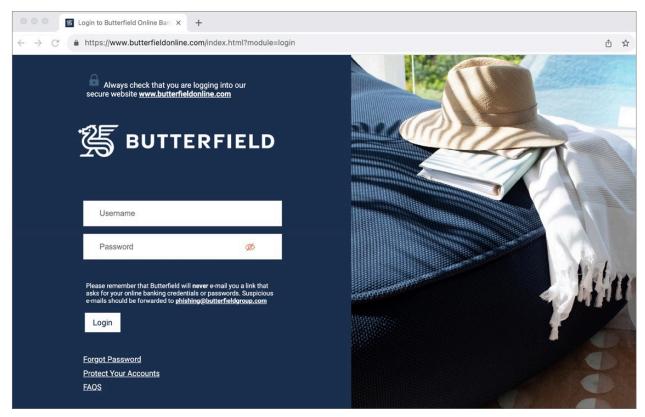
Figure 1.1.1

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 Password through the Forgot Password link.

2.1 Reset Password through the Forgot Password link

Click on the Forgot Password link.
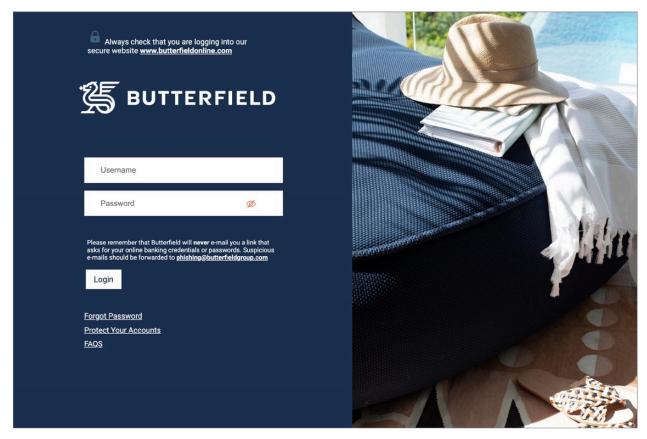
Figure 2.1.1

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.
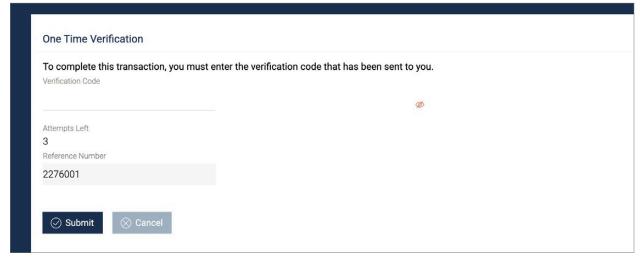
Figure 2.1.3

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 3.1.1a
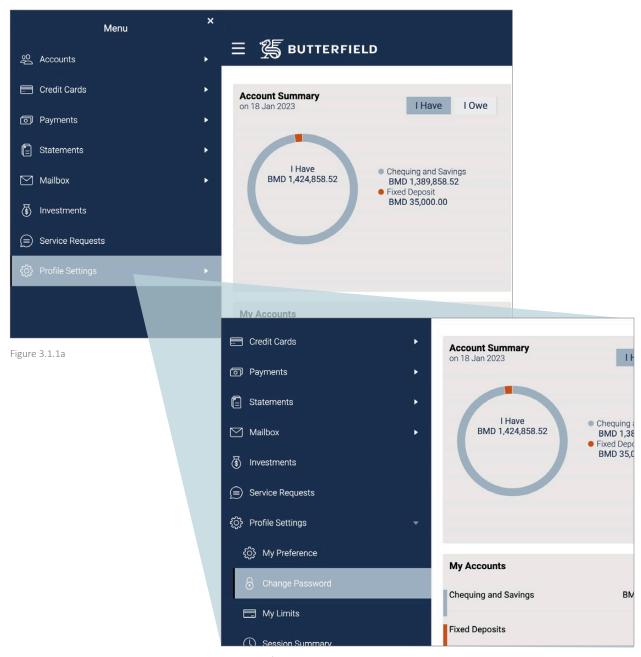
Figure 3.1.1b

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.
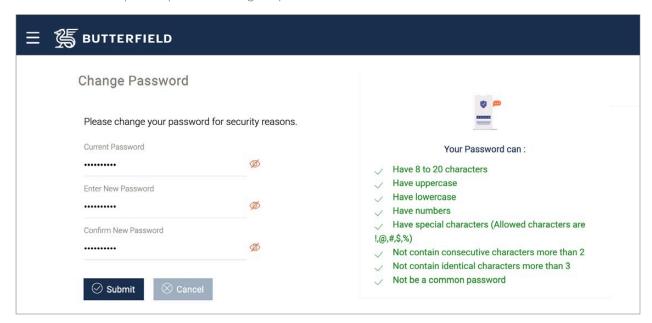
Figure 3.1.2

A *"Password Changed Successfully"* message appears. Click **Login** to log in.
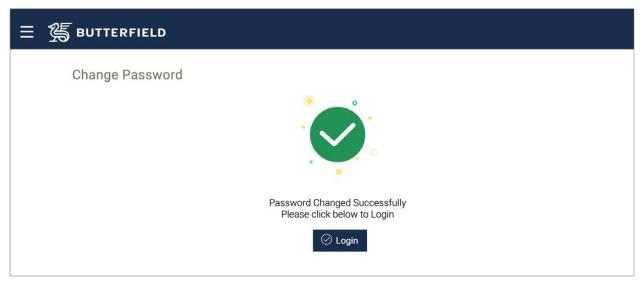
Figure 3.1.3

4.   Dashboard features

The **Dashboard** is your landing page on a successful login to Butterfield Online, where a quick view of functions are displayed.

4.1   Account Summary

The **Account Summary** section displays all available assets, i.e., if assets have a "hold" placed on them for any reason, the **Account Summary Dashboard** excludes them. Choose the **I have** option to view deposits with the Bank and choose the **I Owe** option to view loan details, which displays the total balance outstanding in your loan accounts.
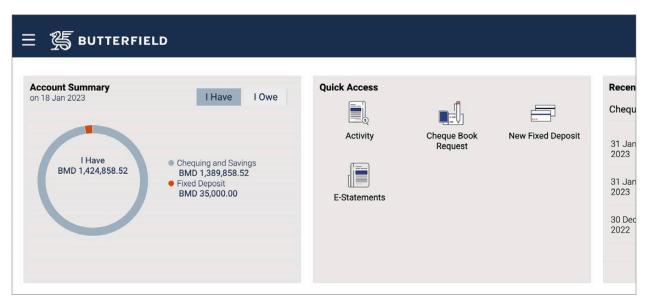
Figure 4.1.1
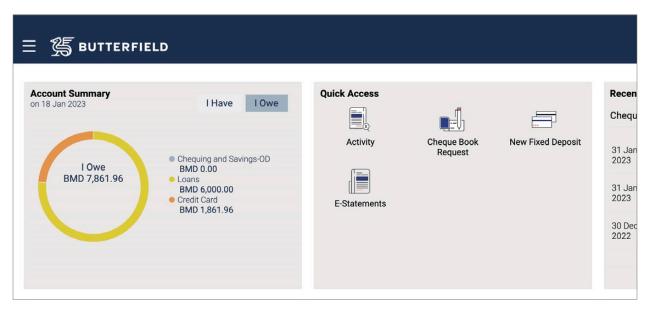
Figure 4.1.2

4.2   Recent Activity

Recent Activity section displays the last few transactions in the account. Select the account you wish to view by clicking the down arrow on type of account or the account number displayed to bring up the recent activity for the account.
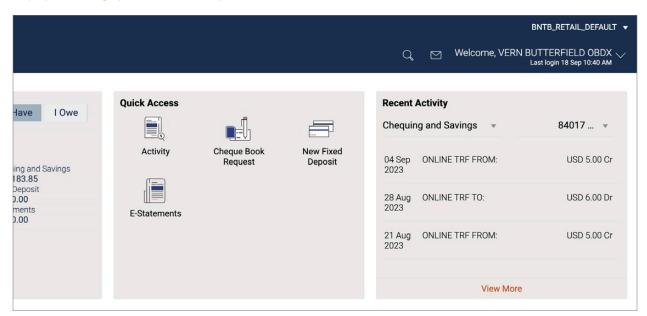
Figure 4.2.1
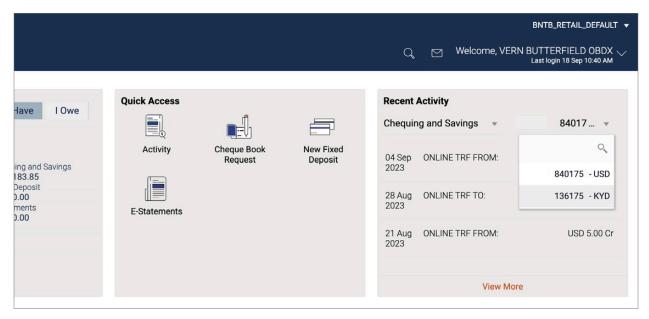
Figure 4.2.2

4.3   My Accounts

Go to the **My Accounts** section on the **Dashboard** to view the summary of accounts and the available balance in all accounts. If you have accounts in different currencies, the balances in the respective account currency will display.

You can view the summary of accounts, count of the accounts, and total balance for:

1. *Chequing and Savings Accounts*: click on **Chequing & Savings**.
2. *Fixed Deposit Accounts*: click on **Fixed Deposits**.
3. *Loan Accounts*: click on **Loans and Finances**.
4. *Credit Card*: Click on **Credit Card**.
5. *Investments*: Click on **Investments**.

Figure 4.3.1

Figure 4.3.1a

Figure 4.3.1b

Figure 4.3.1c

Figure 4.3.1d
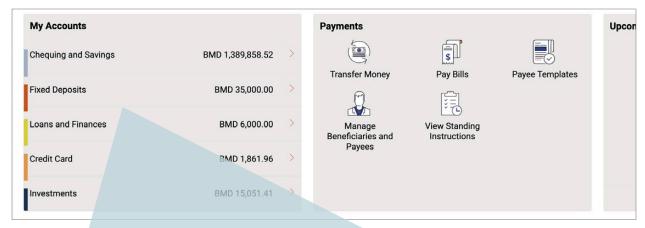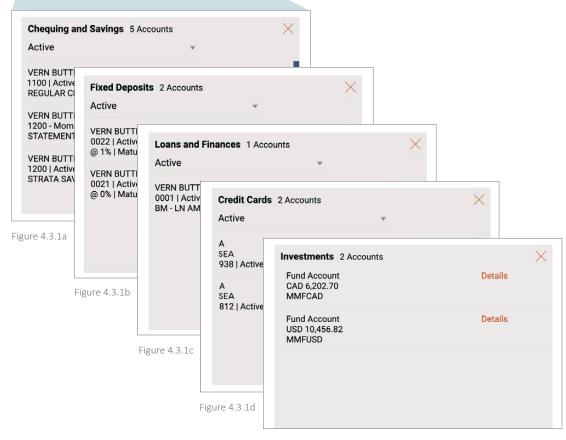
Figure 4.3.1e

4.4 How do I view and update Limits?

The logged in Retail User can view/edit the transaction limits the Bank offers for each transaction using the **My Limits** option.

How to navigate:

Menu Icon ( ) > Profile Settings > My Limits

Figure 4.4.1a
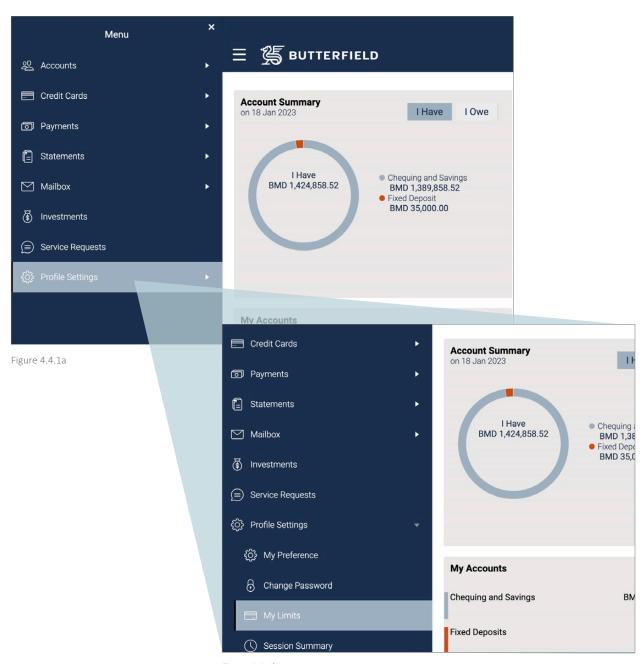
Figure 4.4.1b

To view/edit the daily and monthly limits of a transaction:

1. From the *Channel* list, select a channel to view applicable limits.
2. From the *Transactions* list, select the transaction to view its limits.
3. Click the **Consolidated Limit/Consolidated & Transaction Group Limit** tabs to view the specific daily and monthly amount and count limits applicable at each level.
4. Click **Edit**. The Edit Limits screen appears. In the Limits screen, click **Edit** next to the transaction you want to change.
5. Under the **Daily Count** section, enter a value in the *Enter Count* field to modify the daily count limit, if required.
6. Under the **Daily Limit** section, enter a value in the *Enter Amount* field to modify the daily amount limit, if required.
7. Click **Save** to save the changes. A message confirming successful limit update appears. Alternatively, Click **Reset to Bank Limits**, if you want to change the limits back to the limits the Bank offered. The limits assigned by the Bank for the transaction will auto populated OR click **Cancel** to cancel the operation and to navigate back to the **Dashboard**.

Figure 4.4.2

Figure 4.4.3
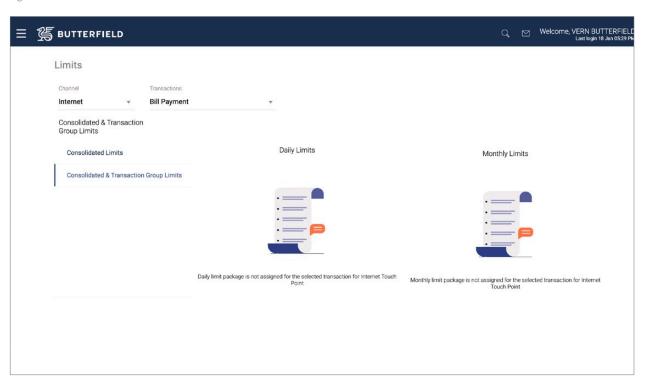
Figure 4.4.4
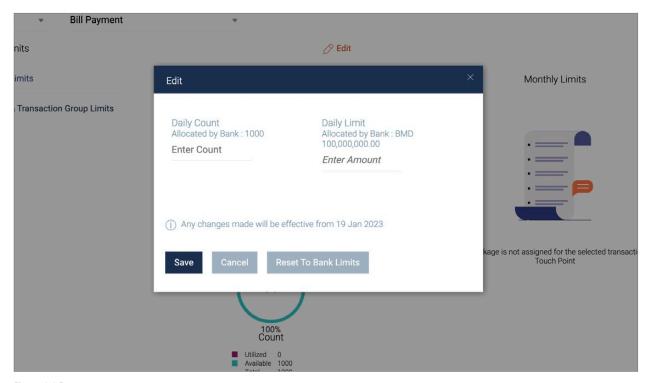
Figure 4.4.5
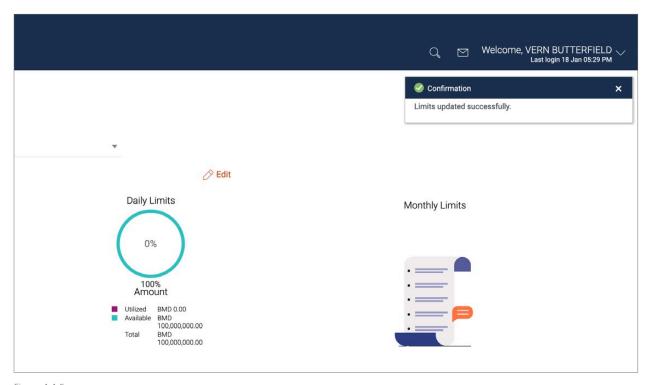
Figure 4.4.6

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

This section explains how to overview Chequing and Savings Accounts and transactions details by accessing through the **Accounts Menu**. Alternatively, you can access through the **Dashboard.**

5.1 How do I view the Chequing and Savings Account details?

- Scroll to the **My Accounts** section of the **Dashboard** and click **Chequing and Savings.** This section lists all the active and inactive Chequing and Savings accounts that the client holds with the Bank. Click on the **Options Menu** icon (⋮) to view action options including *Account Details*.
- The **Account Summary** section displays the total net balance available across all your Chequing and Savings Accounts. It also displays, in graphical form, the percentage that each account makes up of the total net balance.
- Also, the Online Banking client can view Chequing and Savings Account Details by accessing the **Accounts menu** on the left-hand side of the screen.

