BUTTERFIELD

Butterfield Online
Banking Guide

VERSION 1.0 | 01 FEBRUARY 2021

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1. Required Setup/Login process

When logging on to the new Butterfield Online for the first time, you will need to have your **Username** and **Password**. If you do not have any credentials contact your administrator or the bank.

Before entering your login information, always check the web address in the browser window before proceeding. It is important that your browser's address window displays a padlock and the web address **butterfieldonline.com**. **Any other address that is shown is a fraudster's website phishing for your log in information.**

Enter your **Username** and **Password**.

You will be prompted to change your password.

Choose a complex password or use a pass phrase – Don't use the same password that you use on other internet sites.

Change your Password, ensuring that you adhere to the password parameters that are displayed on the right hand side of the screen which will be updated with an ✔ (completed requirements) or ✘ (have not completed requirement) once fields for **Current**, **New** and **Re-Enter Password** have all been populated.

Review the Terms and Conditions and click **Accept**.

Upon successfully logon, your landing page will be the online banking **Dashboard**, where you can view a snapshot of your finances, navigate through the online banking platform and/or initiate transactions.
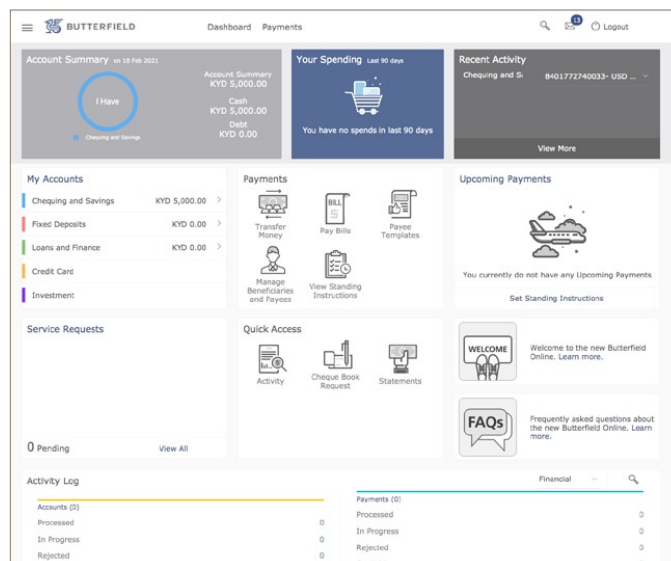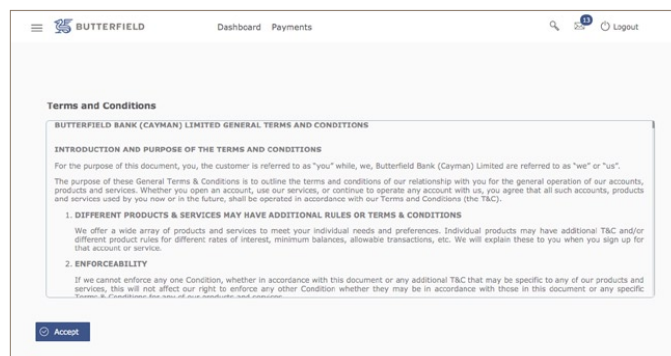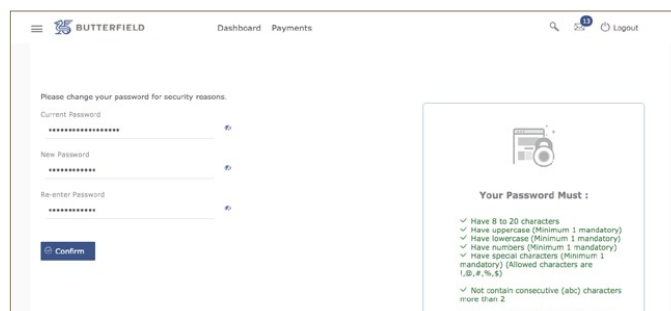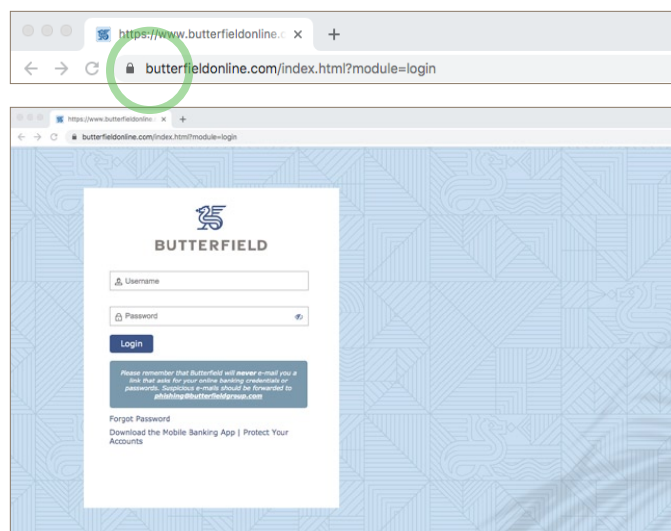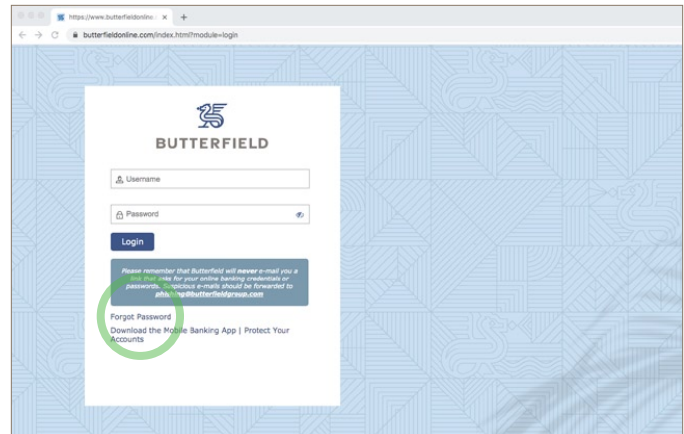
2. Forgot Password

To reset your password go to the login screen (double check the web address is **butterfieldonline. com**), click the **Forgot Password** link.

If you have forgotten your password. You can use the Forgot Password link to reset it.

In order to reset your password you must provide your date of birth.

Enter your **Username** and **Date of Birth**.

Select **Continue**.

A **Verification Required** screen will appear. The verification code is sent to the e-mail address associated with your credentials.

Note: The verification code is valid for 15 minutes and after 3 attempts you will be locked out of the system.

Enter the **Verification Code**

Select **Submit**.

Choose a complex password or use a pass phrase – Don't use the same password as on other internet sites.

Create a new password.

Take note of the password requirements when setting your new password.

Your Password Must :

- Have 8 to 20 characters
- Have uppercase (Minimum 1 mandatory)
- Have lowercase (Minimum 1 mandatory)
- Have numbers (Minimum 1 mandatory)
- Have special characters (Minimum 1 mandatory) (Allowed characters are !,@,#,%,$)
- Not contain consecutive (abc)characters more than 2
- Not contain identical (aaa) characters more than 3
- Not be a common password

Re-enter newly created **Password**.

Click **Submit**.

For security purposes you will be required to login again using your new password.

Please enter your new password

Password

Re-enter Password

Submit   Cancel

The **Dashboard** page will load.

3. The Dashboard

Your Spending. Indicates your total spend within the last 90 days.

Recent Activity. Captures the last (2) two transactions in the account selected.

Search feature, e-mail icon shown new notifications and logout.

Shortcut back to the **Dashboard** screen

Shortcut to the payment menu*

Menu Icon. Click here to see left menu options to navigate the website

Account Summary. Provides a snapshot of your financial position at Butterfield, showing both your assets and liabilities

My Accounts. View all of your accounts and their respective balances. Select the account type to view your associated accounts

Service Request. Keeps you aware of the status of requests submitted to the bank

Upcoming Payments. Advises you of any future dated transactions or standing instructions that are pending. You can also Set Standing Instructions from here

Activity Log. This tool allows you to review details of previously performed transactions. Same day transactions will automatically display. Prior activity can be viewed in three day increments, using the search tool.

Payments. Icons listed allow you to transfer money, pay bills, access your payee templates, manage your beneficaries and payees, and to view your standing instructions.

*Note: You will also be able to access the payment menu, using the payments option found at the top of the **Dashboard**.*

Quick Access. Gives you the ability to click once and open your account activity, cheque book request, and download statements.
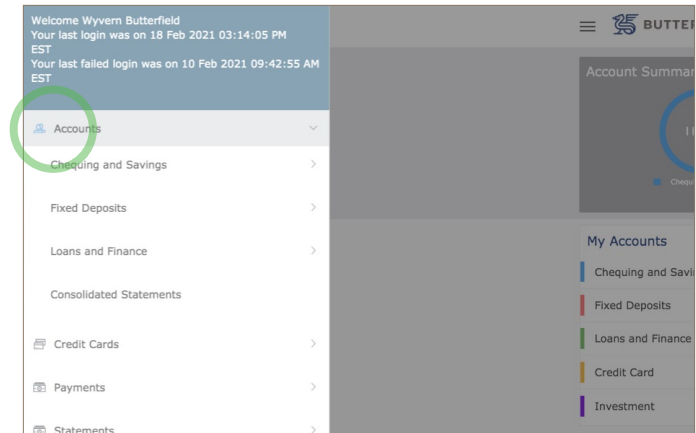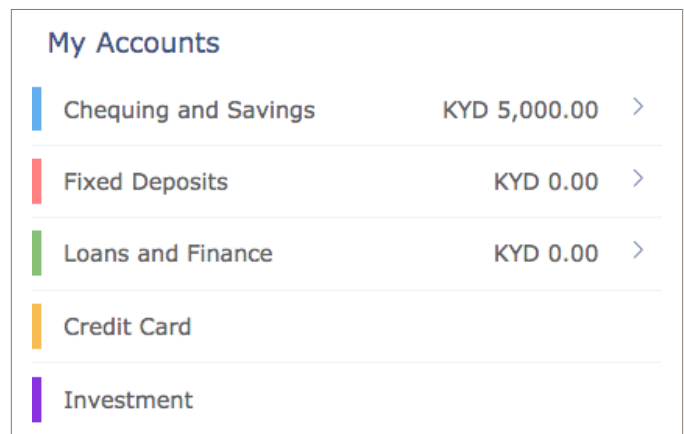
4. View Account