How to navigate:

Menu Icon (▤) > Accounts > Chequing and Savings > Account Details

Figure 5.1.1a

Figure 5.1.1b
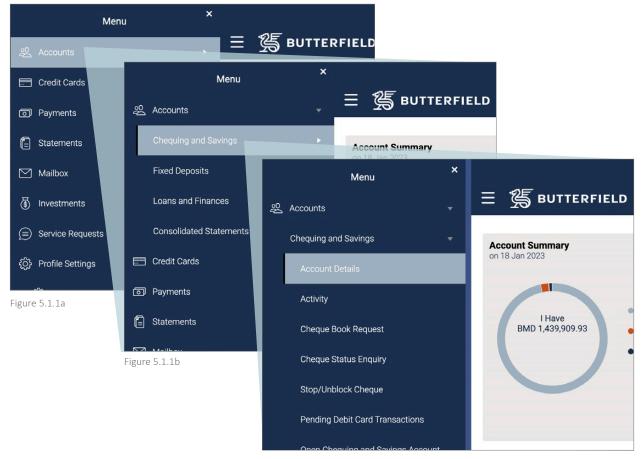
Figure 5.1.1c

Choose the *Account Number* the account holder needs to view.
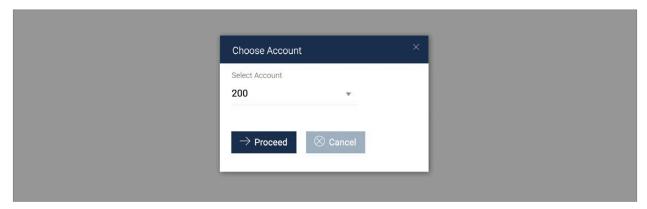
Figure 5.1.2

The following **Account Details** will display:

- **Customer Name** – Name of the primary account holder.
- **Account Number** – Account number of the primary account holder.
- **Current Balance** – The amount of funds currently held the account.
- **Product Name** – This displays the name of the Chequing or Savings product.
- **Nickname** – The nickname given to the account by the account holder. The account holder can change or delete the nickname. Click, to add nickname.
- **Customer ID** – The primary account holder's Customer ID.
- **Account Type** – The primary account holder's type.
- **Customer Relationship** – The holding pattern of the account, i.e., single or joint.
- **Joint Account Holder** – Name of the Joint Account Holder. This field appears only if the holding pattern of the account is Joint.
- **Status** – Status of account, e.g., Active or Dormant.
- **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 Funds** – The amount of funds that have not yet appeared in 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.
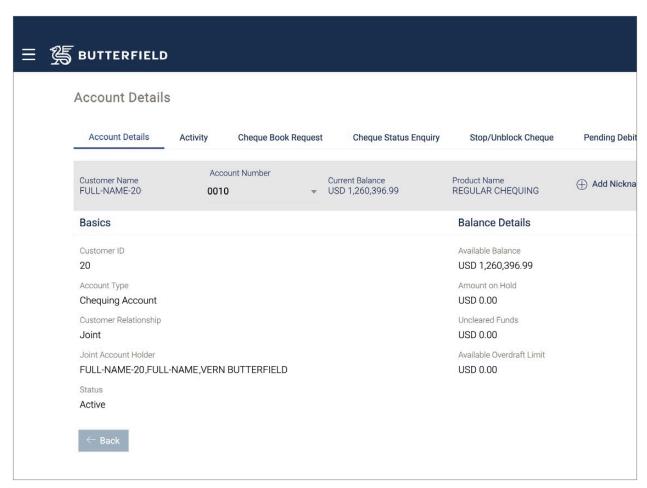
Figure 5.1.3

5.2   How do I place the Cheque Book Request?

How to navigate:

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

Figure 5.2.1a

Figure 5.2.1b
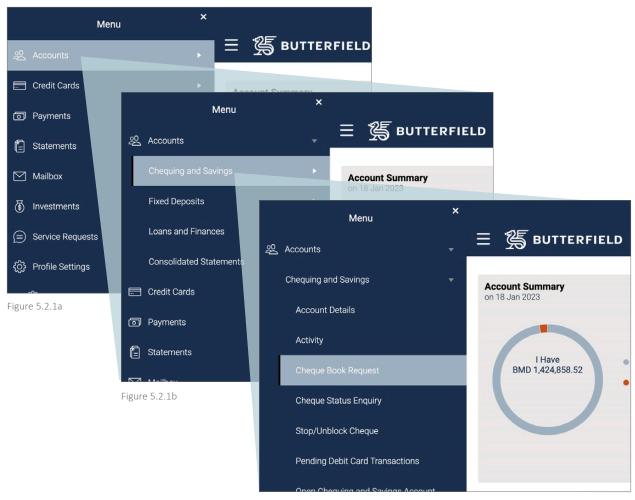
Figure 5.2.1c

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 process 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 service request number appears. Click **Go To Account Details** to go to Account Details screen. Alternatively, Click **Go To Dashboard** to navigate back to the **Dashboard**.
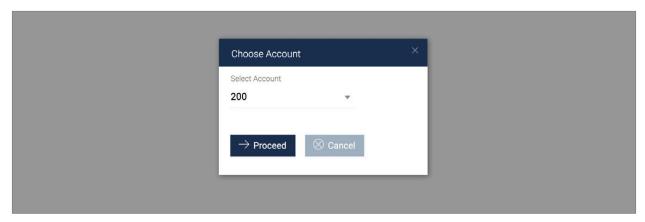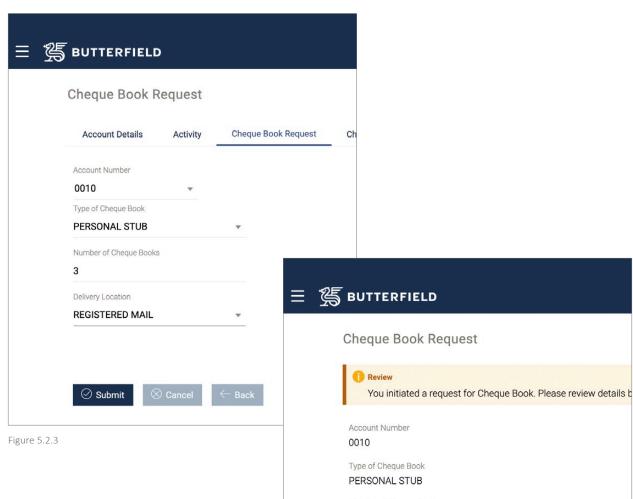
Figure 5.2.2

Figure 5.2.3
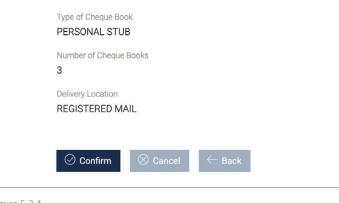
Figure 5.2.4

5.3   How do I enquire about a Cheque Status?

The *Cheque Status Enquiry* option will call up 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 5.3.1a

Figure 5.3.1b
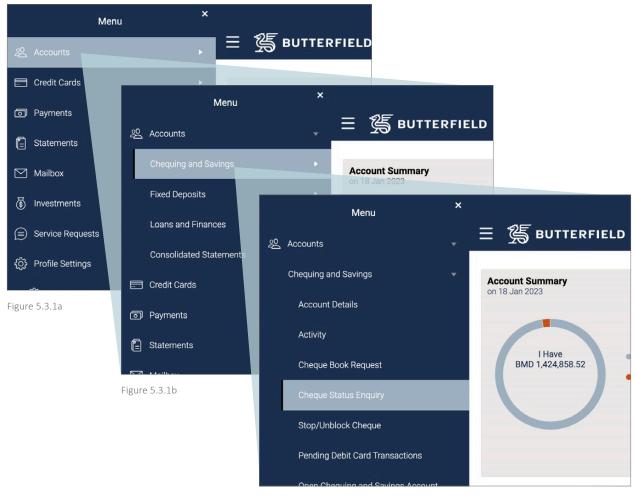
Figure 5.3.1c

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.
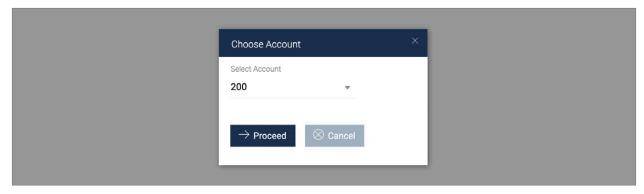
Figure 5.3.2

Figure 5.3.3

Figure 5.3.4

Cheque Status Enquiry

| Account Details | Activity | Cheque Book Request | Cheque Status Enquiry | Stop/Unblock Cheque | Pending Debit |

Account Number

0010 ▼

Balance : USD 1,260,396.99

○ Number   ○ Range   ● Status

Select Status

Not Used ▼

⊘ Submit   ⊗ Cancel   ← Back

Cheque Number	Status	Reason	Amount
000001	Not Used		USD 0.00
000002	Not Used		USD 0.00
000003	Not Used		USD 0.00
000004	Not Used		USD 0.00
000005	Not Used		USD 0.00
000006	Not Used		USD 0.00
000007	Not Used		USD 0.00
000008	Not Used		USD 0.00
000009	Not Used		USD 0.00
000010	Not Used		USD 0.00

Page **1** of 5 (1-10 of 50 items) |<   <   **1** 2 3 4 5   >   >|

Figure 5.3.5

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 5.4.1a

Figure 5.4.1b
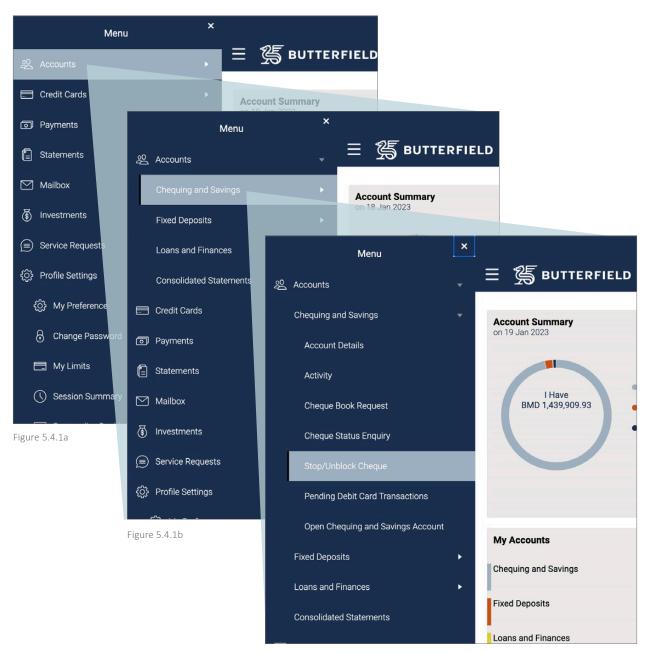
Figure 5.4.1c

To stop a cheque or cheque range:

1. Select an account from the *Select Account Number* field.
2. In the *Select Action* field, select **Stop** to stop a cheque.
3. In the *Specify Reason* field, specify the reason to stop 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 the cheque along with the service request number appears.
8. Click **Go To Account Details** to go to the Account Details screen. Alternatively, click **Go To Dashboard** to navigate back to the **Dashboard**.

To unblock a cheque or cheque range:

1. Select an account from the *Select Account Number* field.
2. In the *Select Action* field select **Unblock** to stop a cheque.
3. In the *Specify Reason* field, specify the reason to 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 the cheque along with the service request number appears.
8. Click **Go To Account Details** to go to the Account Details screen. Alternatively, Click **Go To Dashboard** to navigate back to the **Dashboard**.


Figure 5.4.2

Figure 5.4.3
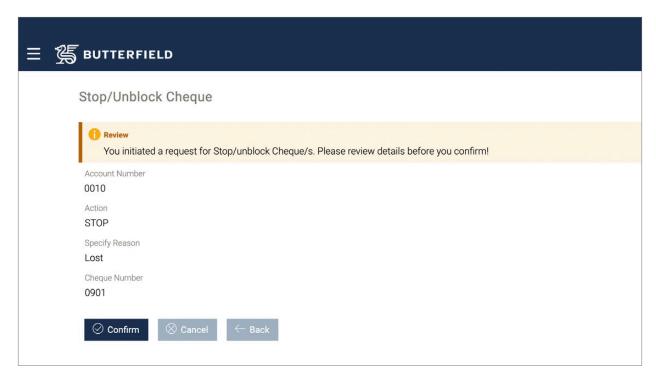
Figure 5.4.4

5.5   How do I open a New Account?

- As an existing Online Banking client, you can instantly open a Chequing/Savings Account through the **Accounts Menu**.

How to navigate:

Menu Icon ( ) > Accounts > Chequing and Savings > Open Chequing and Savings Account

Figure 5.5.1a

Figure 5.5.1b
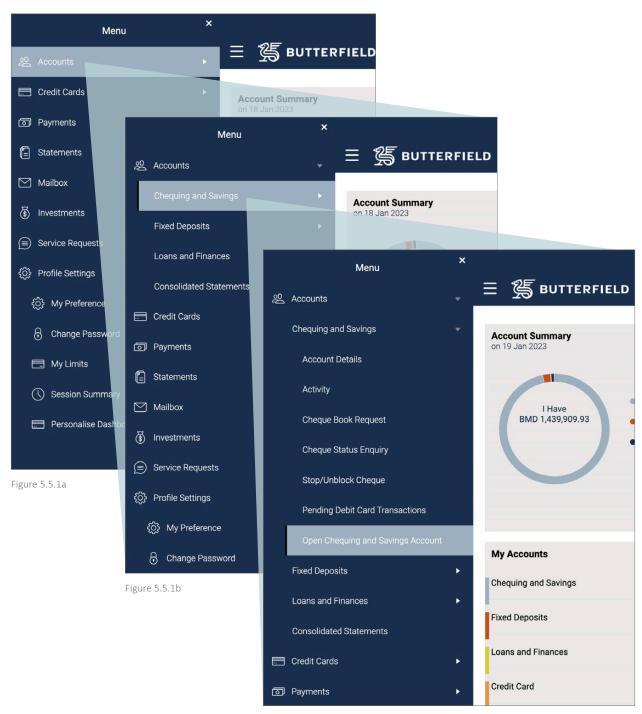
Figure 5.5.1c

To open a **Savings Account**:

1. Select the account type and account class.
2. Select funding account.
3. Click the *"I agree to Terms and Conditions"* check box.
4. Click **Create** to open the new account.
5. Review the details displayed and click **Confirm** to accept the same and open the account.
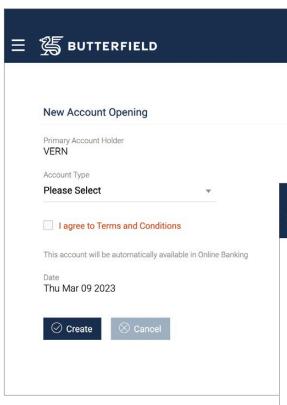
Figure 5.5.2
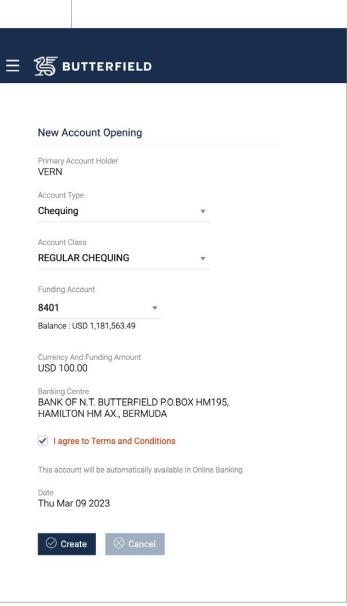
Figure 5.5.3
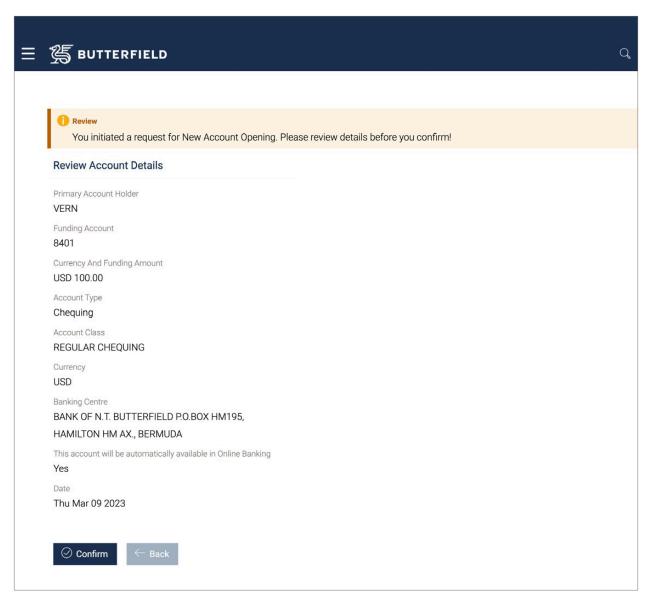
Figure 5.5.4

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

This section explains how to view Fixed Deposit Accounts 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. Select any product offered to apply for a Fixed Deposit of choice. 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 6.1.1a

Figure 6.1.1b
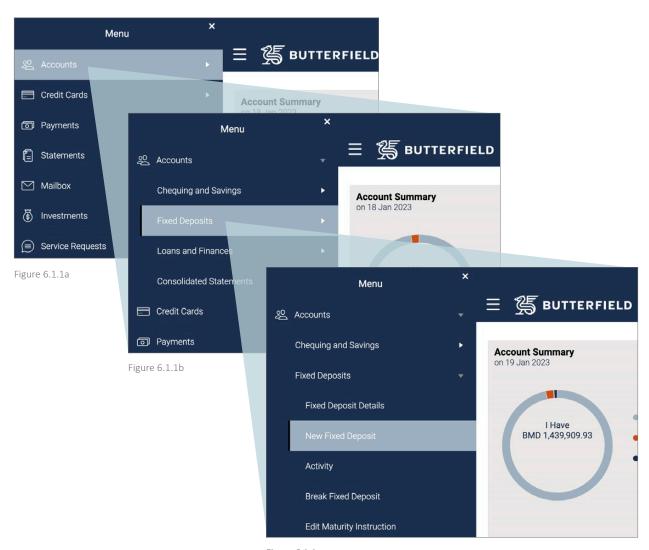
Figure 6.1.1c

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 Calculate Maturity 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 appears with a success message along with the reference number. Click **Go To Dashboard** link to navigate to the **Dashboard**. Alternatively, click **Go To Account Details** to view the Deposit Details.

Figure 6.1.2

Deposit Amount

BMD ▾   BMD 10,000.00

Amount should be between BMD 5,000.00
and BMD 50,000,000.00

Current Exchange
Rate   Exchange Amount
BMD 1.00 = USD   USD 10,000.00
1.00

Reset

Deposit Tenure

● Tenure   ○ Date

Years   Months   Days
                                   1820

Minimum allowed is 0 Year(s), 0 Month(s), 1820 Day(s) and Maximum
allowed is 0 Year(s), 0 Month(s), 1832 Day(s)

Calculate Maturity

Current Holding Pattern : Joint
Click on the below option if you wish to modify it to single

☐ Single

Maturity Details

Maturity Instruction

Close on Maturity   ▾

Pay To

Own Account   ▾

Transfer Account

840   ▾

FULL-NAME
BANK OF N.T. BUTTERFIELD
P.O.BOX HM195
HAMILTON HM AX.
BERMUDA

⊘ Submit   ⊗ Cancel   ← Back

Figure 6.1.3

New Deposit

ℹ Review

You initiated a request for New Fixed Deposit. Please review details before you confirm!