You can view your accounts by:

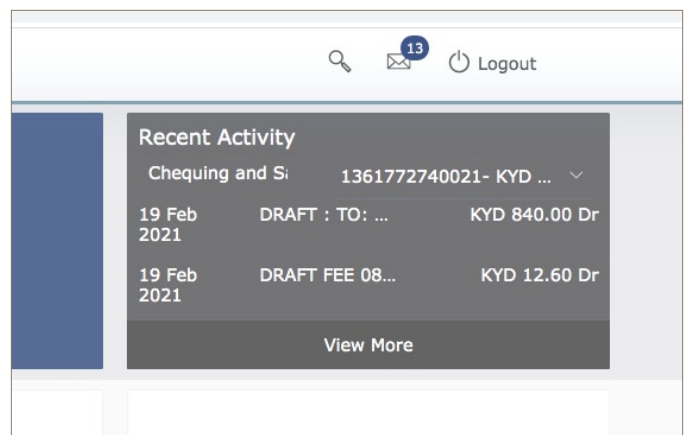1) Clicking on the Menu icon (☰) at the top left corner of the screen.
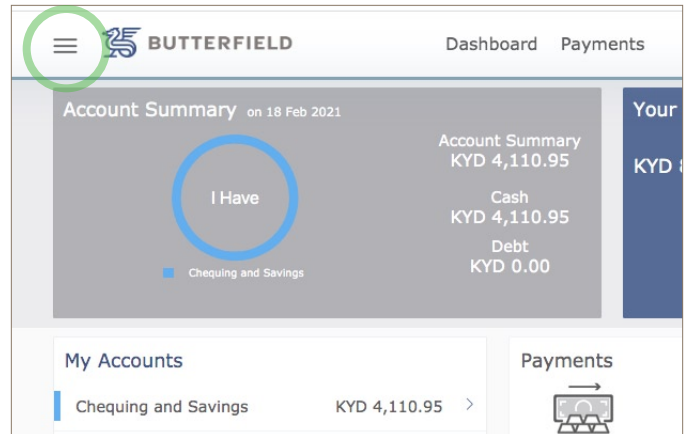
From the menu list, select **Accounts**, then select the an account category and then details option.

2) You can also view your accounts **from My Accounts** on the **Dashboard** page. Click an account category to view details.
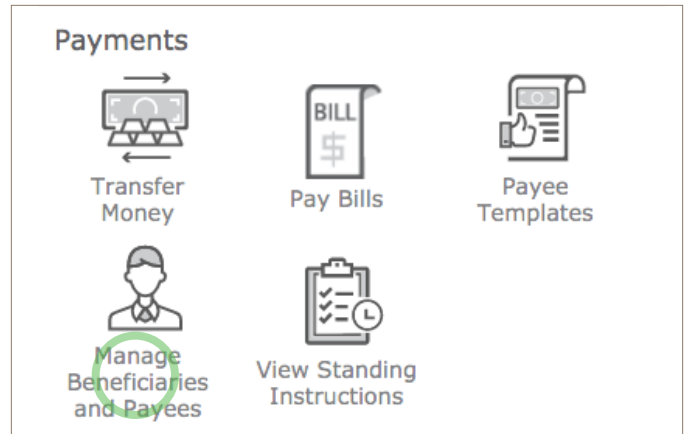

3) **Recent Activity** also gives a brief overview of your accounts.
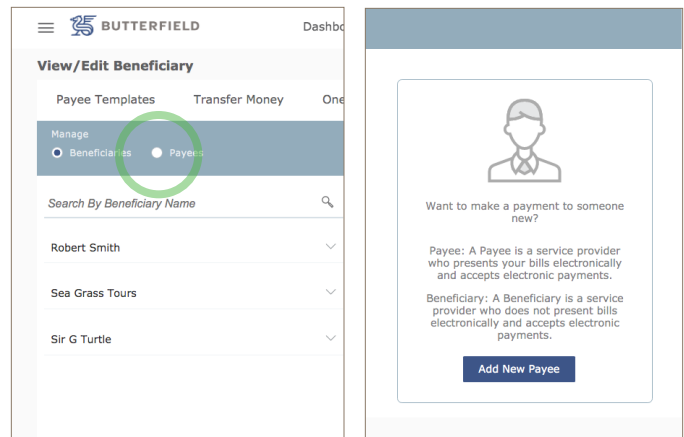
5. How to create a Payee Template

To pay bills you must create a Payee Template. From the **Payments** section on the **Dashboard**, from the **Payments** tab at the top of the page or by clicking on the Menu icon (≡) at the top left corner of the screen and selecting **Payments.**

Select **Manage Beneficiaries and Payees**.

Select **Payee**.

Then click **Add New Payee**.

Select the business category that your **Payee** falls under.
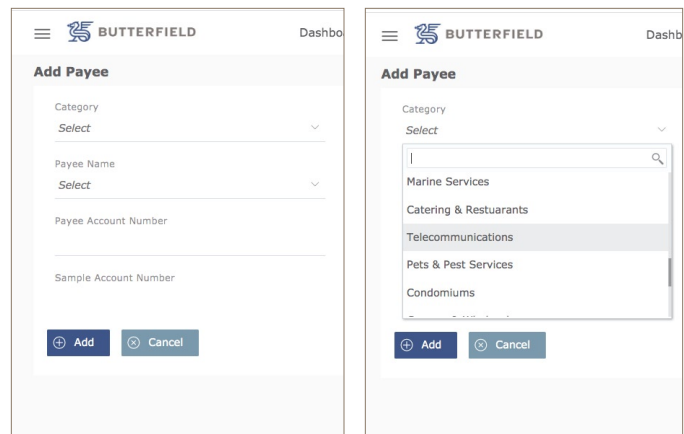
Select a **Payee**.
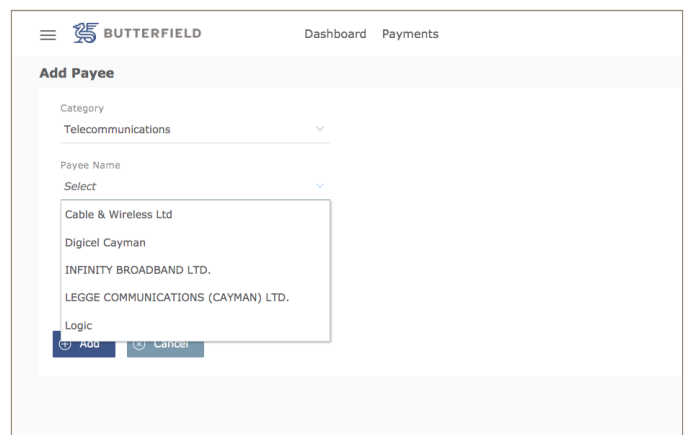
Type into the **Payee Account Number** field the account number related to your Payee.

Click **Add** to save the Payee template

Click **Confirm**.

A confirmation screen will display stating 'Request submitted successfully'.

6. How to pay a bill using a Payee Template

There are three options on how to make Bill Payments.

1) Select **Pay Bills** from the **Payments** area on the **Dashboard**.
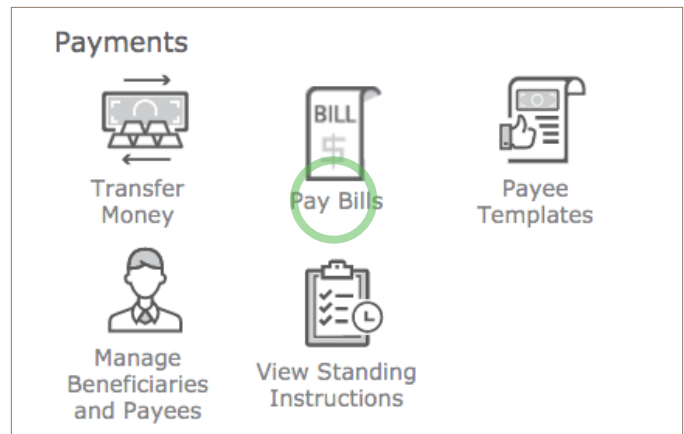
2) Select **Payments** at the top of the screen then select **Pay Bills.**

c. Clicking on the Menu icon (≡) at the top left corner of the screen, select **Payments**, then **Pay Bills**.

Select a **Payee Name**.

Select the **Payee Account Number**.

Select the **Currency**.

Enter the payment **Amount**.

Select the account that you want to **Pay** From.

The default selection is set to **Transfer Now**.

If you select the **Transfer Later** option, enter the Transfer Date that you want the payment to be released.

Select **Submit**.

Review pay bill information. Click **Back** to edit or **Confirm** to submit.

A confirmation screen will display stating the 'Request submitted successfully!'.

If this is a recurring bill, on the confirmation screen, you can click **Add Payee Template** to save it

7. How to create a Beneficiary Template

Pre-set beneficiaries and templates are helpful for recurring transactions.

You can manage your templates from the Payments section on the **Dashboard**, from the side menu or the Payment tab at the top of the page.

Select **Manage Beneficiaries and Payees.**
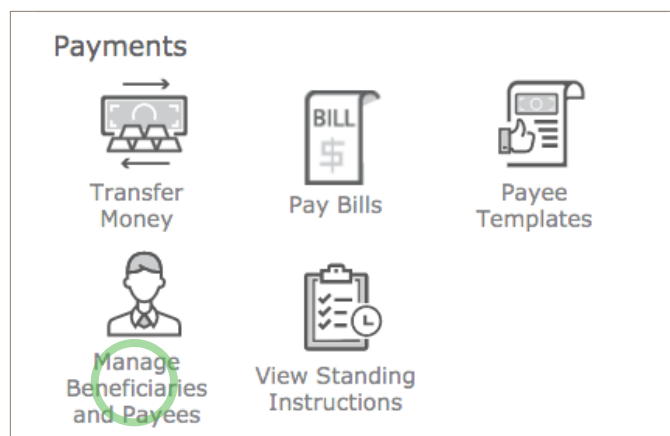
Beneficiaries is selected by default. Next, click **Add New Beneficiary**.
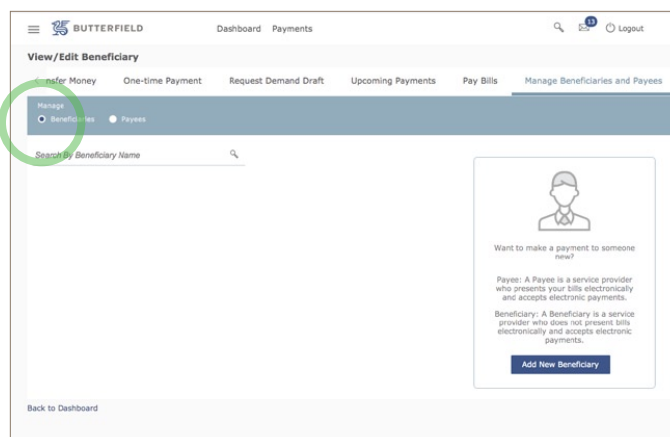
For Account related transactions, select **Bank Account**, or select **Demand Draft** to order bank drafts.