Deposit Details

Term Deposit Product
CERTIFICATE OF DEPOSIT - 5 YEAR

Source Account
'0010

Deposit Amount
BMD 10,000.00

Deposit Tenure
Year(s), Month(s), 1820 Day(s)

Holding Pattern
Joint

Primary Account Holder
FULL-NAME-20

Joint Account Holder
FULL-NAME

Joint Account Holder
VERN BUTTERFIELD

Joint Account Holder
FULL-NAME-20

Maturity Details

Maturity Instruction
Close on Maturity

Pay To
Own Account

Transfer To
FULL-NAME-20

0010

BANK OF N.T. BUTTERFIELD

P.O.BOX HM195

HAMILTON HM AX.

BERMUDA

Maturity Amount
BMD 11,379.48

⊙ Confirm   ⊗ Cancel   ← Back

Figure 6.1.4

6.2   How do I view the Fixed Deposit details?

The **Fixed Deposit Details** page displays details of the client's specific Fixed Deposit. Details such as holding pattern and account holders' names, the deposit's status, the interest rate applicable, and the deposit amounts and dates display on the screen.

How to navigate:

Menu Icon (▤) > Accounts > Fixed Deposits > Fixed Deposit Details

Figure 6.2.1a

Figure 6.2.1b
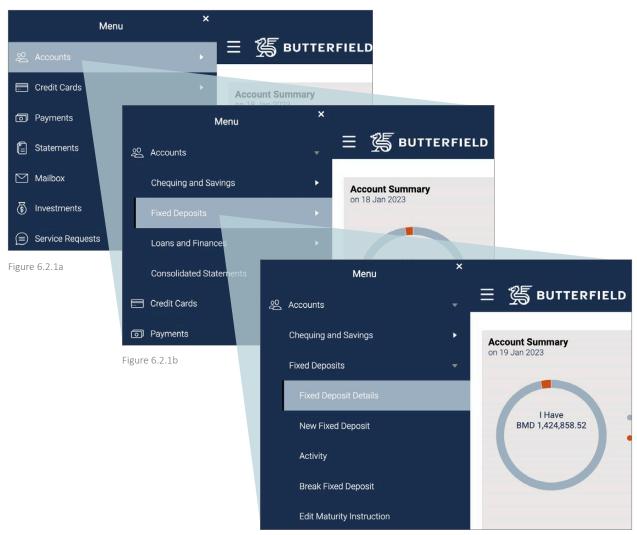
Figure 6.2.1c

Click on an **Account Number** to view Fixed Deposit Details.
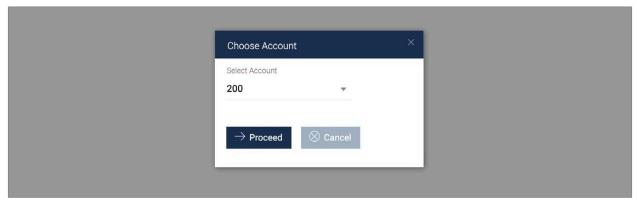
Figure 6.2.2

The following **Fixed Deposit Details** appear:

- **Customer Name** – The name of the primary account holder.
- **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.
- **Holding Pattern** – The holding pattern of the Fixed Deposit, e.g., Single or Joint.
- **Status** – Status of account, e.g., active or inactive/closed.
- **Amount on Deposit** – The deposit amount.
- **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** to modify the maturity instruction.
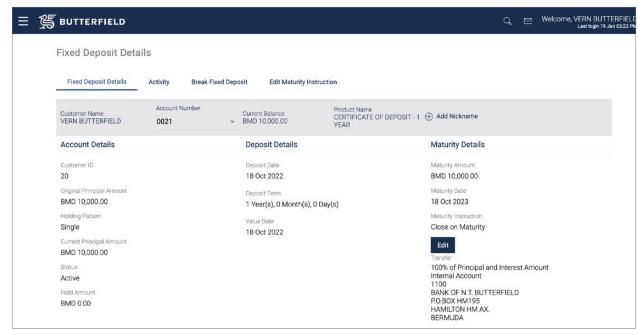
Figure 6.2.3

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 6.3.1a

Figure 6.3.1b
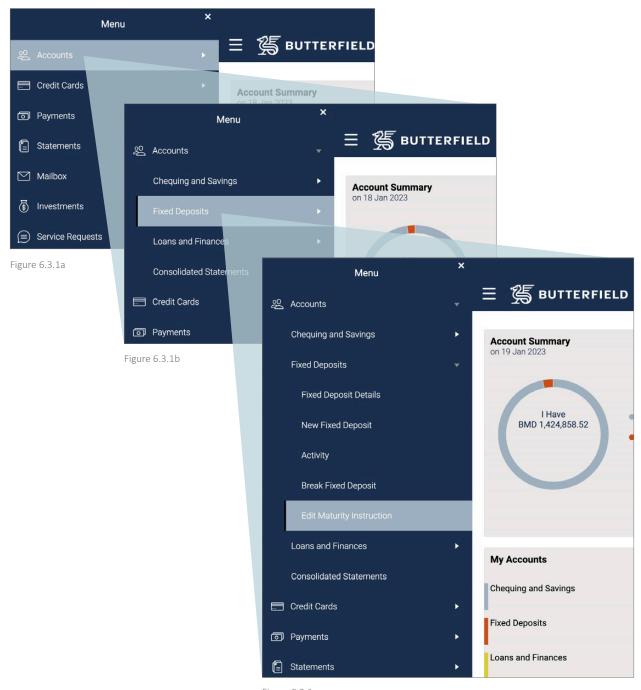
Figure 6.3.1c

To edit the **Maturity** details:

1. Select the account.
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 option *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 Chequing or Savings Account, to be credited 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. Alternatively, click **Back** to navigate to the previous screen.
7. The success message appears. Click **Go To Dashboard** link to navigate back to the **Dashboard**. Alternatively, click **Go To Account Details** link to view the deposit details.
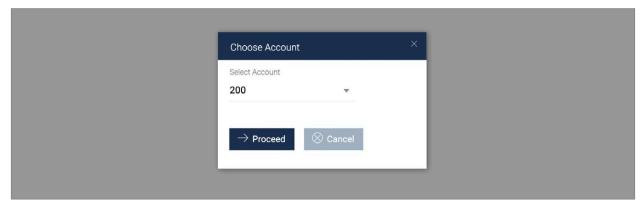
Figure 6.3.2
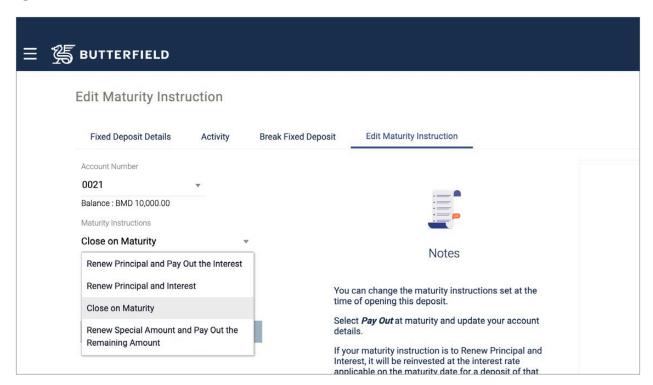
Figure 6.3.3
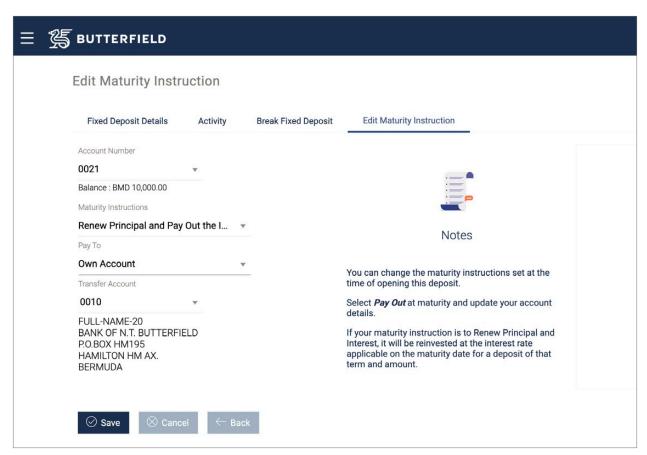
Figure 6.3.4
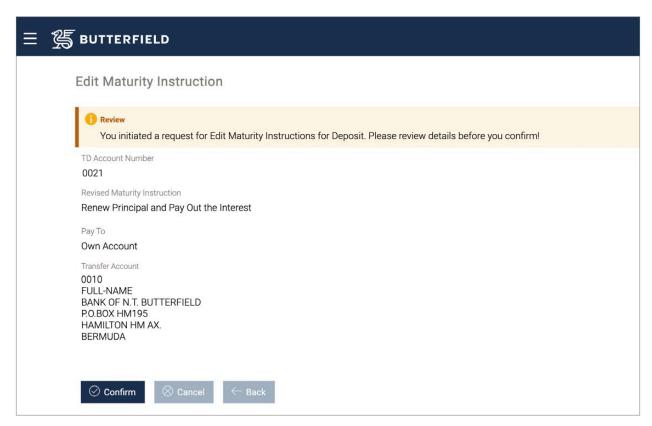
Figure 6.3.5

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 Finances > Loan Details

Figure 7.1.1a

Figure 7.1.1b
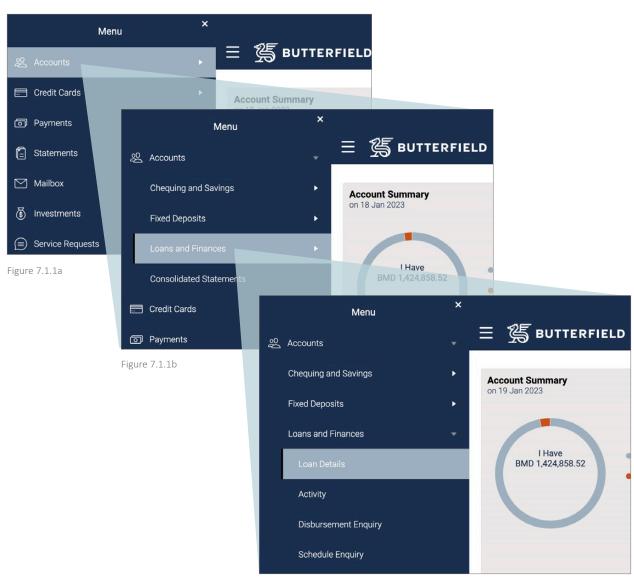
Figure 7.1.1c

Select an account number to view Loan Account details.
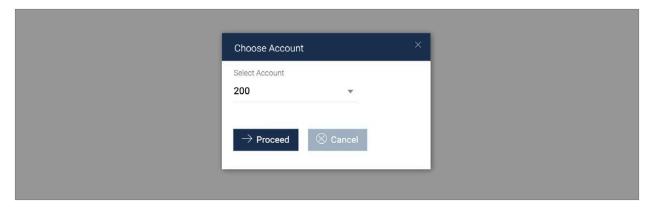
Figure 7.1.2

The following **Loan** details appear:

- **Customer Name** – The name of the primary account holder.
- **Account Number** – The loan account number in masked format.
- **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.
- **Customer ID** – The primary account holder's Customer ID.
- **Opening Date** – The loan account opening 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.
- **Sanctioned Loan Amount** – The amount of loan the Bank has agreed to provide to the client.
- **Total Amount Disbursed** – The actual amount of loan the Bank has given to you till date.
- **Amount Re-Paid Till Date** – The capital total amount paid in instalments till date.
- **Outstanding Amount** – Outstanding loan amount, i.e., Outstanding principal + Interest arrears, if any.
- **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 Fees** – Other/miscellaneous fees applicable on the loan account.
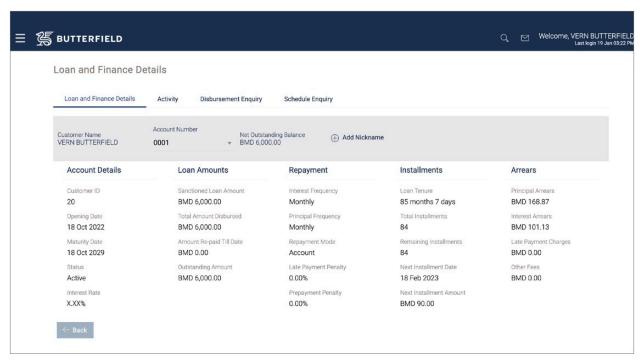
Figure 7.1.3

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 7.2.1a

Figure 7.2.1b
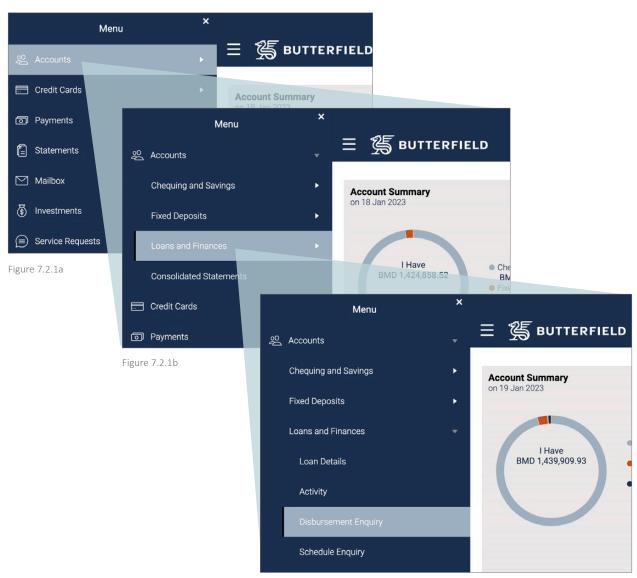
Figure 7.2.1c

Select an *Account Number* to view the loan account details.
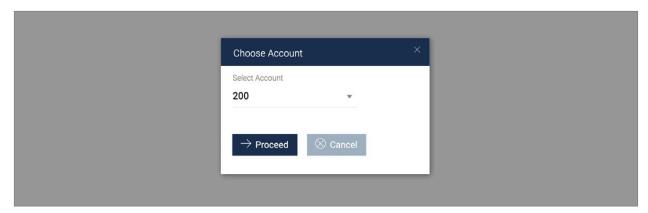
Figure 7.2.2

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.
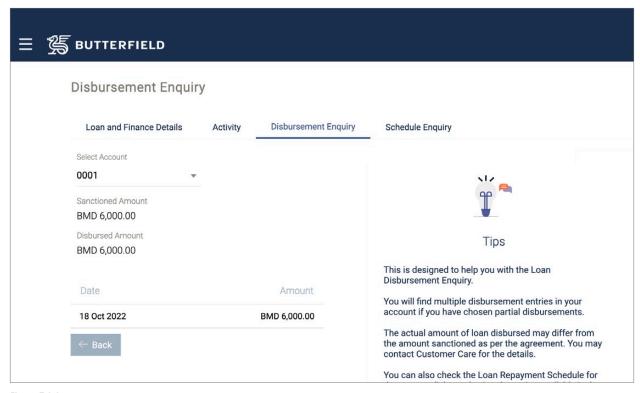
Figure 7.2.3

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 7.3.1a

Figure 7.3.1b
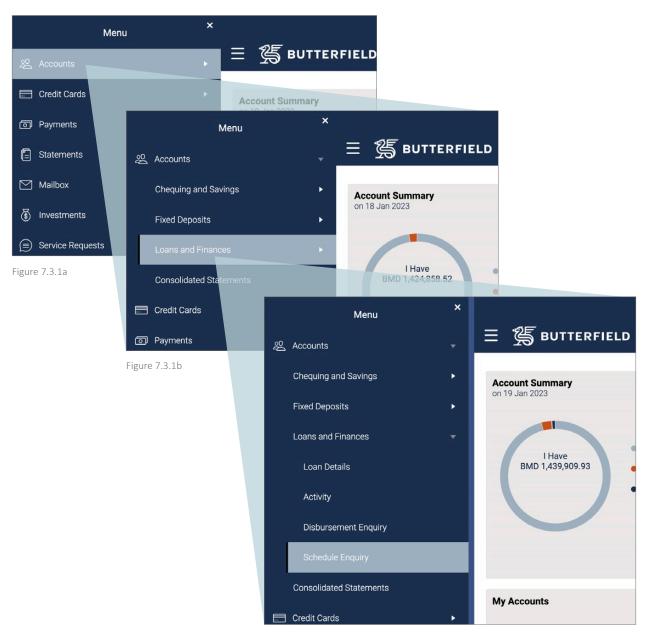
Figure 7.3.1c

Select an *Account Number* to view the loan schedule.
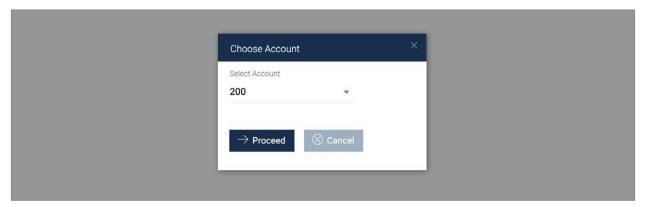
Figure 7.3.2

To view the **Loan Schedule**:

1. 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.
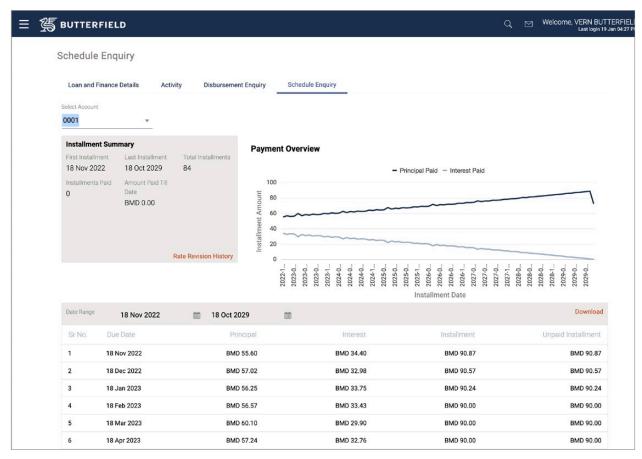
Figure 7.3.3
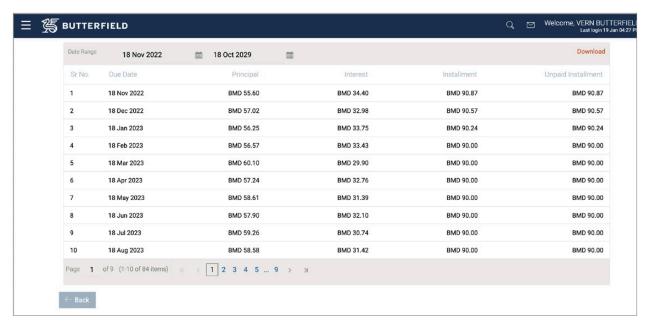
Figure 7.3.4