Bank Account will be used in this example.

Click **Ok**.
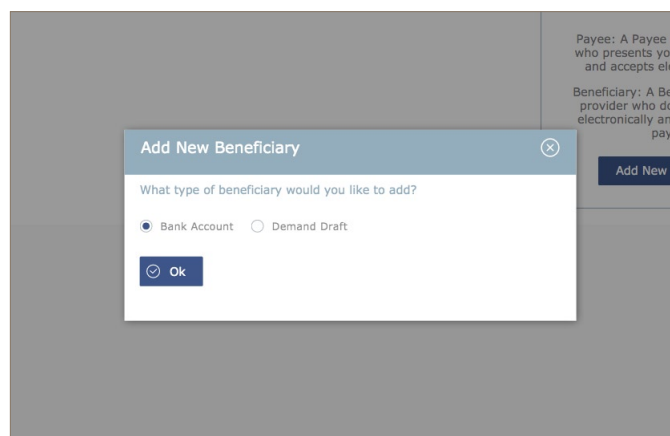
Type in the **Beneficiary Name** for the person or Company that you are creating the template for.
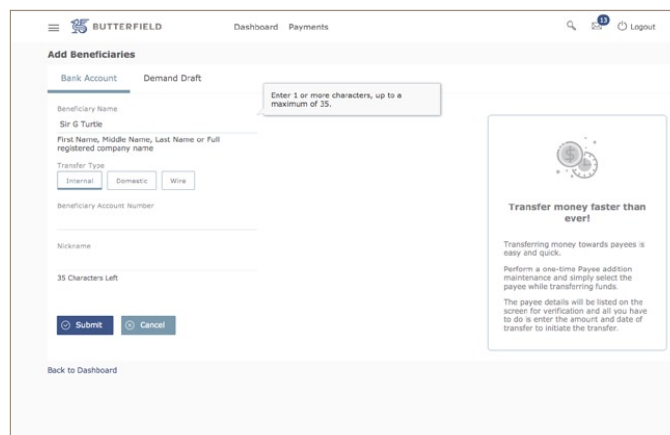
There are three transaction types:
- **Internal** if Beneficiary's account is a Butterfield account
- **Domestic** if Beneficiary's account is with a different local banking institution.
- **Wire** if Beneficiary's account is with a foreign banking institution.

Click the type of transaction (**Internal** will be used for this example).

Type in the **Beneficiary Account Number.**

Type in a **Nickname** for the template. Enter something different other than the **Beneficiary Name** (This will become clear when making a payment).

Click **Submit**.

Review beneficiary information. Click **Back** to edit or **Confirm** to submit.

A confirmation screen will display stating the 'Beneficiary added successfully'.

8. How to transfer funds using a Beneficiary Template

In order to make a payment to a existing Beneficiary, you must first setup the beneficiary template (Page 13 – How to create a Beneficiary Template).

Like Pay Bills, you can initiate a transfer by using the **Transfer Money** on the **Dashboard**, from the **Payments** tab at the top of the page or by clicking on the Menu icon (☰) at the top left corner of the screen and select **Payments**, then **Transfer Money**.
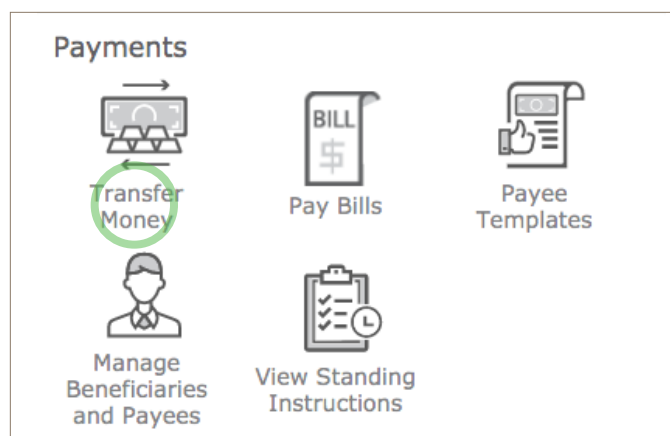
Select **Existing Beneficiary** which is pre-selected by default.

Select transfer type: **Internal**, **Domestic** or **Wire**.

In this example **Internal** (an account that is held at Butterfield) is selected.

Select the **Beneficiary**.

Select a highlighted option under the beneficiary name. This is the **Nickname** field as entered in the beneficiary setup. If you used the beneficiary name as the **Nickname** the name will appear twice.

Note: You can add multiple account and payment options to a Beneficiary which will be displayed in the nickname field.

Once clicked the beneficiary information will be displayed in full – this must be done in order to proceed with entering information into the payment screen.

Select **From Amount**.

Enter **Amount**

Select when to pay, **Now** or **Later**.
If **Later** enter date,

Enter **User Reference** which is optional. Enter **Beneficiary Reference** which is required.

Click **Transfer.**

Review transfer money information. Click **Back** to edit or **Confirm** to submit.

A **Verification Required** screen will appear. The verification code is sent to the e-mail address associated with your credentials.

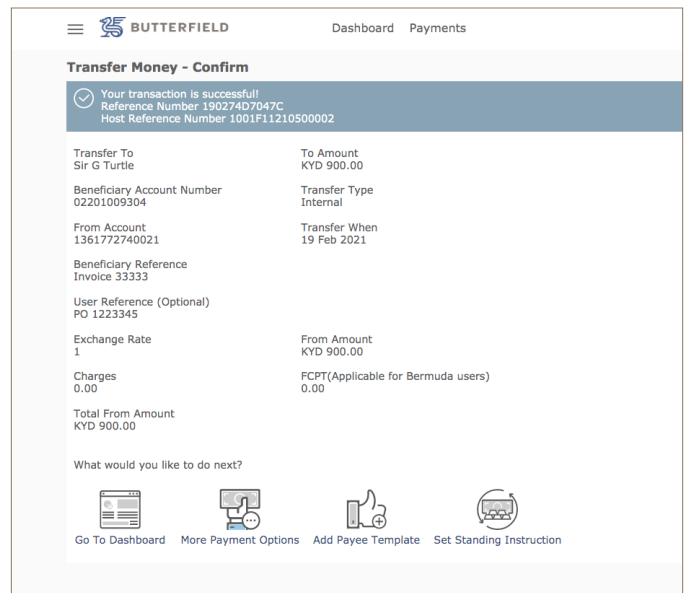Enter the **Verification Code**

Click **Submit**.

A confirmation screen will display stating 'Your transaction is successfully'.

9. How to transfer funds using a One-Time Payment

One-Time Payment provide the capability for a user to initiate an ad-hoc payment for an Internal, Domestic or Wire Transfer.

Payment can be initiated as a **Pay Now** for immediate value, or as **Pay Later** for which a specific value date can be selected on which to have the payment processed.
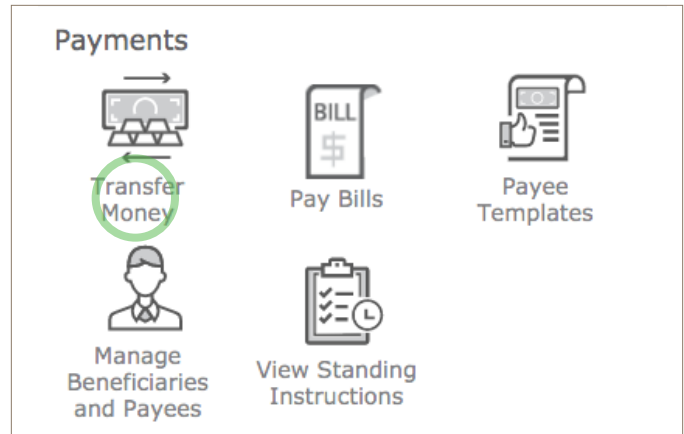
Select **Transfer Money** from Payments on the **Dashboard**, from the **Payments** tab at the top of the page or by clicking on the Menu icon (≡) at the top left corner of the screen and select **Payments**, then **Transfer Money**.

Select **One-time Payment**.

In this example **Domestic** (an account with a different local banking institution) is selected.

Enter Beneficiary **Account Number**.

Enter **Beneficiary Name**.

Select the **Bank** you want to transfer to.

Type the **Beneficiary Address**.

Select the account that you wish to **Transfer From**.

Select the **Currency** and enter A**mount** you want to transfer.

Select when to pay, **Now** or **Later**. If **Later.** enter date.

Enter **User Reference** which is optional.

Enter **Beneficiary Reference** which is required.

Click **Submit.**

Review transfer money information. Click **Back** to edit or **Confirm** to submit.

A **Verification Required** screen will appear. The verification code is sent to the e-mail address associated with your credentials.

Enter the **Verification Code**

Click **Submit**.

A confirmation screen will display stating 'Your transaction is successfully'.

10. How to make a Wire Payment

In order to make a wire payment to a Beneficiary template, you must first setup the beneficiary template (See page 13- How to set up a Beneficiary template).

To make a wire by **One-Time Payment** select the **Transfer Money** icon from Payments on the **Dashboard**, Payment tab on the top of the web page or from the side menu.

Select **One-time Payment**.

Select **Wire**.

Under Beneficiary Account Number, select either **IBAN** or **Account Number**.

Type the **Beneficiary Account Number**.

Type the **Beneficiary Account Name**.

Select Pay Via **SWIFT Code** or **National Clearing Code**.

If **SWIFT Code** type in the code. If **National Clearing Code** look-up code. Click **Verify**.

The information for the Beneficiary bank will populate.

Select **+Click to Add Intermediary Details** if needed.

SWIFT Code ● National Clearing Code ○

SWIFT Code
BOFAUS3N
BANK OF AMERICA, N.A.
222 BROADWAY
NY
US

Reset

Intermediary Bank Details(Optional)

+Click to Add Intermediary Details

Type the **Beneficiary Address**.

Beneficiary Address
Address Line 1
10220 Sea Grass Lane
15 Characters Left

City
Sandy City
16 Characters Left

State (Optional)
Florida
28 Characters Left

Country (Optional)

United States Minor Outlying Islands
United States

Currency

Select the account you want to **Transfer From**.

Transfer From
8401772740033- ...

Accounts
8401772740033- USD
0.00

1361772740021- KYD
4,963.55

View Limits

Select **Currency**.

1361772740021- ...
Balance : KYD 4,963.55

Currency
Currency

HKD
JPY
NZD
SGD
USD

☐ Inclusive Of Charges
Note:Choose either the To Amount or the From Amount.

Enter the amount that you want to transfer.

Select **Inclusive Of Charges** if bank fees are to be deducted from the amount.

Currency
USD

To Amount
USD1,000.00
View Limits

From Amount

View Limits

☐ Inclusive Of Charges
Note:Choose either the To Amount or the From Amount.

Enter **Payment Details** (1 to 4) and **Sender to Receiver Information** (1 to 5), both are optional, for any information helpful in identifying what the wire transfer is for.

Click **Submit**.

Payment Details (Optional)	
Payment Details 1	
33 Characters Left	
Payment Details 2	
Payment of invoice 10023	
9 Characters Left	
Payment Details 3	
PO number 12345	
18 Characters Left	Enter 1 or more characters, up to a maximum of 33.
Payment Details 4	
Consulting	
23 Characters Left	
Sender to Receiver Information (Optional)	
Description 1	
30 Characters Left	
Description 2	
32 Characters Left	
Description 3	
32 Characters Left	
Description 4	
32 Characters Left	
Description 5	
32 Characters Left	

Submit   Cancel

Review transfer money information. Click **Back** to edit or **Confirm** to submit.

One-Time Wire Payment - Verify

| Payee Templates | Transfer Money | One-time Payment | Request Demand Draft | U... |

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

Transfer Type
Wire

Beneficiary Account Number
1234567890

Beneficiary Name
Robert Smith

Pay Via
SWIFT Code

SWIFT Code
BOFAUS3NXXX
BANK OF AMERICA, N.A.
222 BROADWAY
NY
US

Beneficiary Address
10220 Sea Grass Lane
Sandy City
Florida
United States

Transfer From
1361772740021

To Amount
USD 1,000.00

Exchange Rate
.84

From Amount
KYD 840.00

Inclusive Of Charges
N

Charges
KYD 21.00

FCPT(Applicable for Bermuda users)
0.00

Total From Amount
KYD 861.00

Transfer When
22 Feb 2021

Payment Details 2
Payment of invoice 10023

Payment Details 3
PO number 12345

Payment Details 4
Consulting
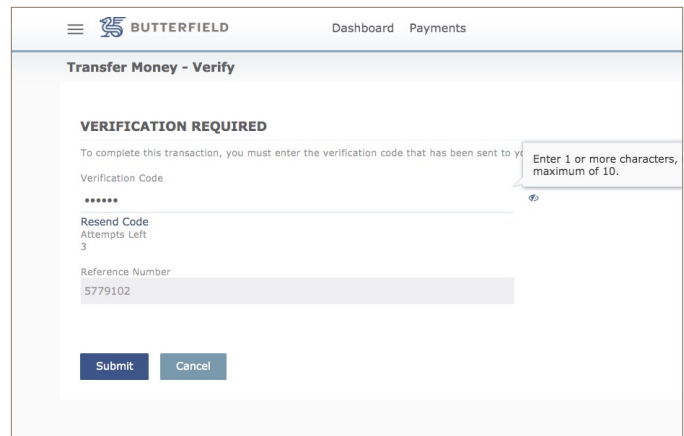
Note: Any exchange rates displayed during the confirmation process are indicative only. The exchange rate relevant execution.

Confirm   ← Back   Cancel

A **Verification Required** screen will appear. The verification code is sent to the e-mail address associated with your credentials.

Enter the **Verification Code**

Click **Submit**.

A confirmation screen will display stating 'Your transaction is successfully'.

11. How to set up Standing Instruction payments

In order schedule **Standing Instruction** payments to a Beneficiary, you must first setup the beneficiary template (See page 13 - How to set up a Beneficiary template).

Standing Instruction payments can be created three ways:

1) Selecting the **View Standing Instructions** from Payments on the **Dashboard.**

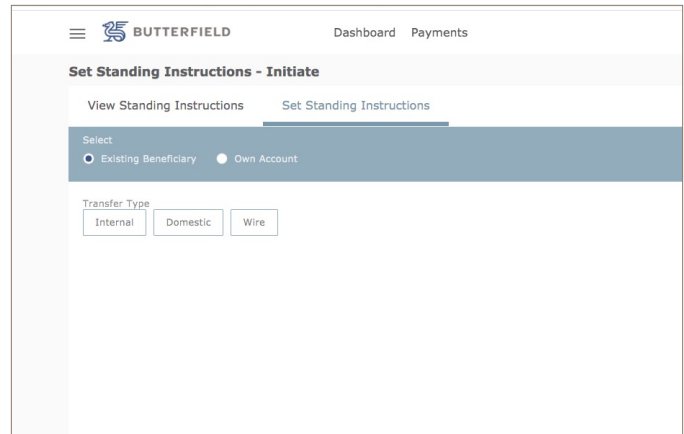2) Selecting the **Set Standing Instructions** from Upcoming Payments on the **Dashboard.**
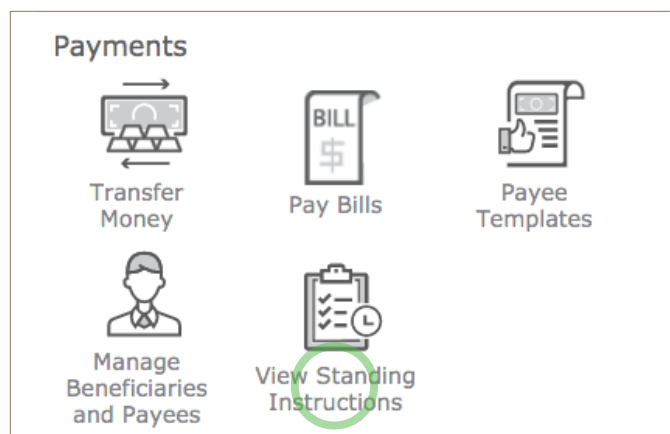
3) Clicking on the Menu icon (☰) at the top left corner of the screen, select **Payments**, then **Standing Instructions**.
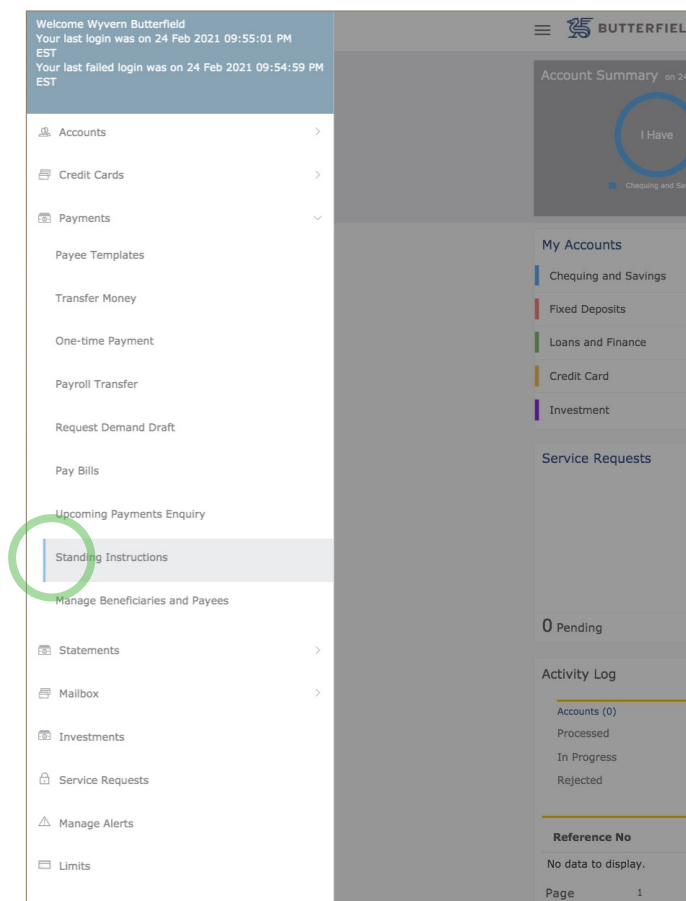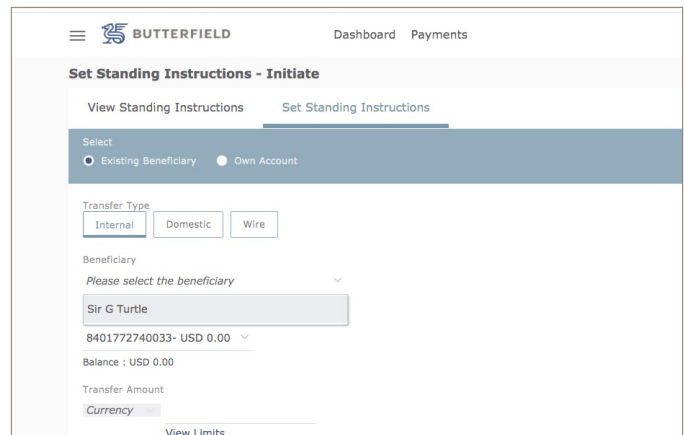
Select the type of transaction that you want to **Set Standing Instructions** for.