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 8.1.1a

Figure 8.1.1b

Figure 8.1.1c

- Click **Add New Beneficiary** to create beneficiary.
- Select the option **Bank Account** to add a payee having a bank account.
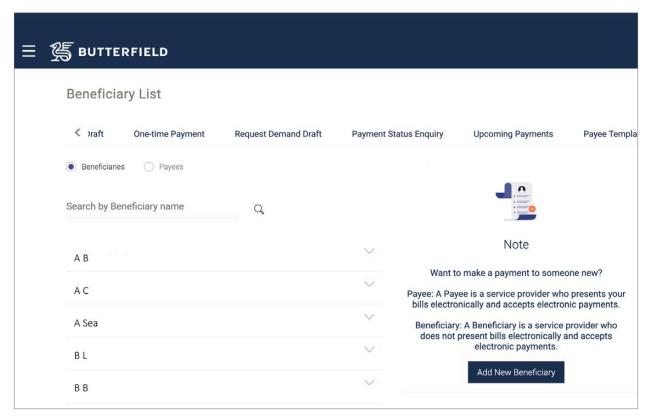
Figure 8.1.2
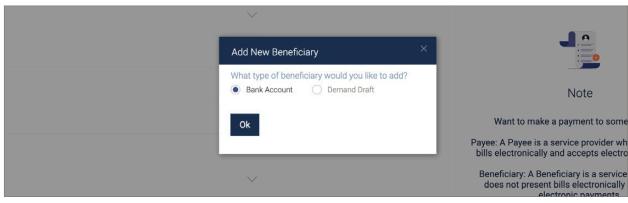
Figure 8.1.3

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.
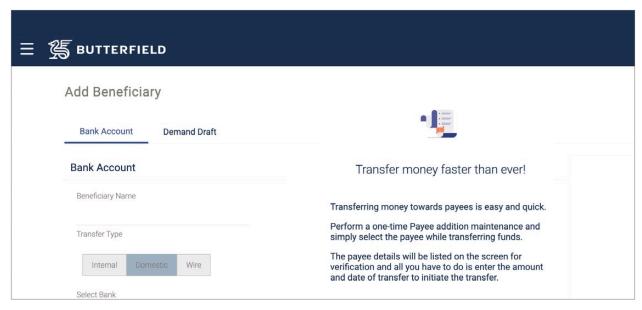
Figure 8.1.4

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.
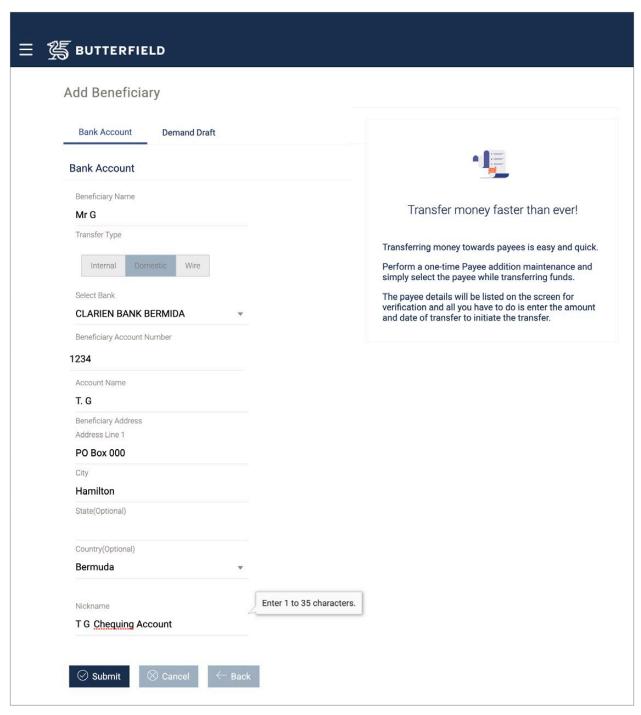
Figure 8.1.5

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 appears with a success message. Click **Pay Now** to make a **Payment** to the newly added beneficiary or click **Go To Dashboard** to go back to the **Dashboard**.
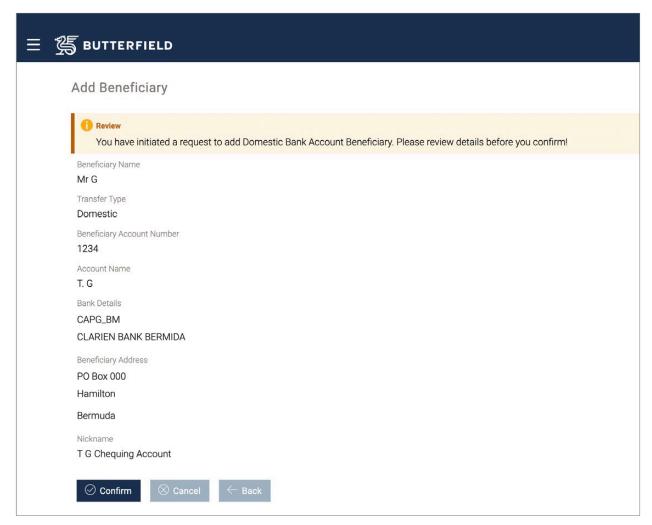
Figure 8.1.6

To delete or edit a Beneficiary:

Click the **Options Menu** icon (⋮).
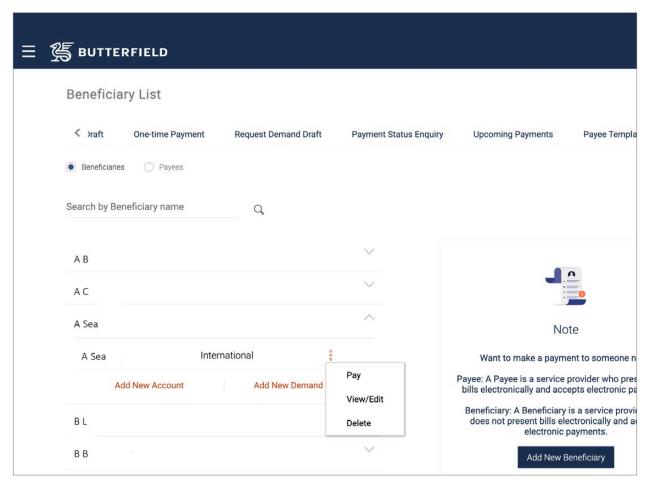
Figure 8.1.7

Click **Delete** to delete, a pop-up window appears. Click **Proceed** to confirm the deletion.
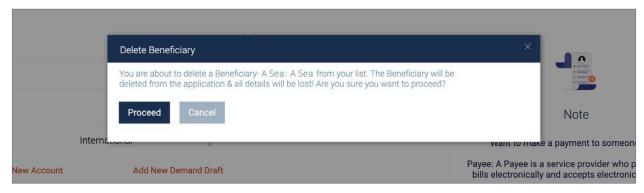
Figure 8.1.8

To view or edit, click **View/Edit**, the beneficiary's details are then displayed. Click **Pencil** icon (🖉) 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**.
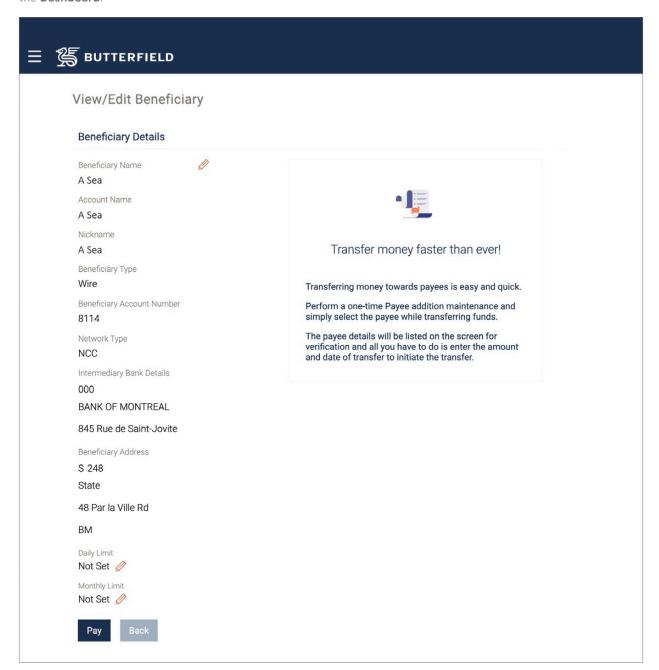
Figure 8.1.9

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 8.2.1a

Figure 8.2.1b
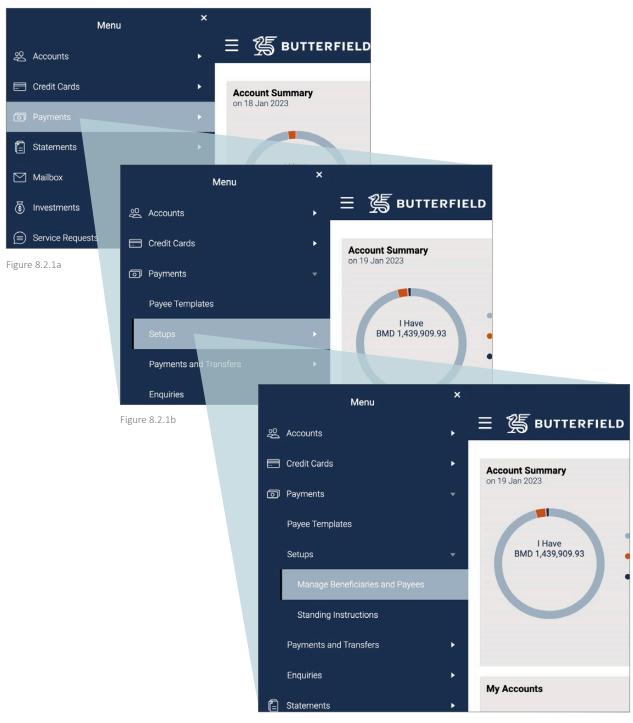
Figure 8.2.1c

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.
2. Click **Add New Account** or **Add New Demand Draft** to add New Account type or Demand Draft type of beneficiary.
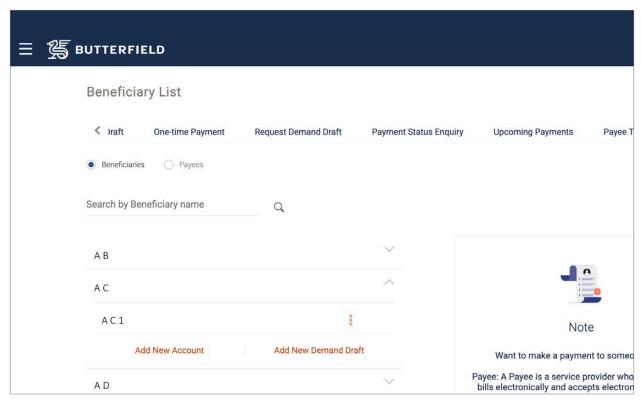
Figure 8.2.2

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. OR click the **Edit** icon (✎) against the *Daily Limit* field to edit the daily transaction limit. The *Daily Limit* field appears in editable mode. Alternatively, click the **Edit** icon (✎) against the *Monthly Limit* field to edit the monthly transaction limit. The *Monthly Limit* field appears in editable mode. To save the changes click the **Save** icon (💾).
4. To remove the limits, click **Remove Limits** to delete the set limits assigned to the specific payee account. This option appears only if there are assigned limits (either daily or monthly) to the account. The *Remove Limits* pop-up appears. Select the limit you wish to *Delete* and click **OK**. A message appears stating that the selected limit was removed successfully.

Note: The illustration is for editing daily and monthly limits.
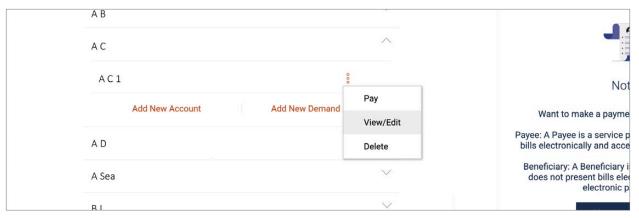
Figure 8.2.3

Figure 8.2.4
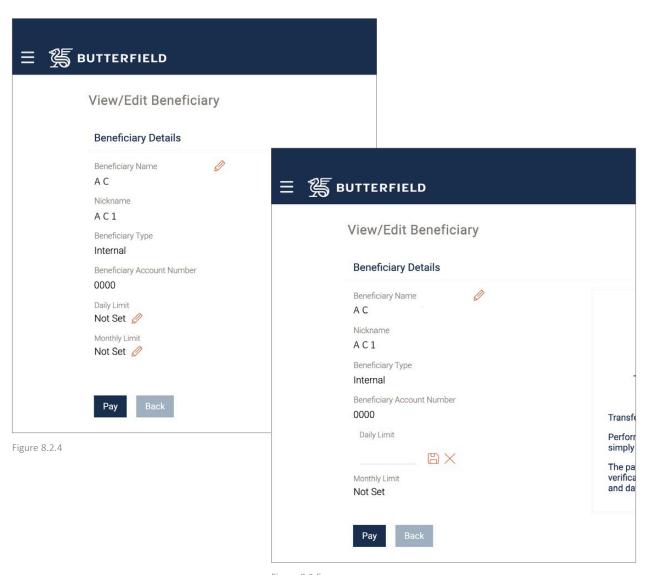
Figure 8.2.5
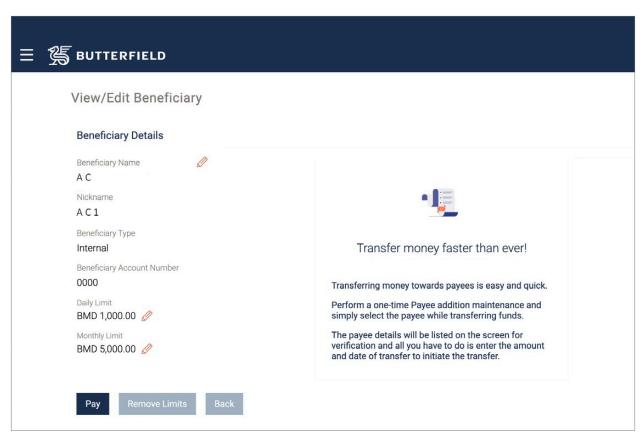
Figure 8.2.6
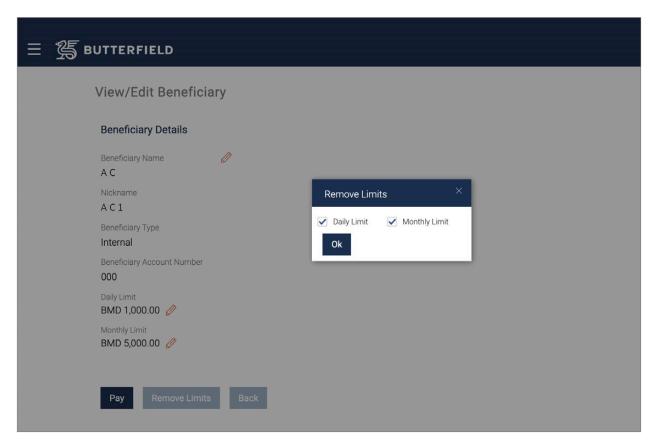
Figure 8.2.6

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 9.1.1a

Figure 9.1.1b
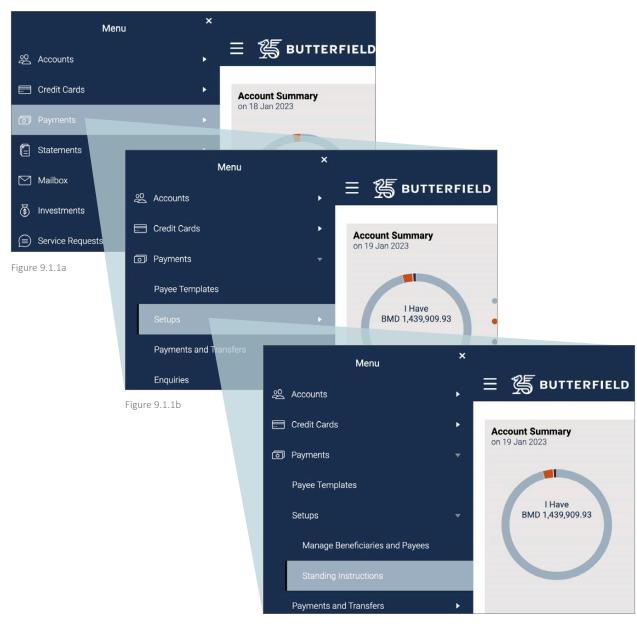
Figure 9.1.1c

To **Set up 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 receive funds.
5. Select the *Account Number* to debit funds.
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 appears with a success message, along with a Reference Number. Click on **More Payment Options** to get access to other payments or click **Go To Dashboard** to go back to the **Dashboard**.
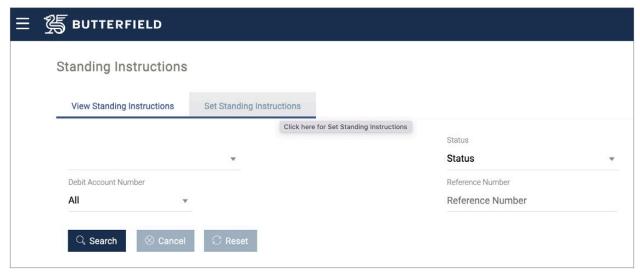
Figure 9.1.2

Figure 9.1.3
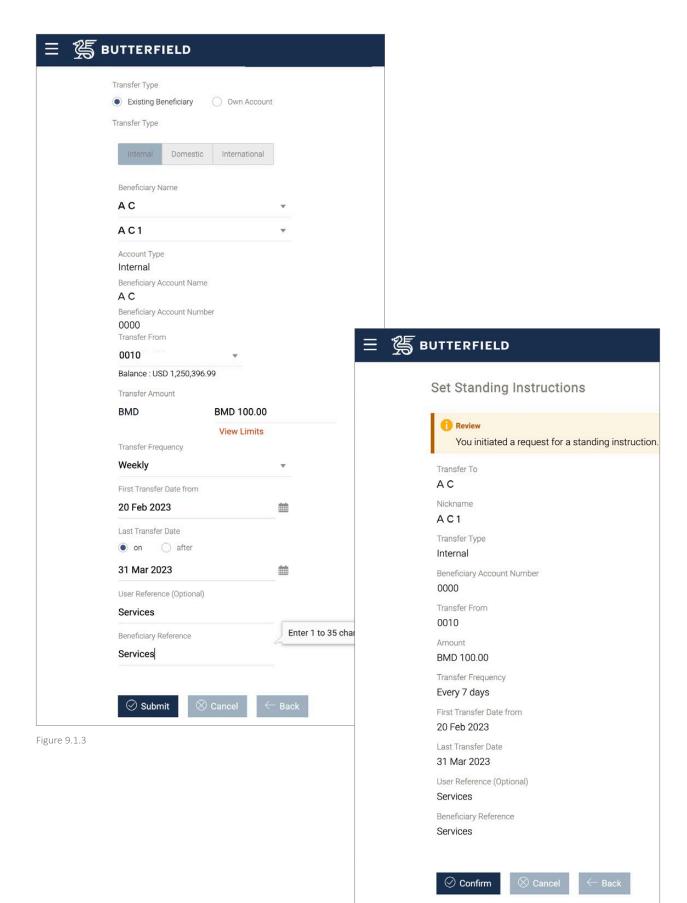
Figure 9.1.4

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 9.2.1a

Figure 9.2.1b
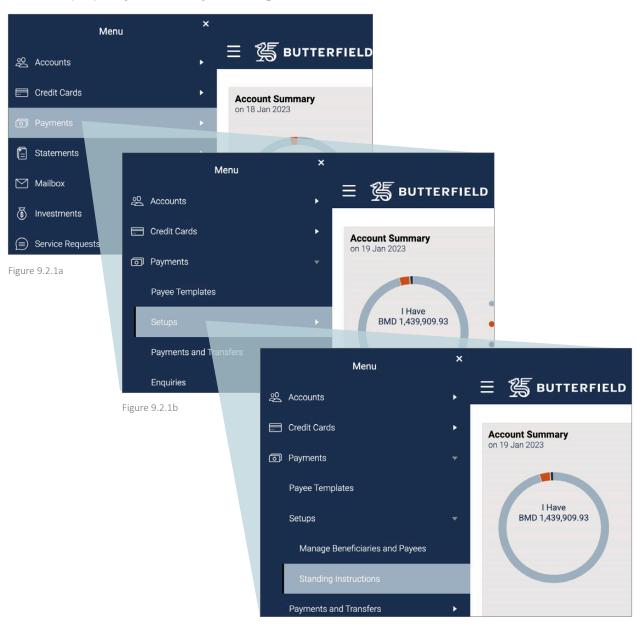
Figure 9.2.1c

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.
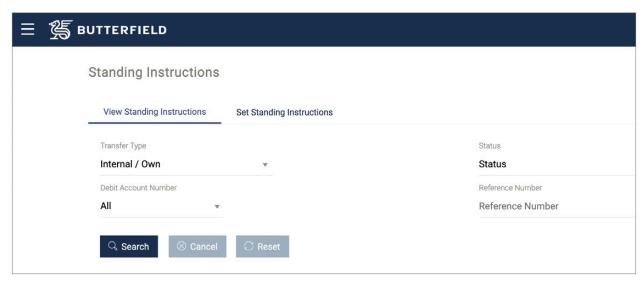
Figure 9.2.2
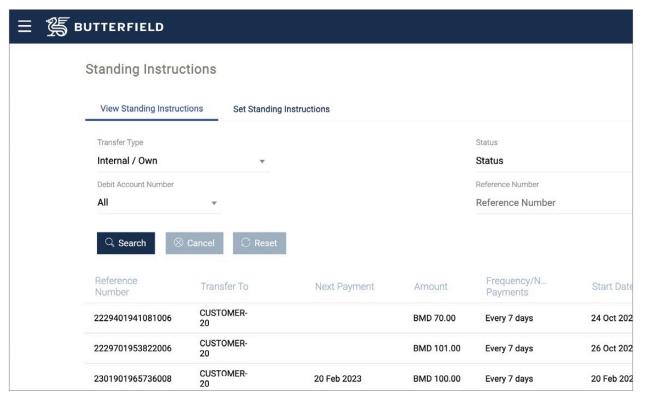
Figure 9.2.3

Figure 9.2.4

Figure 9.2.5

View Standing Instructions

Standing Instructions

Transfer To
CUSTOMER-2000

Transfer From
1200

Next Payment

Amount
BMD 70.00

Payee Account Number
0000

Execution Details

Start Date
24 Oct 2022

End Date
28 Oct 2022

Frequency
Every 7 days

No. of Payments
-

Note
dhkjavbkhadvc

Payments History

Sr. No.	Execution Date	Status	Rea Fail
1	26 Oct 2022	Completed	

Page 1 of 1 (1 of 1 items) |K < 1 > >|

Stop   Back

Figure 9.2.6

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 10.1.1a

Figure 10.1.1b
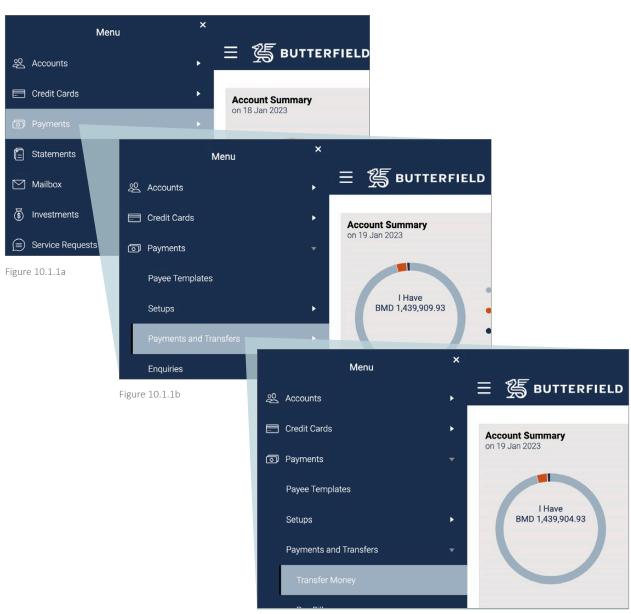
Figure 10.1.1c

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. 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 appears with a success message along with a Reference Number. Click on **More Payment Options** to access to other payments or click **Go To Dashboard** to go back to the **Dashboard**.


Figure 10..1.2

BUTTERFIELD

Transfer Money

| Transfer Money | Pay Bills | Adhoc Demand Draft | One-time Payment | Request Der |

Select

◉ Existing Beneficiary   ○ Own Account

Transfer Type

| Internal | Domestic | Wire |

Beneficiary

Alex ▾

AC   Alex

Beneficiary Account Number   Transfer Type
811   WIRE

Beneficiary Name
Alex

Beneficiary Address
S248, Par la Ville Rd,

Bank Details
000
BANK OF MONTREAL
845 Rue de Saint-Jovite
CA

Transfer From
0010 ▾
Balance : USD 1,249,870.49

Currency

Transferri

Please ensure the
Account Currency

For future dated t
instructions, the e
the date of the tra

Details contained
appear in the onli
user and the bene

Bermuda Clients:
Bermuda Limited
Transfers in othe
Domestic Funds

Currency
USD ▾

To Amount
USD 1,000.00

From Amount
[   ]

View Limits

Note: Choose either the To Amount or the From Amount.

☐ Inclusive Of Charges

Transfer When

◉ Now   ○ Later

Transfer via Intermediary Bank

○ Yes   ◉ No

Payment Details (Optional)
Invoice 0001

Add Payment Details

Sender To Receiver Details (Optional)
Invoice 0001

Add Sender To Receiver Details
Internal Note

[📷 Transfer]   [⊗ Cancel]   [← Back]

Figure 10.1.3

Transfer Money

> **Review**
> You initiated a request for Transfer Money. Please review details before you confirm!

Transfer to

(AC) A Sea

Nickname
A Sea

Transfer Type
WIRE

Beneficiary Account Number
8114

Account Name
A Sea

Bank Details
000
BANK OF MONTREAL

845 Rue de Saint-Jovite

CA

Payee Address
S 248, Par la Ville Rd

Transfer From
0010

To Amount
USD 1,000.00

Inclusive Of Charges
N

Exchange Rate
1

Charges

Figure 10.1.4

Charges
USD 30.00

FCPT (Applicable for Bermuda users)
USD 0.00

Total From Amount
USD 1,030.00

Transfer When
10 Feb 2023

Correspondence Charges
SHARED

Payment Details
Invoice 0001

Sender To Receiver Details
Invoice 0001

Note: Any exchange rates displayed during the confirmation proce

[⊘ Confirm]   [⊗ Cancel]   [← Back]
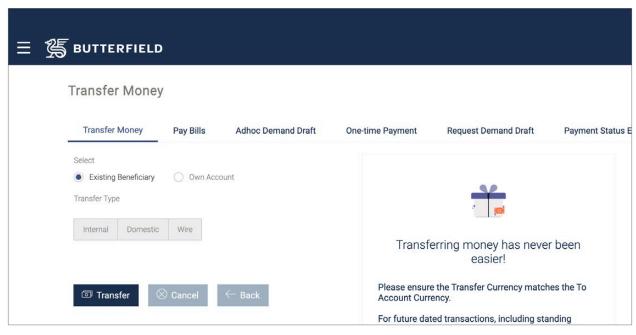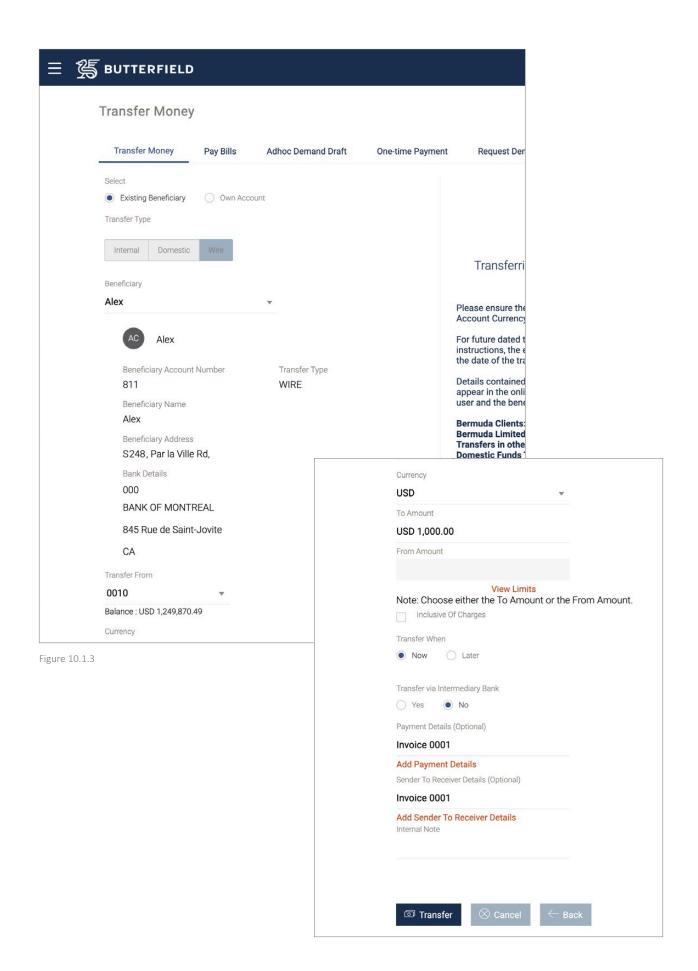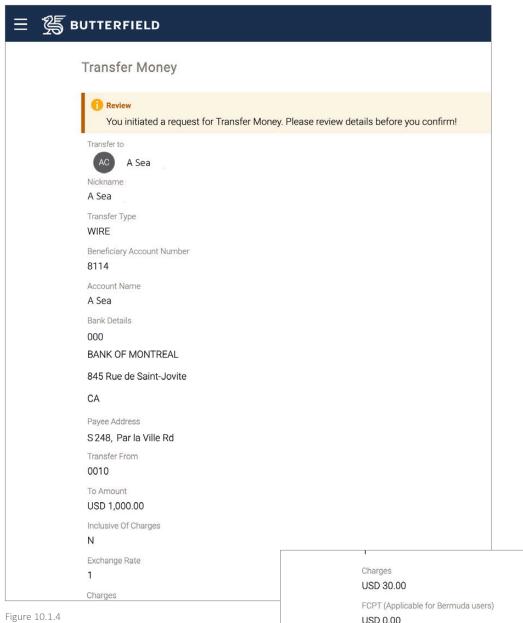
To add a transaction as **Payee Template**:

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 10.1.5
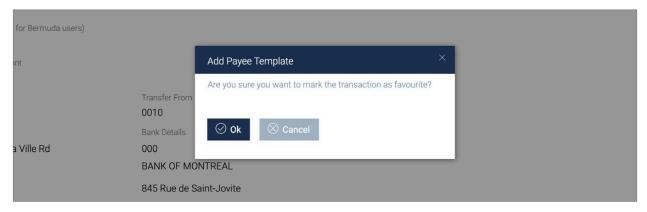
Figure 10.1.6
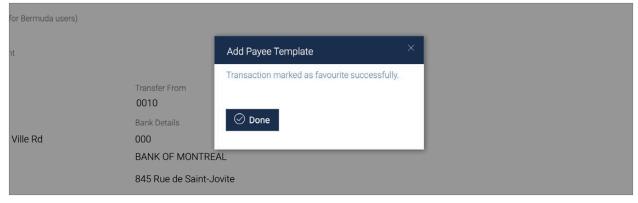
Figure 10.1.7

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 10.2.1a

Figure 10.2.1b
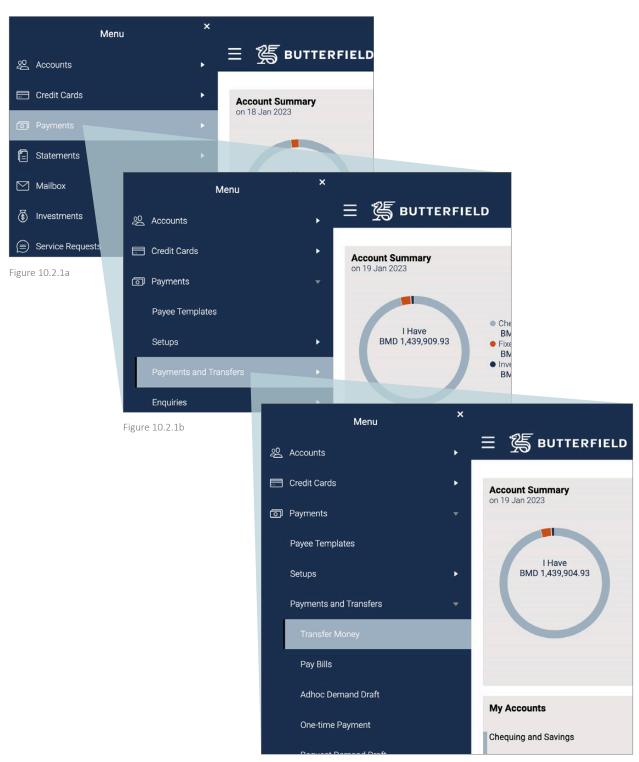
Figure 10.2.1c

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 appears with a success message along with a Reference Number. Click on **More Payment Options** to access to other payments or click **Go To Dashboard** to go back to the **Dashboard**.
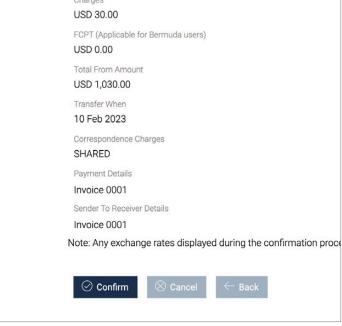12. Click on **Add Payee Template** to add the payment transaction to favourites.

Figure 10.2.2

Transfer Money

> **ⓘ Review**
> You initiated a request for Transfer Money. Please review details before you confirm!

Transfer To
0010

Transfer From
1200

To Amount
USD 10.00

Exchange Rate
1

Charges
USD 0.00

FCPT (Applicable for Bermuda users)
USD 0.00

Total From Amount
USD 10.00

Transfer When
10 Feb 2023

User Reference (Optional)
Transfer

Beneficiary Reference
Transfer

Note: Any exchange rates displayed during the confirmation process are indicative only. The exchange rate relevant to the proces

[⊘ Confirm] [⊗ Cancel] [← Back]

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 10.3.1a

Figure 10.3.1b
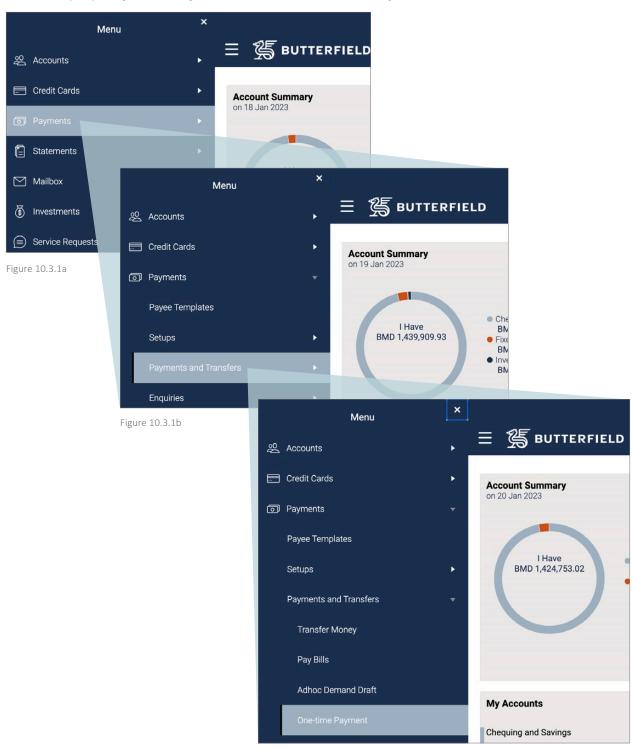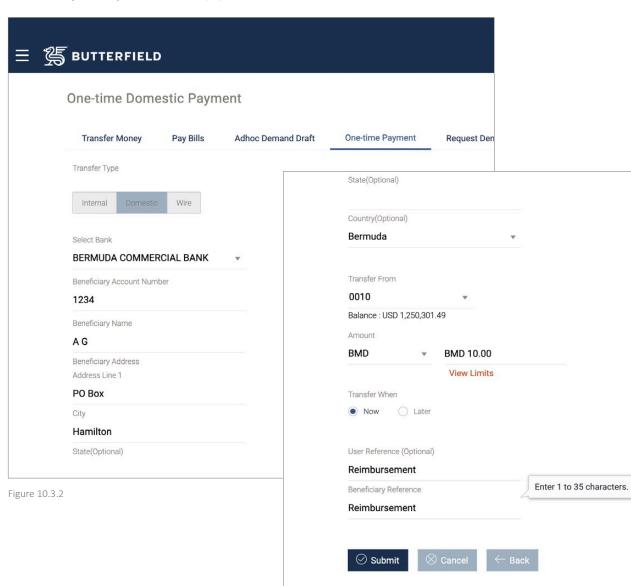
Figure 10.3.1c

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.
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 appears with a success message, along with a Reference Number. Click on **More Payment Options** to access to other payments or click **Go To Dashboard** to go back to the **Dashboard**. Click on **Add Payee Template** to add the payment transaction to favourites.