In this example **Internal** (an account that is held at Butterfield) is selected.
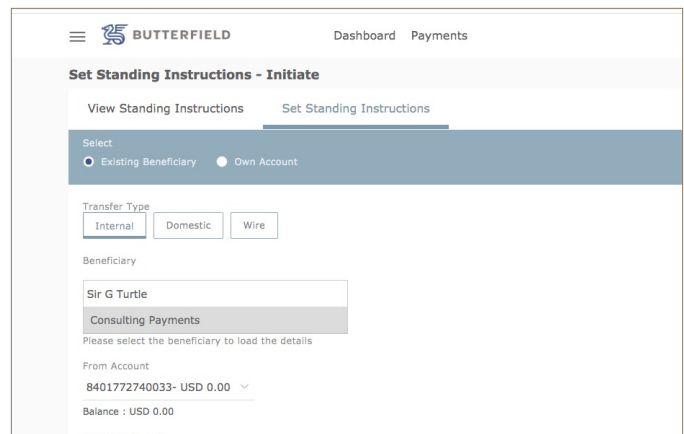
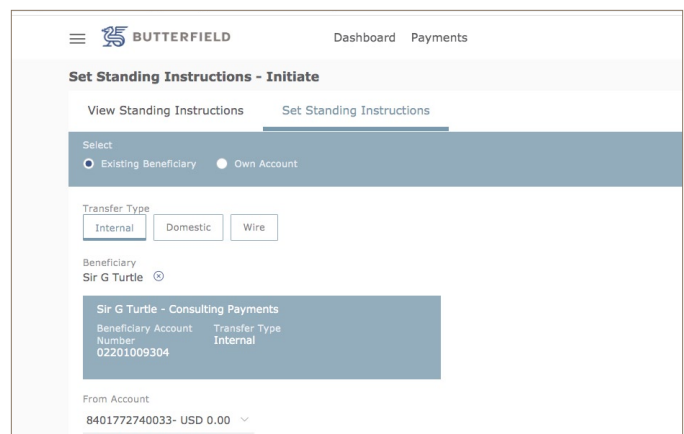Select the **Beneficiary** that you want to set the Standing Instruction for.

Select a highlighted option under the beneficiary name. This is the **Nickname** field as entered in the beneficiary setup. If you used the beneficiary name as the **Nickname** the name will appear twice.

Note: You can add multiple account and payment options to a Beneficiary which will be displayed in the nickname field.

Once clicked the beneficiary information will be displayed in full – this must be done in order to proceed with entering information into the payment screen.

Select the **From Account**.

Enter the **Transfer Amount**.

Select your Transfer Frequency. Weekly, Fortnightly, Monthly, Bi-Monthly, Quarterly.

Enter **First Transfer Date**.

Select **Last Transfer Date**.

Enter **User Reference** which is optional.

Enter **Beneficiary Reference** which is required.

Click **Setup**.

Review the standing instructions. Click **Back** to edit or **Confirm** to submit.

A **Verification Required** screen will appear. The verification code is sent to the e-mail address associated with your credentials.

Enter the **Verification Code**

Click **Submit**.

A confirmation screen will display stating 'Your request has been accepted'.

12. How to stop a Standing Instruction payment

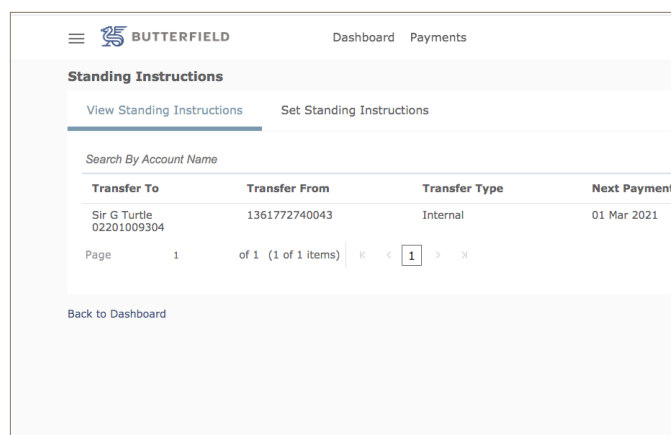To stop a **Standing Instruction** that is already set up select:

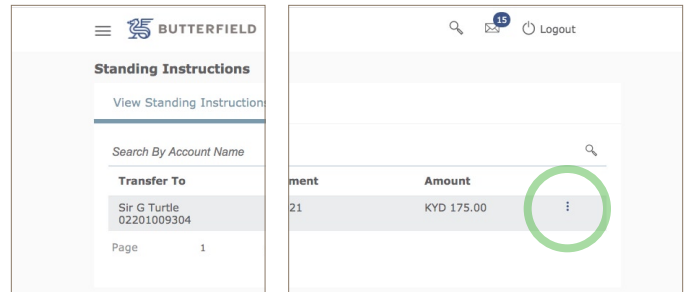1) **View Standing Instructions** icon from Payments on the **Dashboard** or;
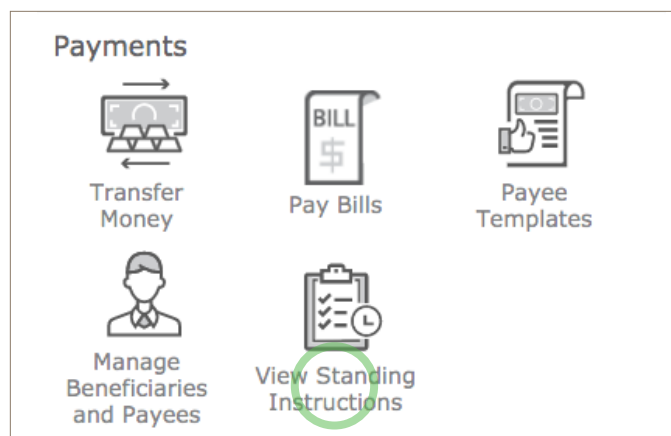
2) The Menu icon (☰) at the top left corner of the screen, select **Payments**, then **Standing Instructions**.
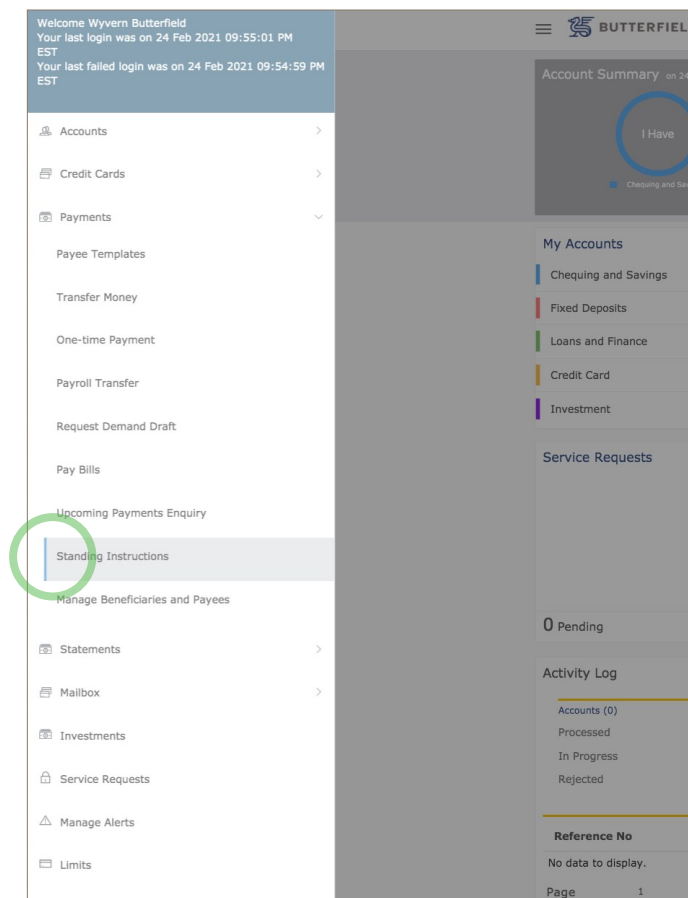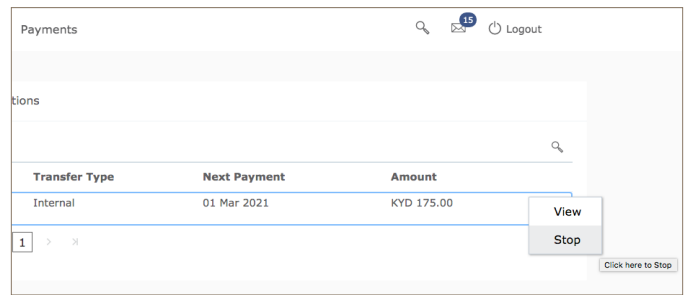

Your existing **Standing Instructions** will appear.

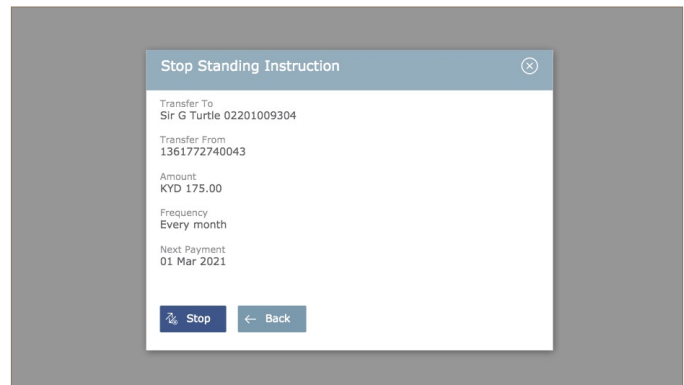Select the **Standing Instruction** options menu (⋮) for the Standing Instruction you want to stop.
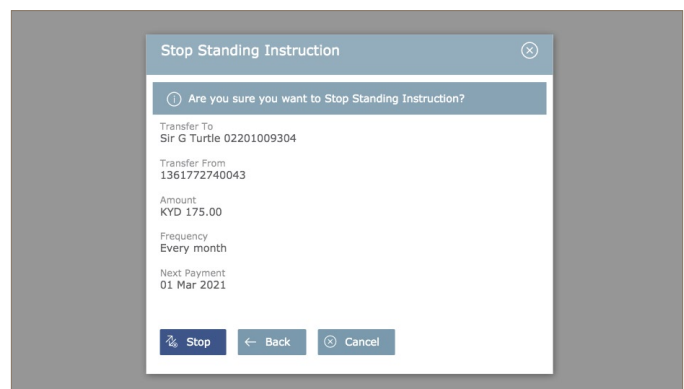

Select **Stop**.

The **Stop Standing Instructions** window will appear.

Click **Stop**.

To confirm, click **Stop** again.

A confirmation screen will display stating 'Your request has been accepted'.

The Standing Instruction has successfully be stopped.
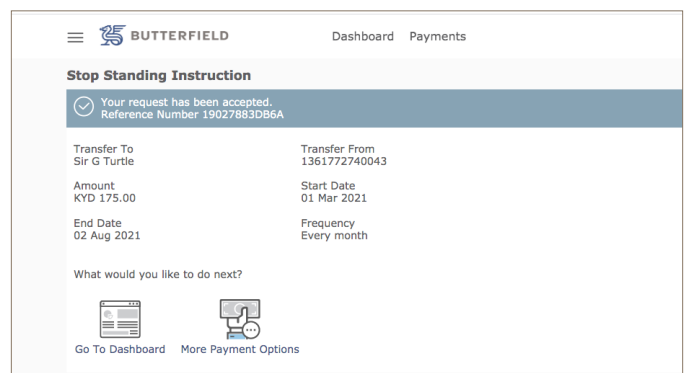
13. How to set up a Draft Beneficiary

To order a draft to pay a Beneficiary, a beneficiary template must be pre-established.

This can be set up two ways.

Option 1
See **How to create a Beneficiary Template** on page 13.

NOTE:
If the Beneficiary has already been created for a different transaction, you can add a **Demand Draft** template for that Beneficiary.

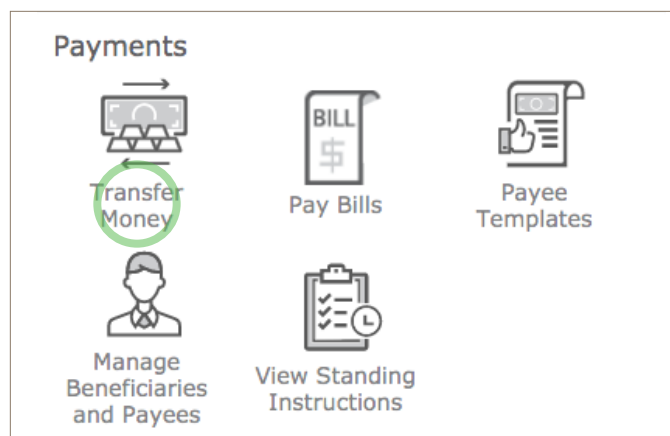Select **Manage Beneficiaries and Payees** from the **Dashboard**.

Select **Beneficiaries**. Find the Beneficiary name on the list that you want to add a **Demand Draft** template to.

Select the Beneficiary, then select **Add New Demand Draft**.
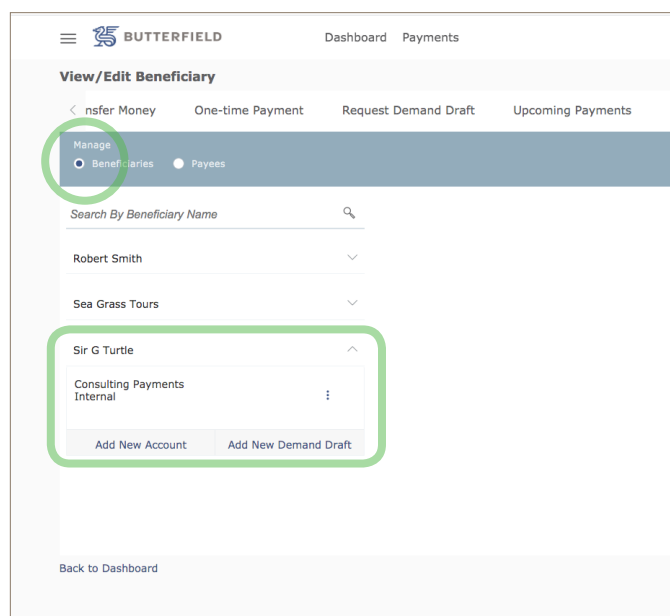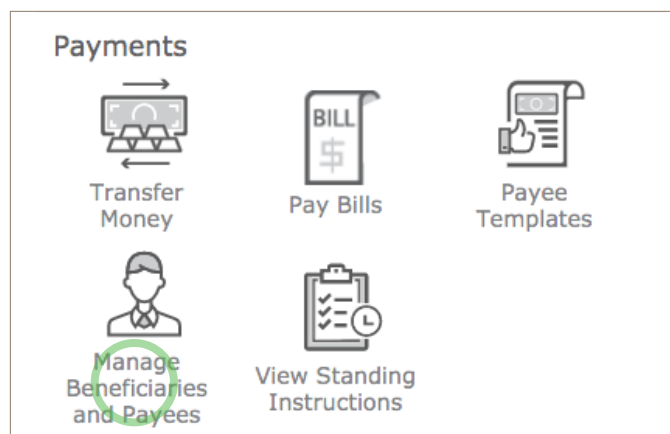
Option 2

Select **Transfer Money** from Payments on the **Dashboard**, Payment tab on the top of the web page or from the side menu.

Select **Request Demand Draft**.
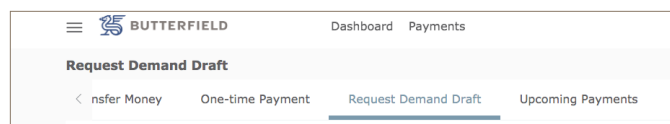
For drafts that will be sent a locally (an account at a local banking institution), select Type **Domestic**.
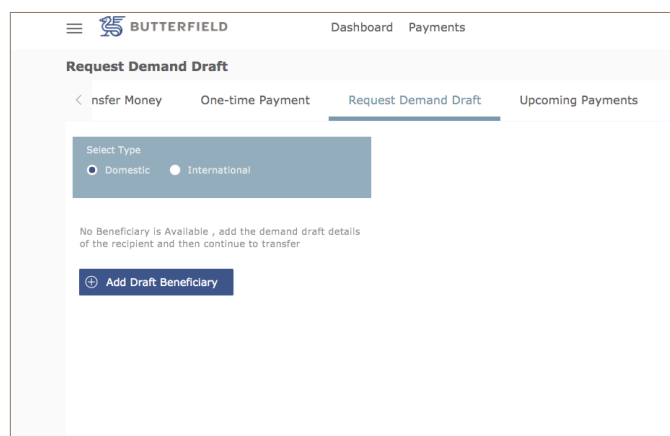
For drafts that will be sent to a Beneficiary with an international account (an account at a foreign banking institution), select Type **International**.

If no draft beneficiaries exist an **Add Draft Beneficiary** button will show.

NOTE: If a Draft Beneficiary exists for that Type, the Add Draft Beneficiary button will not show and the draft template will have to be created as listed in Option 1.

Click **Add Draft Beneficiary**
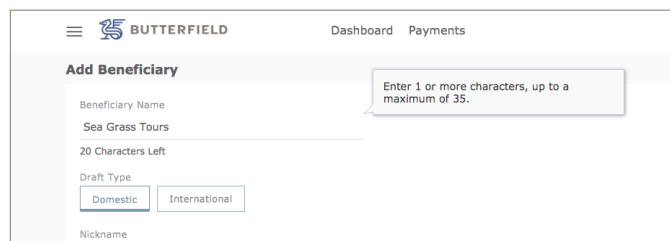
Enter the **Beneficiary Name**.

Select either **Domestic** or **International**.

In this example an **International** is selected.

Type in a **Nickname** for the template. Enter something different other than the **Beneficiary Name**.
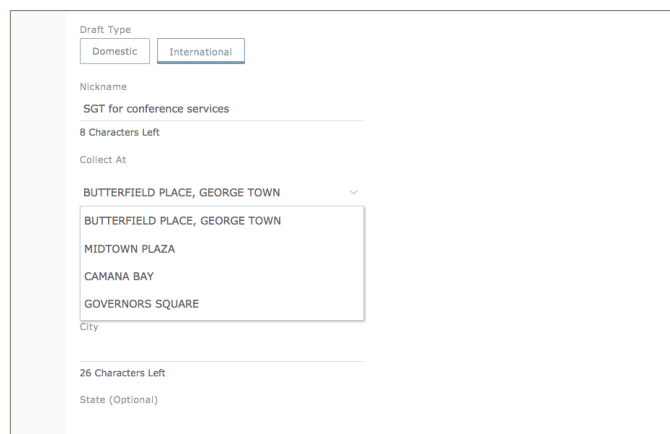
Select **Collect At** and choose the Banking Centre the draft will be collected at.

Enter **Beneficiary Address**.

Click **Add**.

Review the beneficiary details. Click **Back** to edit or **Confirm** to submit.

A confirmation screen will display stating 'Beneficiary added successfully'.

14. How to order a Demand Draft

To request a draft, select **Transfer Money** from Payments on the **Dashboard**, Payment tab on the top of the web page or from the side menu.

Select **Request Demand Draft**.

For drafts that will be sent a locally (an account at a local banking institution), select **Domestic**.

For drafts that will be sent to a Beneficiary with an international account (an account at a foreign banking institution), select **International**.

The transfer type is pre-established when the Beneficiary template is created. If no draft beneficiaries exist for that Type an **Add Draft Beneficiary** button will show (See page 32. How to set up a Draft Beneficiary).

Select **Beneficiary Name.**

Select a highlighted option under the beneficiary name. This is the **Nickname** field as entered in the beneficiary setup. If you used the beneficiary name as the **Nickname** the name will appear twice.