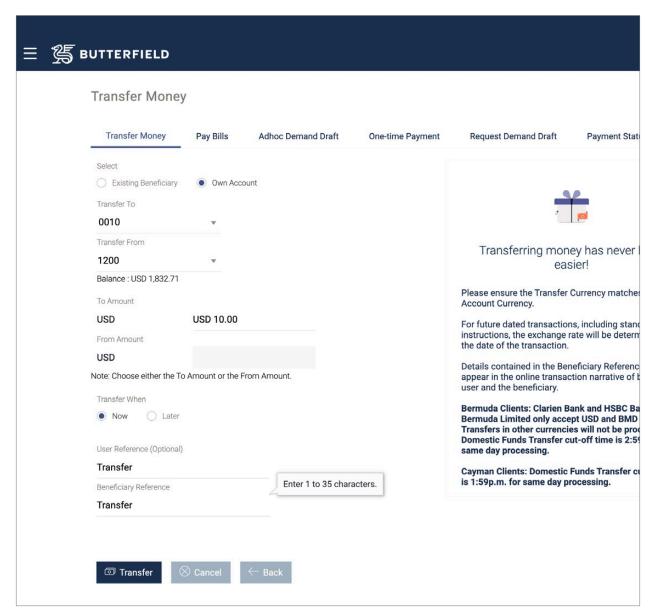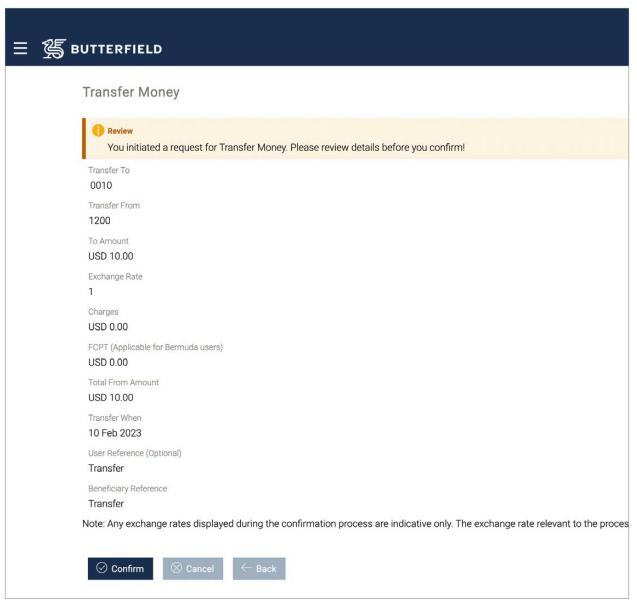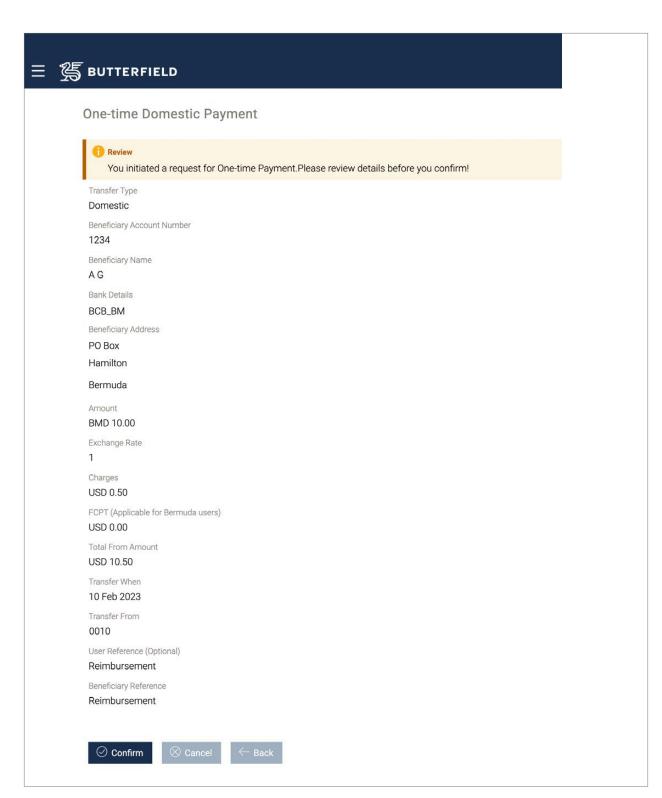Figure 10.3.2

One-time Domestic Payment

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

Transfer Type
Domestic

Beneficiary Account Number
1234

Beneficiary Name
A G

Bank Details
BCB_BM

Beneficiary Address
PO Box

Hamilton

Bermuda

Amount
BMD 10.00

Exchange Rate
1

Charges
USD 0.50

FCPT (Applicable for Bermuda users)
USD 0.00

Total From Amount
USD 10.50

Transfer When
10 Feb 2023

Transfer From
0010

User Reference (Optional)
Reimbursement

Beneficiary Reference
Reimbursement

⊘ Confirm   ⊗ Cancel   ← Back

Figure 10.3.3

BMD 10.00

Exchange Rate

1

Charges

USD 0.50

FCPT (Applicable for Bermuda users)

USD 0.00

Total From Amount

USD 10.50

Transfer When

10 Feb 2023

Transfer From

0010

User Reference (Optional)

Reimbursement

Beneficiary Reference

Reimbursement

One Time Verification

To complete this transaction, you must enter the verification code that has been sent to you.

Verification Code

••••••

Enter 1 to 10 characters.

Attempts Left

3

Reference Number

2275733
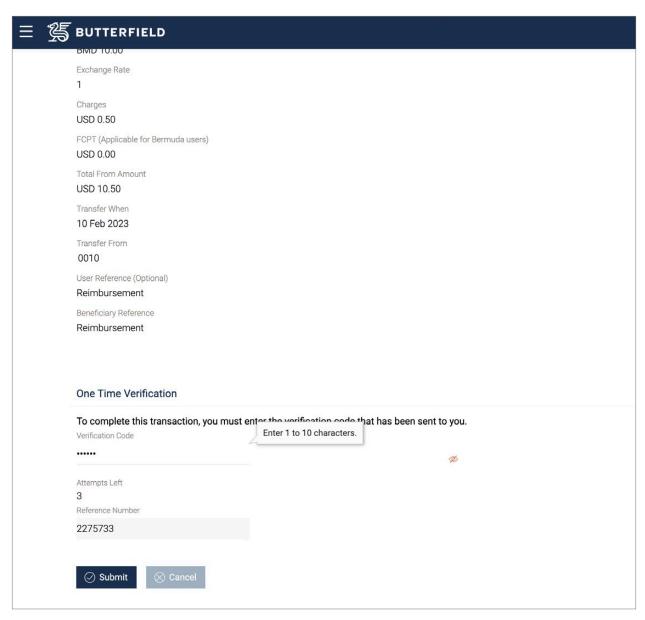
⊘ Submit   ⊗ Cancel

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:

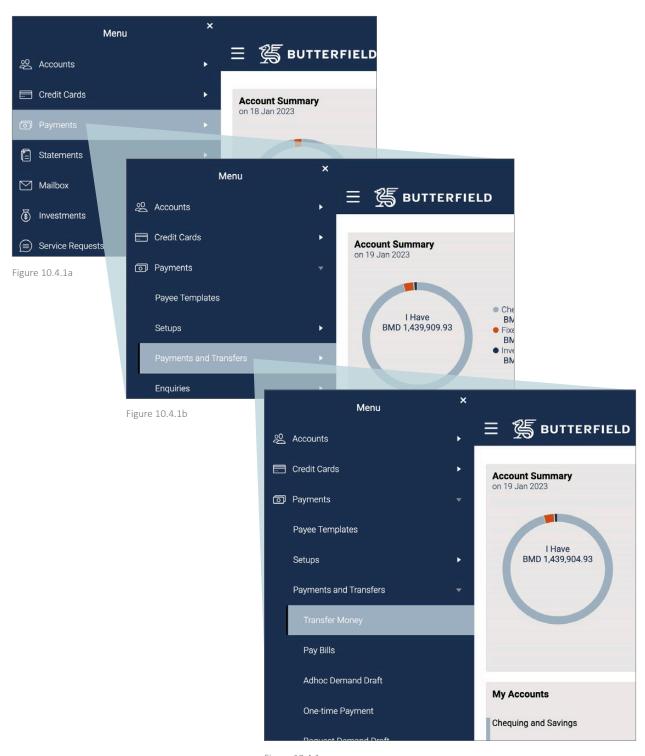**Menu Icon (☰) > Payments > Payments and Transfers > Transfer Money**

Figure 10.4.1a

Figure 10.4.1b

Figure 10.4.1c

To initiate a request for **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. After confirming, 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 appears with a success message, along with a Reference Number. Click on **More Payment Options** to access to other payments or click **Go To Dashboard** to go back to the **Dashboard**.
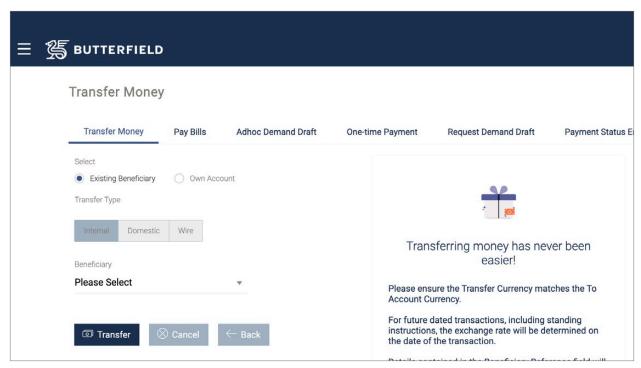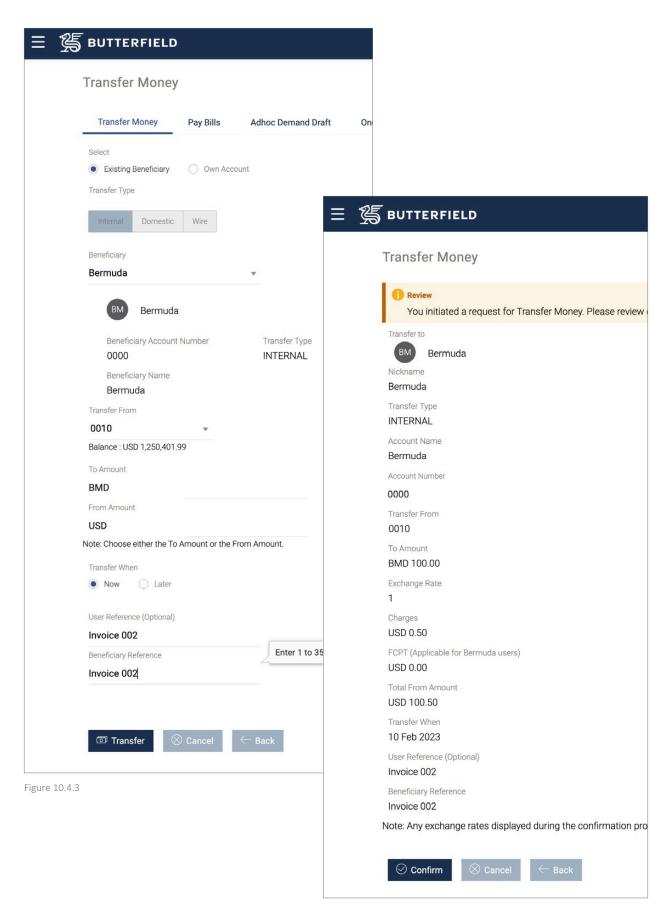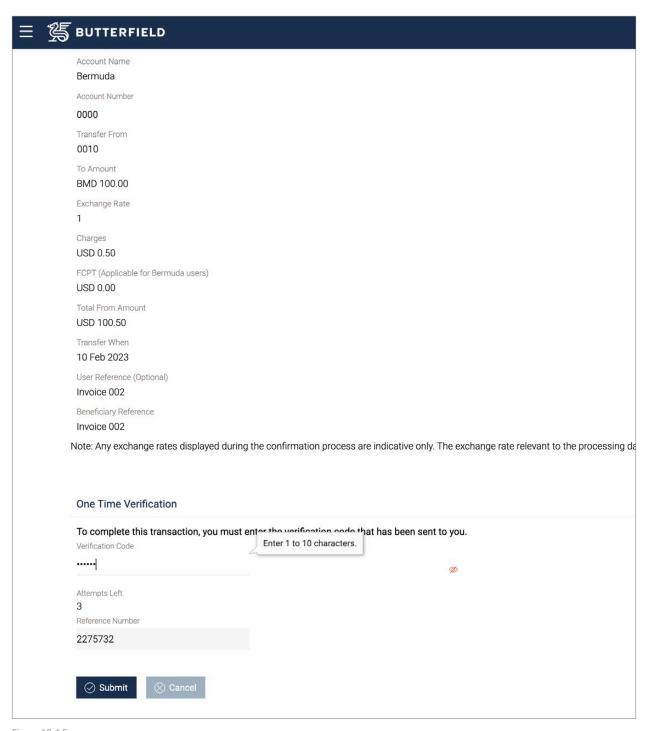

Figure 10.4.2

Figure 10.4.3

Figure 10.4.4

Account Name

Bermuda

Account Number

0000

Transfer From

0010

To Amount

BMD 100.00

Exchange Rate

1

Charges

USD 0.50

FCPT (Applicable for Bermuda users)

USD 0.00

Total From Amount

USD 100.50

Transfer When

10 Feb 2023

User Reference (Optional)

Invoice 002

Beneficiary Reference

Invoice 002

Note: Any exchange rates displayed during the confirmation process are indicative only. The exchange rate relevant to the processing da

One Time Verification

To complete this transaction, you must enter the verification code that has been sent to you.

Verification Code

Enter 1 to 10 characters.

••••••

Attempts Left

3

Reference Number

2275732

⊘ Submit   ⊗ Cancel

Figure 10.4.5

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 10.5.1a

Figure 10.5.1b
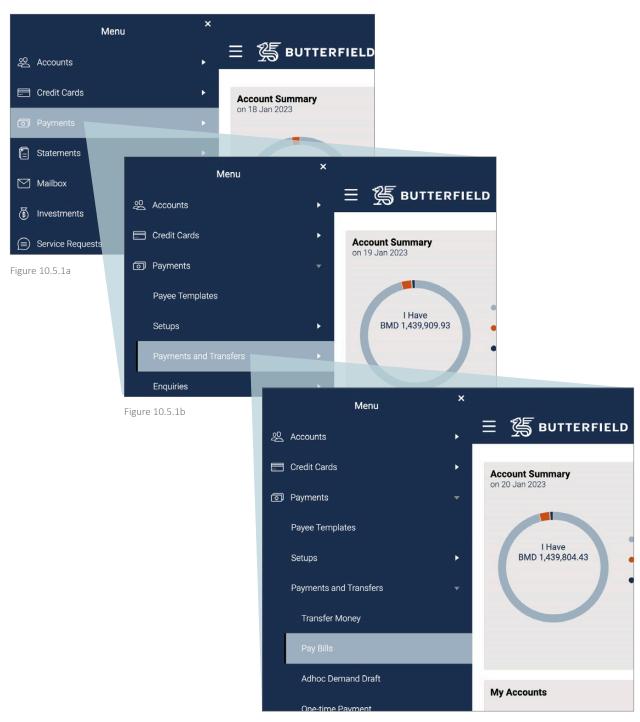
Figure 10.5.1c

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.
2. From the *Pay From* list, select the source account to debit.
6. Select the *Transfer When* field as **Now** or **Later**.
8. Enter a *User Reference (Optional)* and a *Beneficiary Reference*.
4. Click **Submit**. Alternatively, click **Cancel** to cancel the operation and to navigate back to the **Dashboard**.
5. 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.
6. The success message appears, along with the payment details. Click **More Payment Options** to pay more bills. Alternatively, click **Go To Dashboard**, to navigate to the **Dashboard**. Alternatively, click **Add Payee Template** to add the payee.
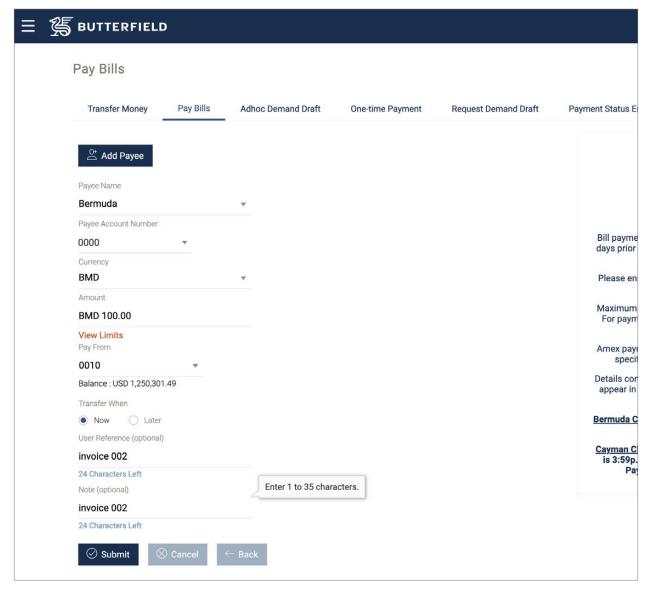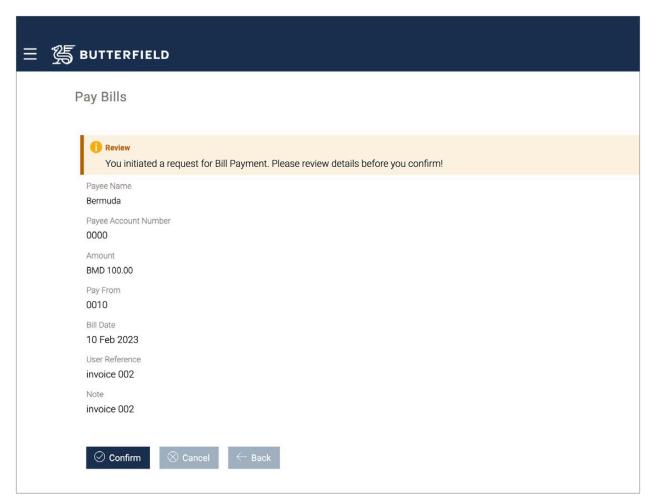