Once clicked the beneficiary information will be displayed in full – this must be done in order to proceed with entering information into the payment screen.
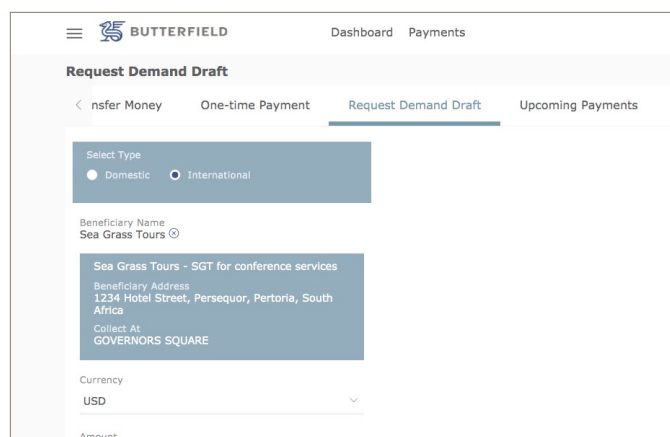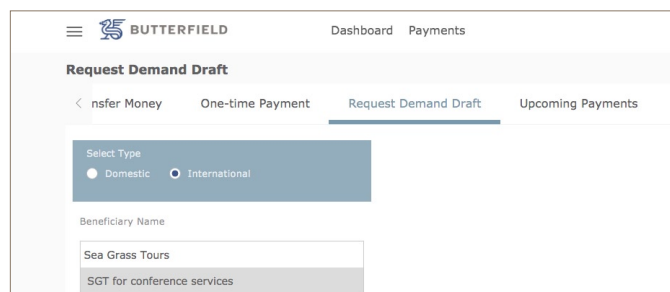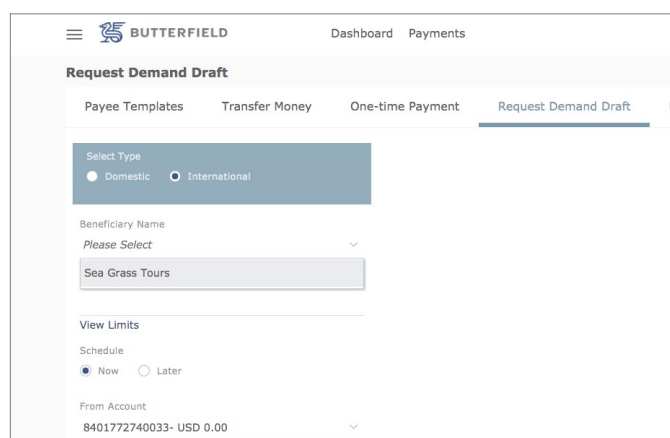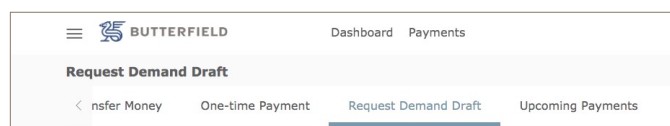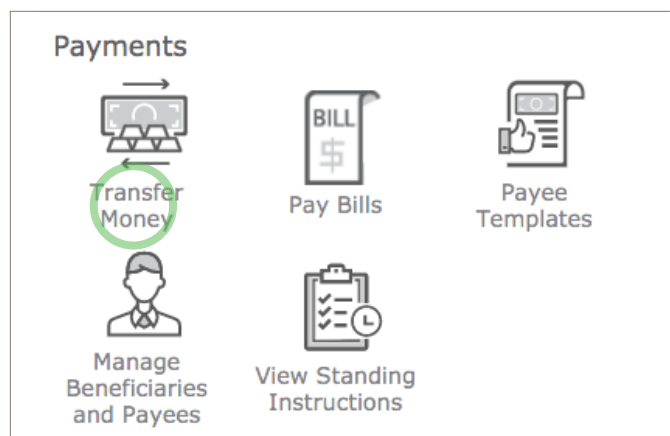
Select **Currency** and enter **Amount**.

Select when to pay. **Now** or **Later**.

If **Later** is selected, enter a **Transfer On Date**.

Select **From Account**.

Enter optional **User Reference**.

Enter the require information for **Beneficiary Reference** and **Purpose**.

Click **Submit**.

Review demand draft information. Click **Back** to edit or **Confirm** to submit.

A confirmation screen will display stating the 'Your request has been accepted'.

15. Open an account online

To **Open Accounts** online click on the Menu icon (☰) at the top left corner of the screen.
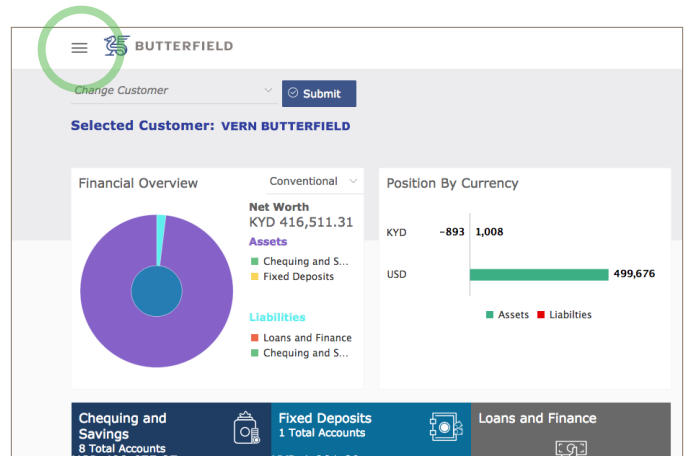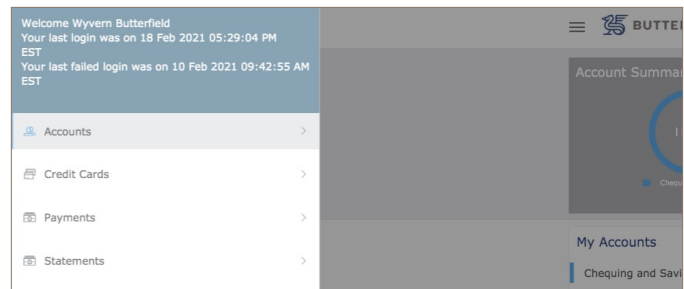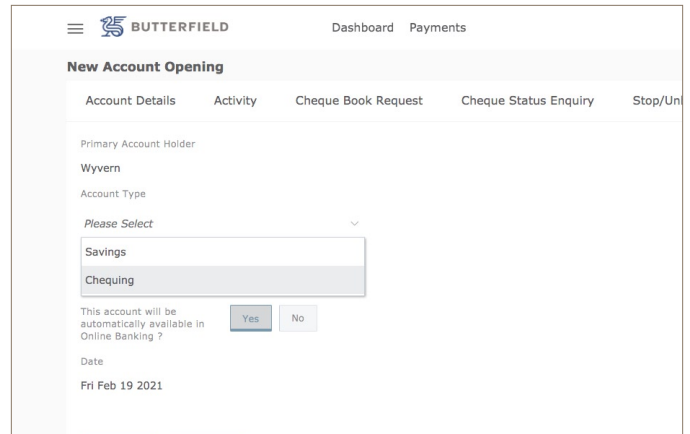
Select **Accounts**.

Select **Chequing and Savings**.
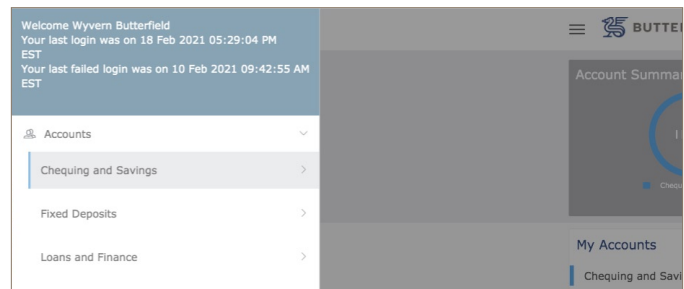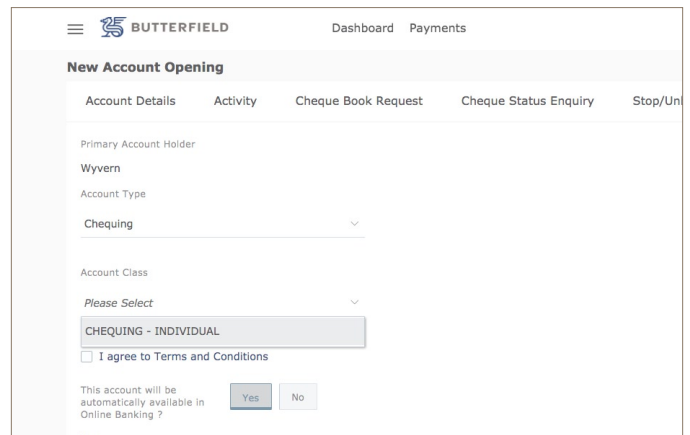
Select **Open Chequing and Savings Account**.
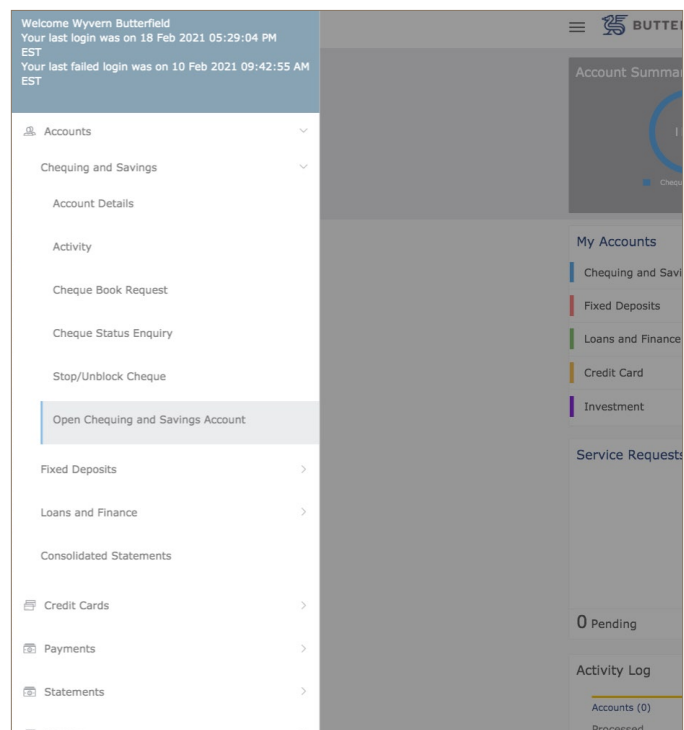
Select the **Account Type** that you want to open.
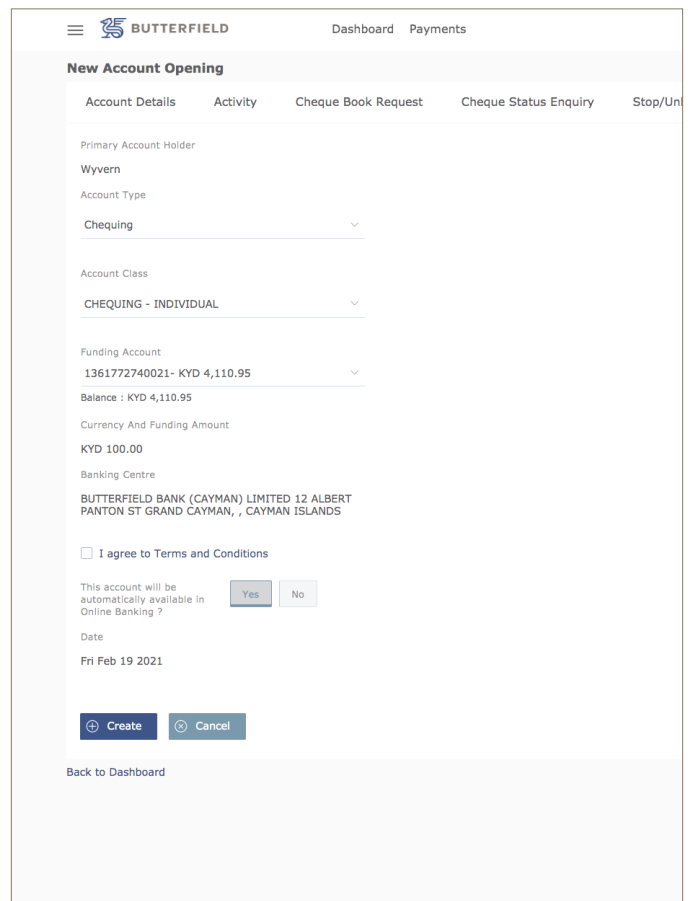
Select **Account Class** type.

Select a **Funding Account** the will transfer the initial deposit into the new account.

Enter **Amount**.

In order to complete the request, you must read and select **I agree to Terms and Conditions**.

The account will be available via online banking by default. If you do not to view the account online, select **No**.

Click **Create**.

Review account details. Click **Back** to edit or the select **Confirm** to submit.

A confirmation screen will display stating the 'Your request has been accepted'.
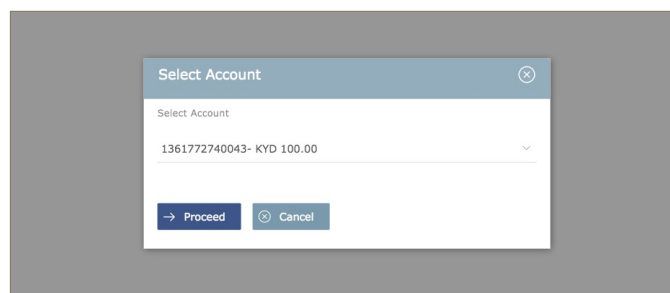
16. Request cheque books

To order cheque books online select **Cheque Book Request** under **Quick Access** on the **Dashboard** or click on the Menu icon (≡) at the top left corner of the screen, select **Accounts**, then **Chequing and Savings**, then **Cheque Book Request**.
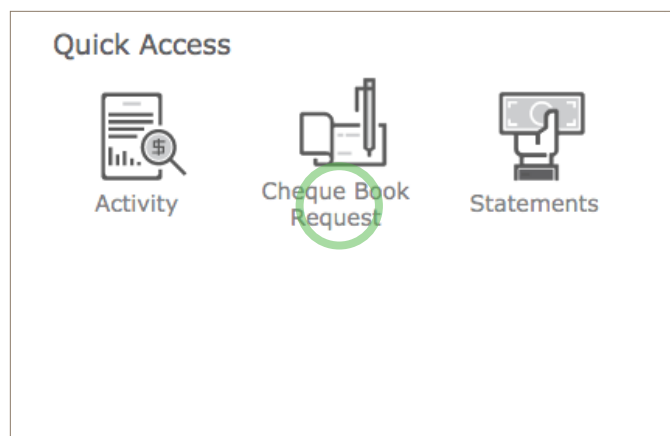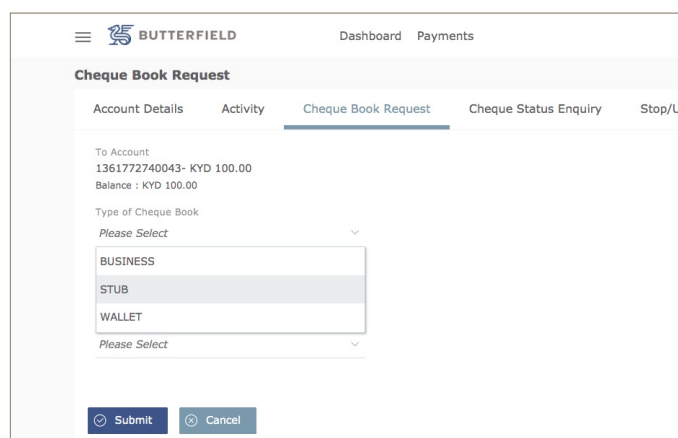
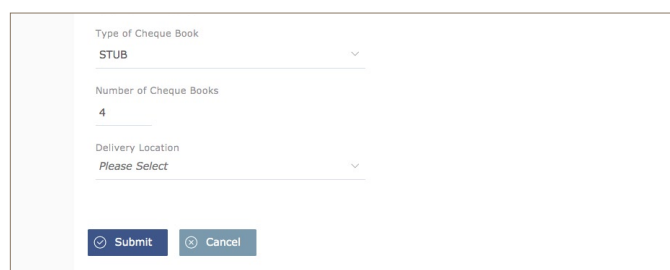Select the Chequing **Account** that you are requesting cheque books for.
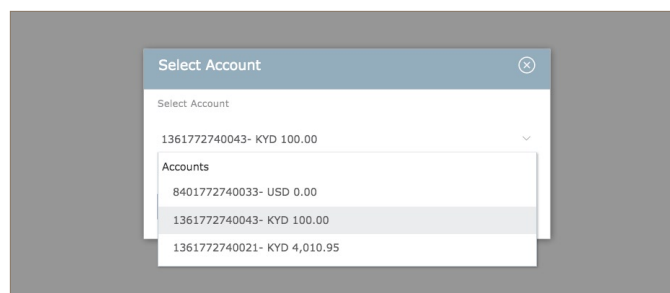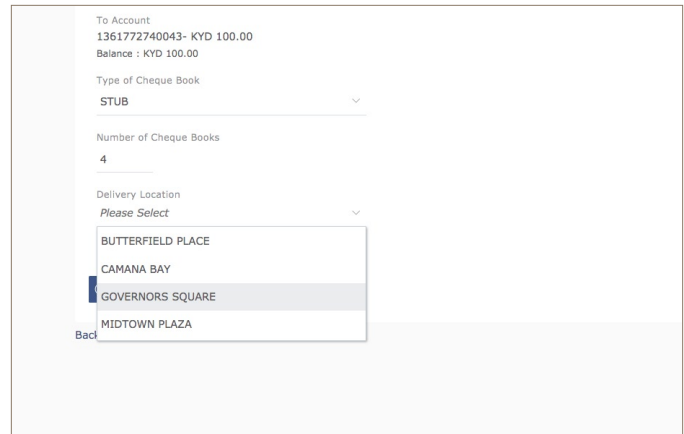
Click **Proceed**.

Select the **Type of Cheque Book**.

Select the **Number of Cheque Books** (Four books is the maximum that can be ordered at one time).
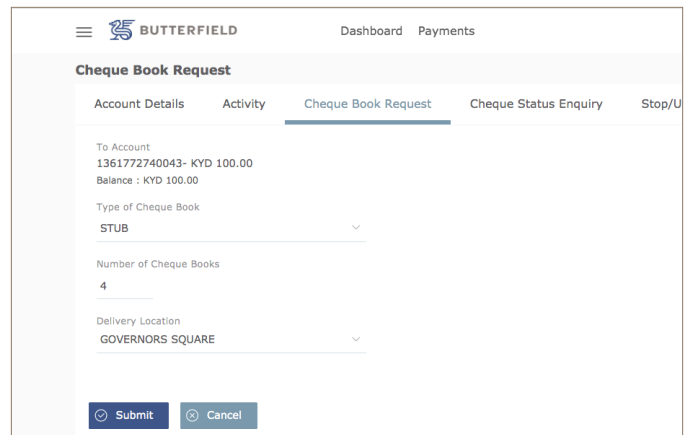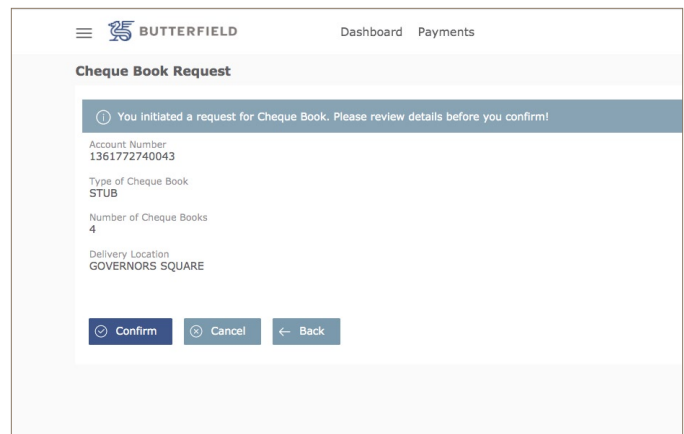
Select the **Delivery Location**.
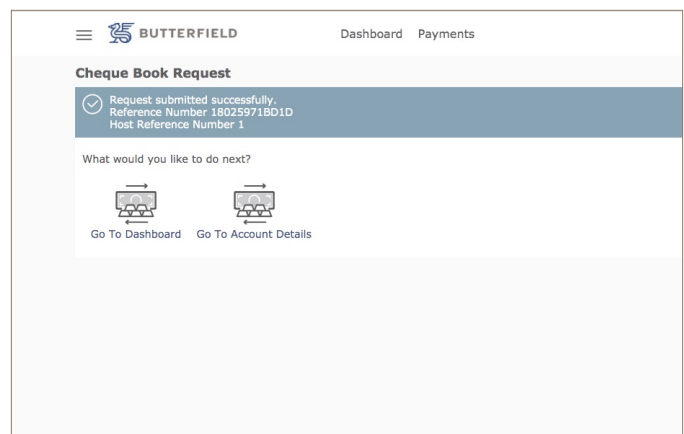
Click **Submit**.

Review cheque book request. Click **Back** to edit or **Confirm** to submit.

A confirmation screen will display stating 'Request submitted successfully'.

Your cheque books will be ready for collection in three working days.