Figure 10.5.2

Figure 10.5.3

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 registered
Menu Icon (▤) > Payments > Payments and Transfers > Request Demand Draft
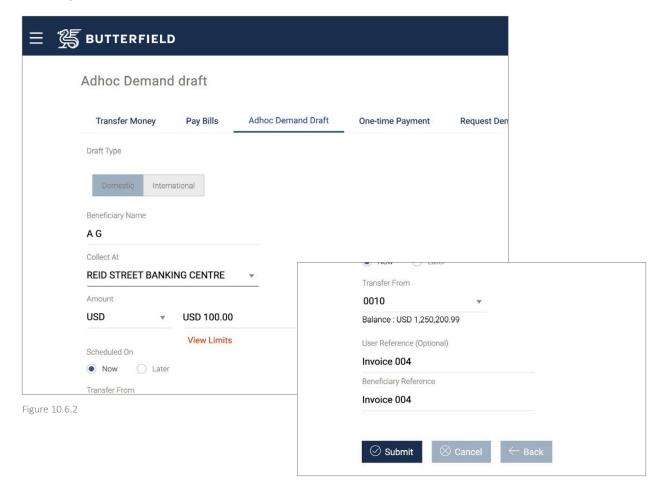

Figure 10.6.1a

Figure 10.6.1b
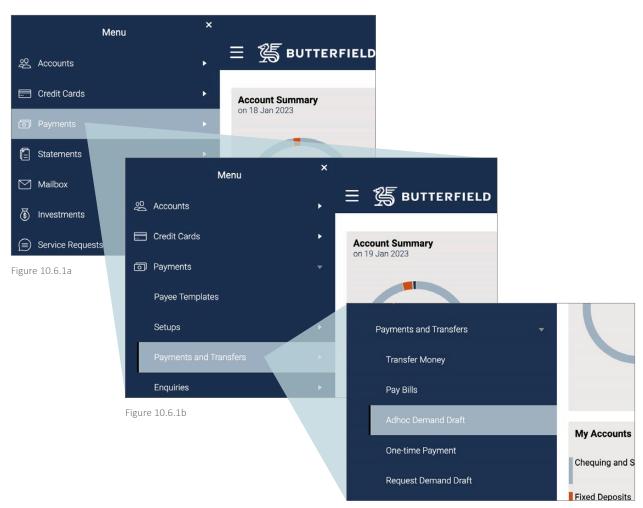
Figure 10.6.1c
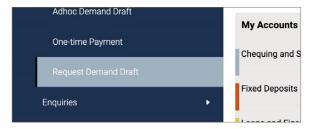
Figure 10.6.1d

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 success message appears, along with the reference number and draft details. Click **Add as Payee?** to register the beneficiary as a payee. Alternatively, click **More Payment Options** to access the other payment options. Alternatively, click **Go To Dashboard** to navigate back to the **Dashboard**.
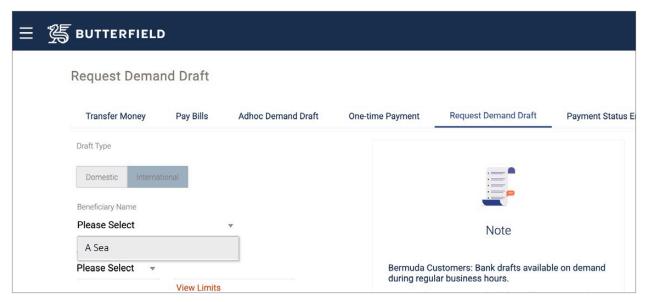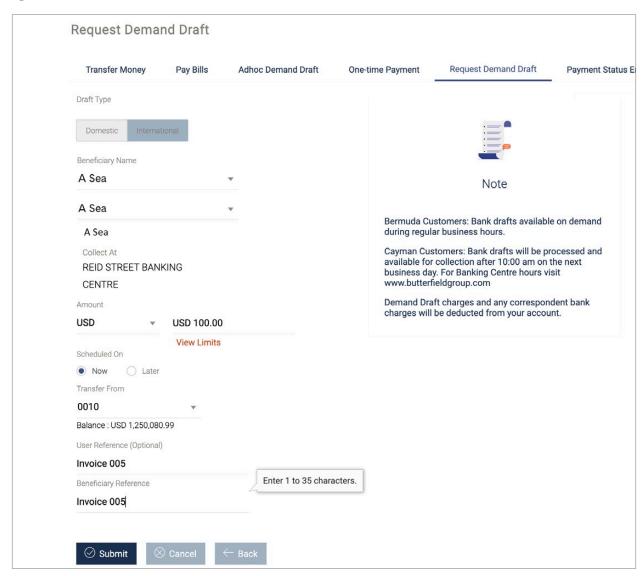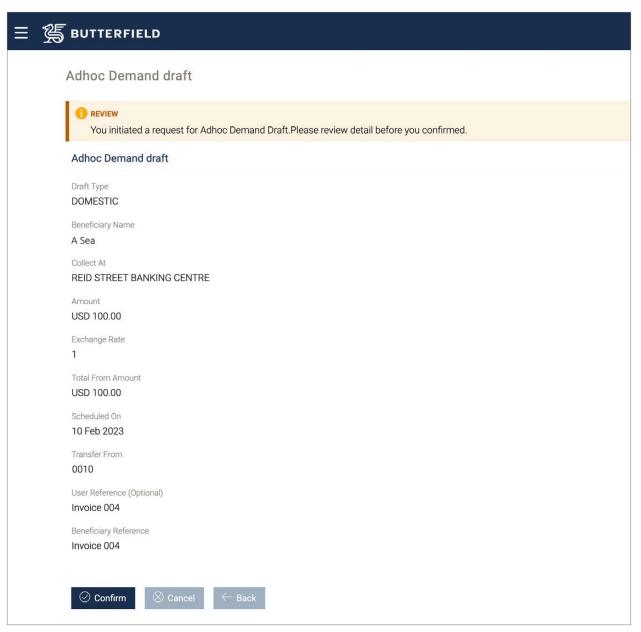

Figure 10.6.2

Figure 10.6.3

Figure 10.6.4

Adhoc Demand draft

> **ⓘ REVIEW**
> You initiated a request for Adhoc Demand Draft.Please review detail before you confirmed.

Adhoc Demand draft

Draft Type
DOMESTIC

Beneficiary Name
A Sea

Collect At
REID STREET BANKING CENTRE

Amount
USD 100.00

Exchange Rate
1

Total From Amount
USD 100.00

Scheduled On
10 Feb 2023

Transfer From
0010

User Reference (Optional)
Invoice 004

Beneficiary Reference
Invoice 004

⊘ Confirm   ⊗ Cancel   ← Back

Figure 10.6.5

10.7   Upcoming Payment Enquiry through the Payments Menu

Upcoming Payments Enquiry is a unique feature available to Users that displays the list of payments that the User has initiated that's awaiting processing either on the same day or on a future date.

How to navigate:

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

Figure 10.7.1a

Figure 10.7.1b
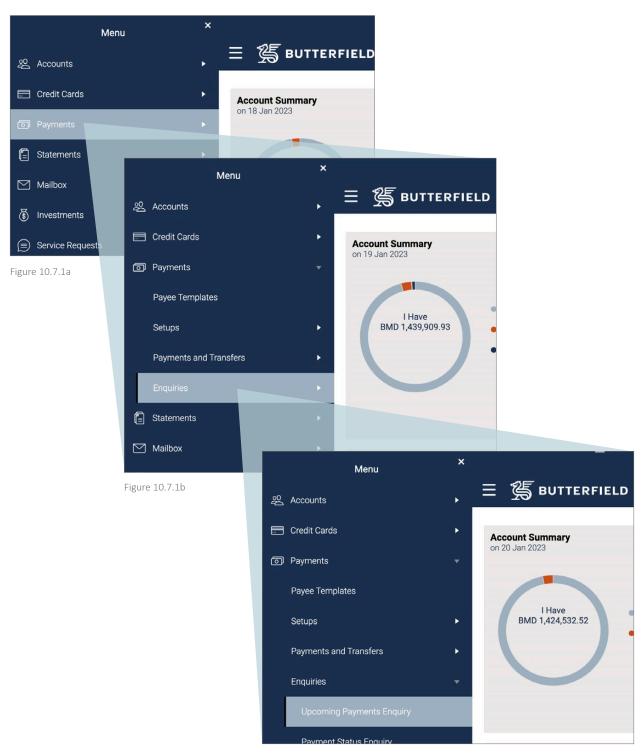
Figure 10.7.1c

To view **Upcoming Payments**:

1. All of the scheduled upcoming payments for the first account number in the *Account Number* list appear as records on the Upcoming Payments Enquiry screen.
2. From the *Account Number* list, select an account number to view all upcoming payments in which that account is the source account.
3. To delete the transaction click the **Delete** icon (🗑).
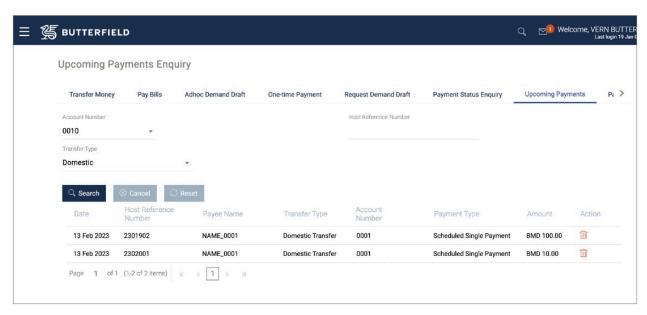
Figure 10.7.2

10.8   Payment Status Enquiry through Payments Menu

The Payment Status Enquiry screen enables Retail 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 10.8.1a

Figure 10.8.1b
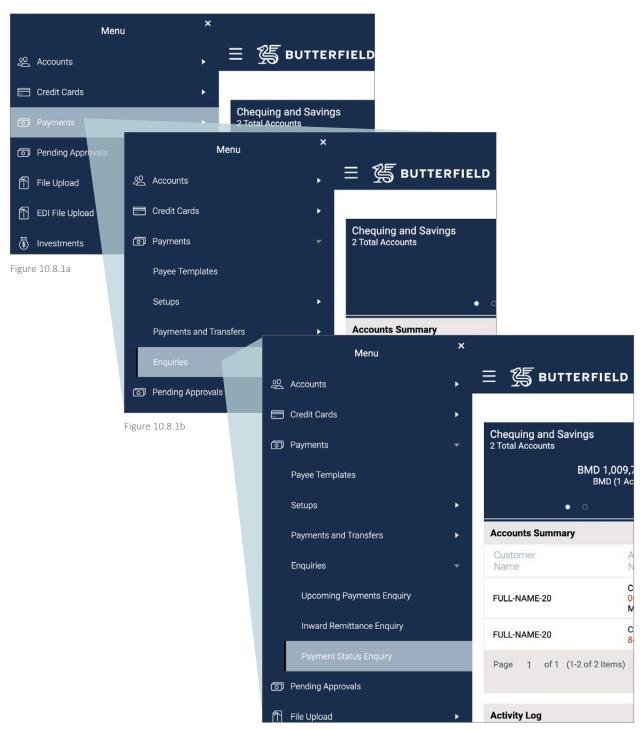
Figure 10.8.1c

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*.
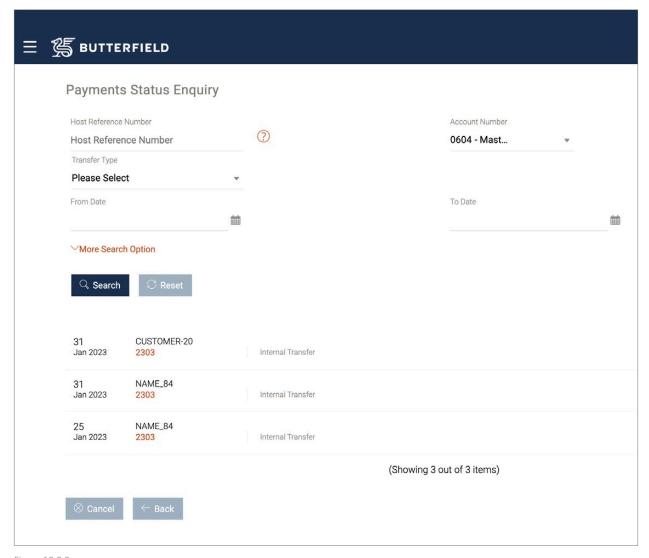   - *From Date*.
   - *To Date*.

Figure 10.8.2

11. Track a Mutual Fund Subscription Service Request

The User can view all of the Service Requests, along with the updated status of each Service Request they initiated. 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 Requests initiated.
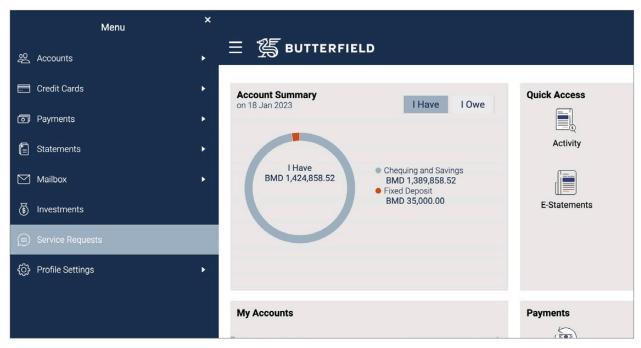
How to navigate:

Menu Icon (▤) > Service Requests

Figure 11.1.1

To search the **Service Requests**:

1. Enter *Product Name* as **Investments** and *Category Name* as **Mutual Fund Subscription** 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.
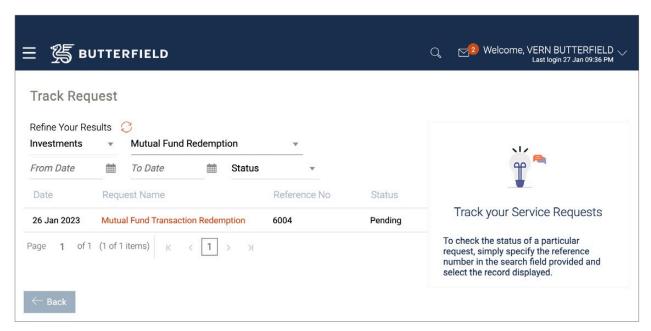3. Click **Back** to navigate back to the Service Request Summary screen.
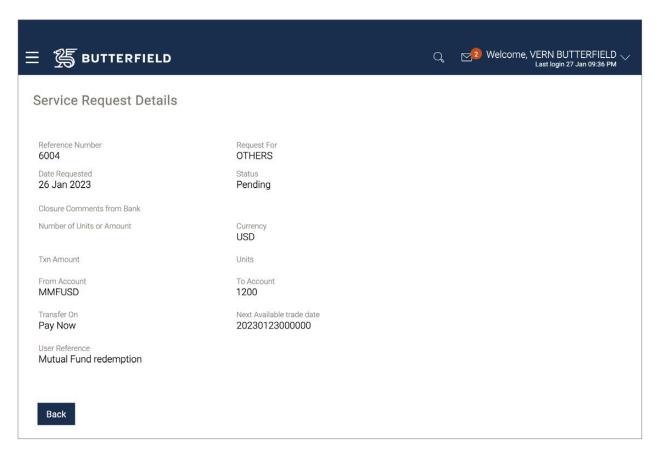
Figure 11.1.2

Figure 11.1.3

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
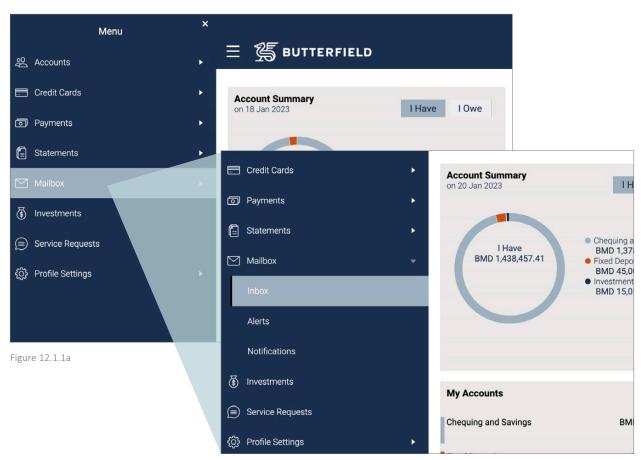

Figure 12.1.1a

Figure 12.1.1b

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.
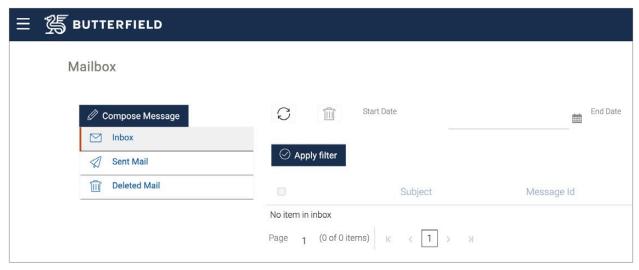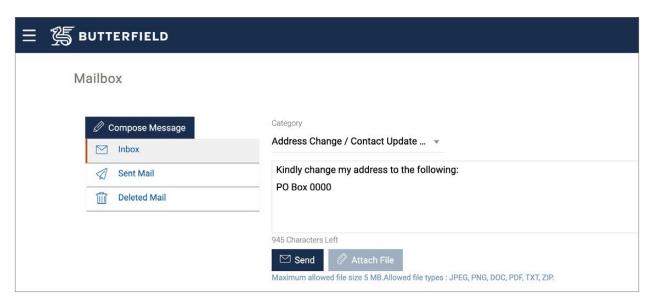5. Click **Send**. A successfully sent message appears.
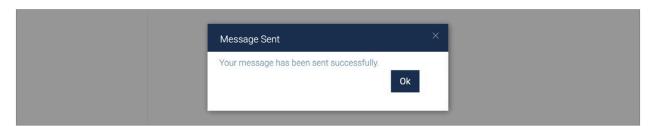

Figure 12.1.2

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.
3. 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.
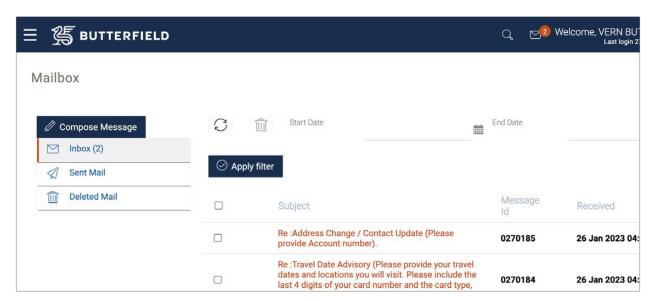4. Click **Delete** to delete the message OR click **Back** to navigate to the previous page.
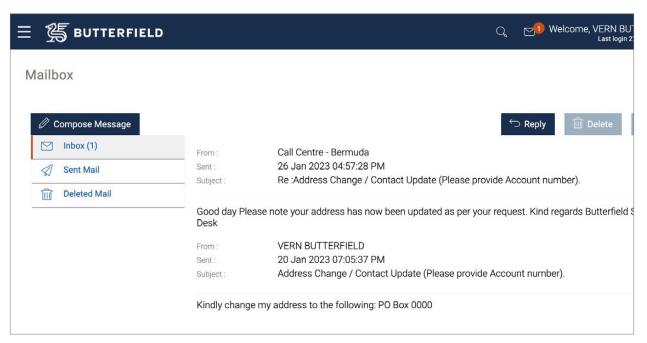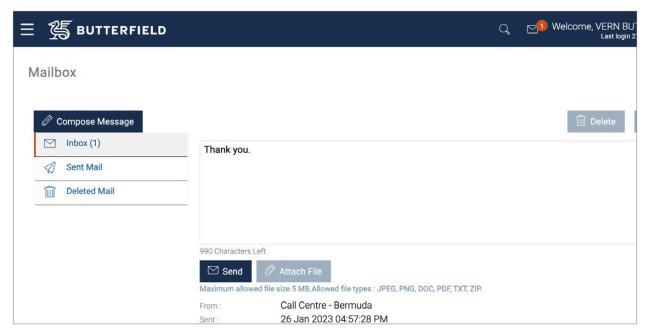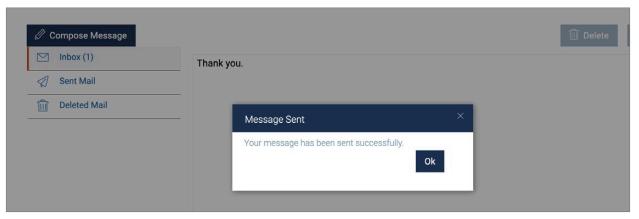

Figure 12.1.5

Figure 12.1.6

Figure 12.1.7

Figure 12.1.8
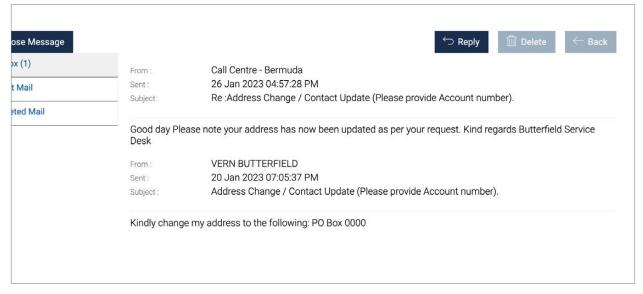

Figure 12.1.9

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 (🗑). Click the **Refresh** icon (↻) 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 (↩).
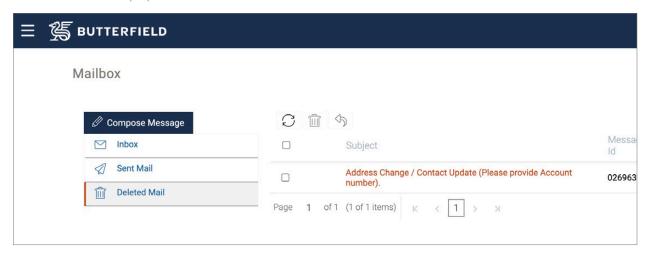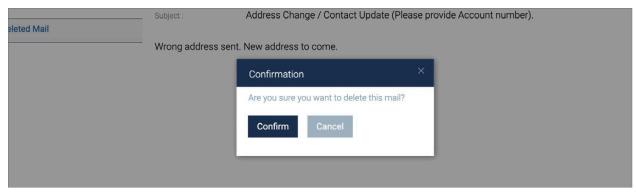

Figure 12.1.10

Figure 12.1.11

Figure 12.1.11

12.2   How do I view a Domestic Fund Transfer Alert sent by the Bank?

All of the alerts that are auto-generated and sent to the logged-in User will display on the screen. Fund Transfer Alerts sent by the Bank are mandatory alerts, and a few other Alerts can be subscribed based on the client preferences.

How to navigate:
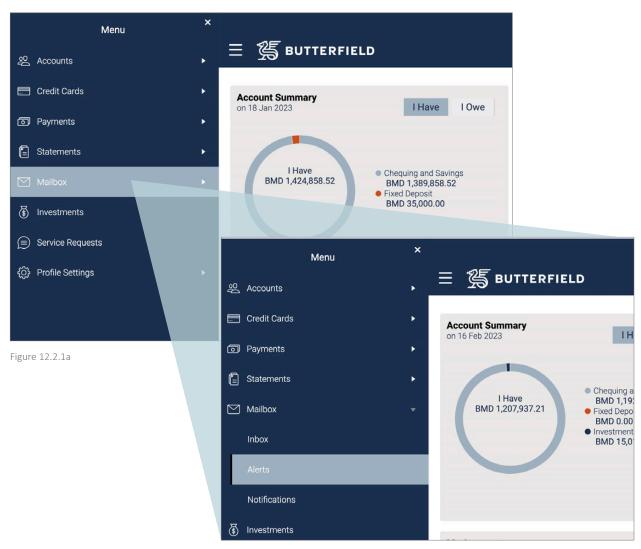
Menu Icon (▤) > Mailbox > Alerts

Figure 12.2.1a

Figure 12.2.1b

To view **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.
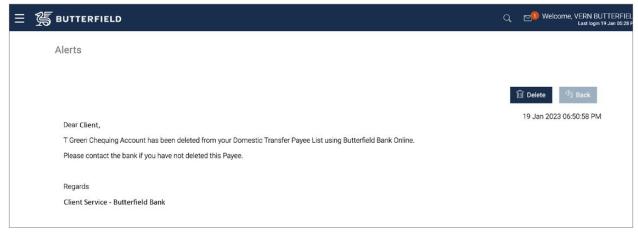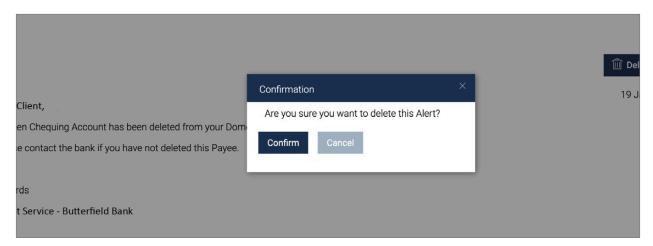

Figure 12.2.2

Figure 12.2.3

Figure 12.2.3

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
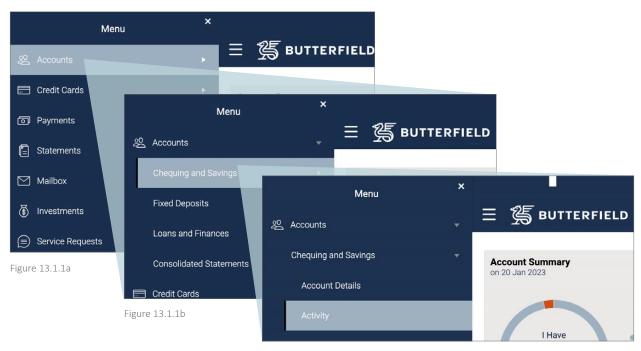

Figure 13.1.1a

Figure 13.1.1b

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.
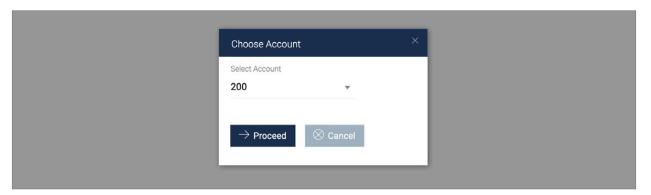

Figure 13.1.2

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.
3. 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.
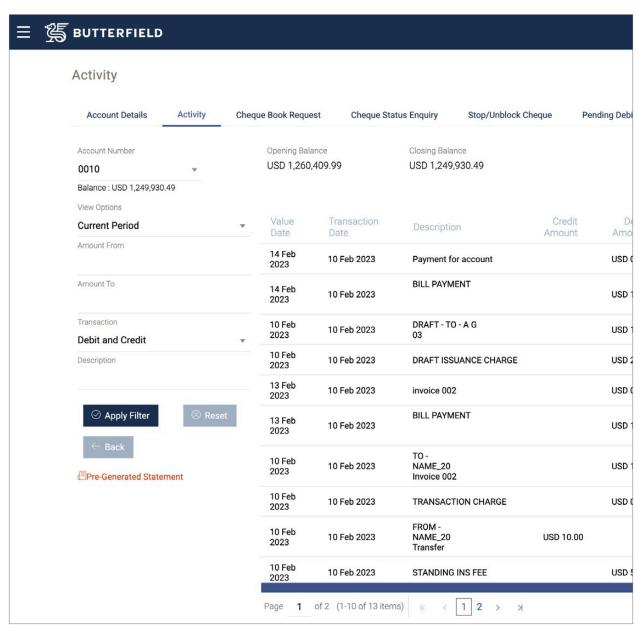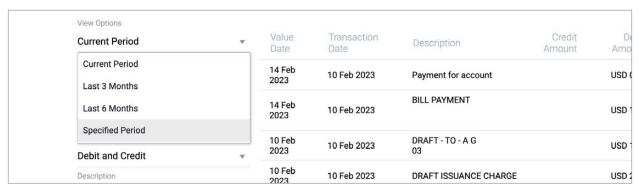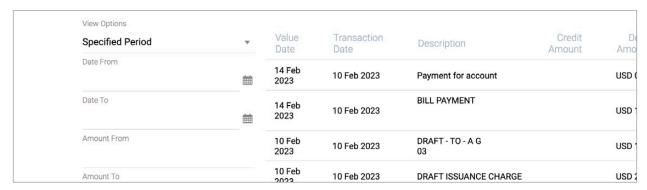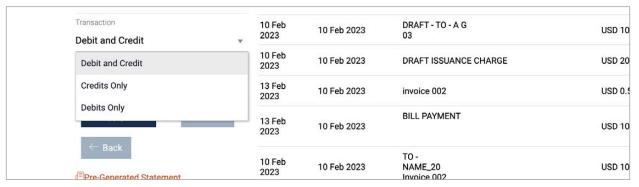

Figure 13.1.3

Figure 13.1.4

Figure 13.1.5

Figure 13.1.6

Activity

| Account Details | Activity | Cheque Book Request | Cheque Status Enquiry | Stop/Unblock Cheque | Pending Debit Card Transactions |

Account Number
0010 ▾
Balance : USD 1,249,930.49

Opening Balance
USD 1,260,409.99

Closing Balance
USD 1,249,920.49

View Options
Current Period ▾

Amount From

Amount To

Transaction
Debits Only ▾

Description

[⊘ Apply Filter]   [⊗ Reset]

[← Back]

📄Pre-Generated Statement

Download Activity ▾

Value Date	Transaction Date	Description	Credit Amount	Debit Amount	Reference No
14 Feb 2023	10 Feb 2023	Payment for account		USD 0.50	200BPDB230410006
14 Feb 2023	10 Feb 2023	BILL PAYMENT		USD 150.00	200BPDB230410006
10 Feb 2023	10 Feb 2023	DRAFT - TO - A G		USD 100.00	2302002662947000
10 Feb 2023	10 Feb 2023	DRAFT ISSUANCE CHARGE		USD 20.00	2302002662947000
13 Feb 2023	10 Feb 2023	invoice 002		USD 0.50	200BPDB230410004
13 Feb 2023	10 Feb 2023	BILL PAYMENT		USD 100.00	200BPDB230410004
10 Feb 2023	10 Feb 2023	TO - NAME_20 Invoice 002		USD 100.00	2302001059480000
10 Feb 2023	10 Feb 2023	TRANSACTION CHARGE		USD 0.50	2302001059480000
10 Feb 2023	10 Feb 2023	STANDING INS FEE		USD 5.00	2301901965736008
10 Feb 2023	10 Feb 2023	032 NEW FIXED TERM DEPOSIT		USD 10,000.00	200DEBK230410002

Page **1** of 2 (1-10 of 12 items)   K < |1| 2 > X
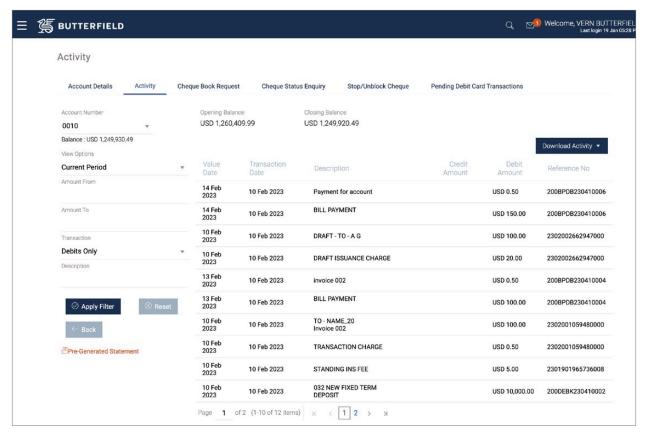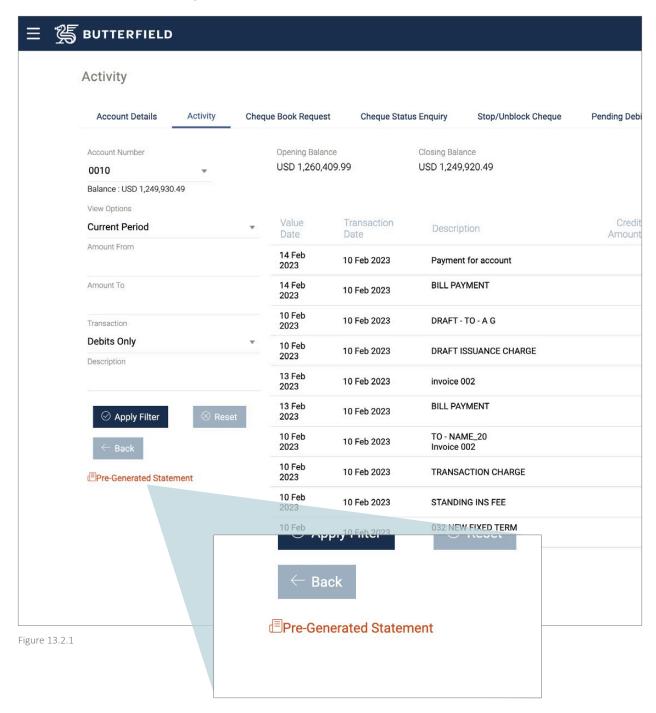
Figure 13.1.7

13.2   View 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.
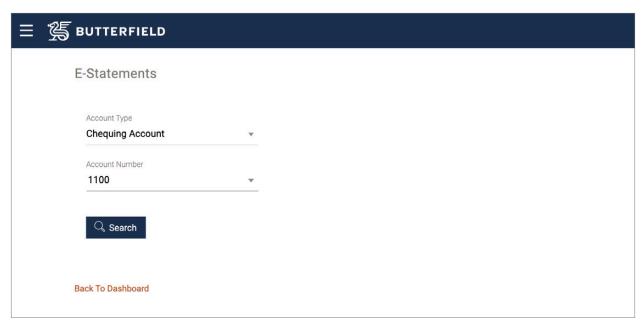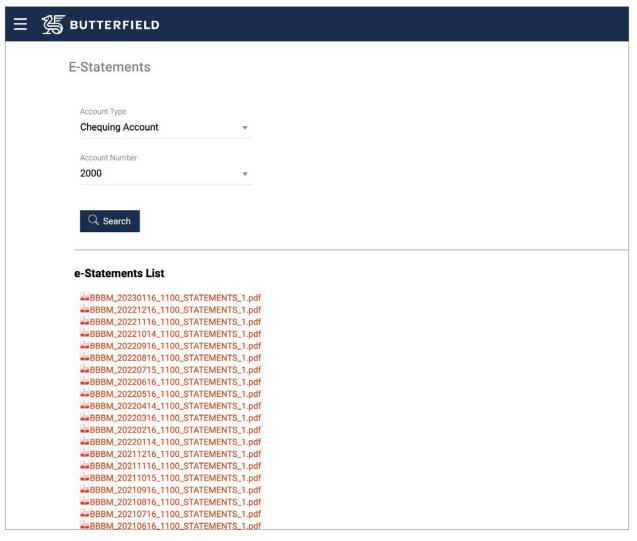- Click **Search** to search amongst the Pre-Generated Statements.

Figure 13.2.1

Figure 13.2.2

Figure 13.2.3