



Republic *Online*



**Corporate User's
Internet Banking
Guide**



Republic Bank

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How do I register?

Registration Requirements

The first step in registering your business for Internet Banking, is to ensure you have the following requirements:

Site Administrator:

Your Company will be required to assign a Site Administrator who will be responsible for the Company's internet banking profile as well as adding company users, and assigning permissions to these users.

New Customer ID

New Customers: Your Customer ID will be given to you at the onboarding stage

Existing Customers: Your Customer ID would have been communicated to you via letter/email. If you have not received this information please contact your Engagement Lead/Relationship Manager.

Mobile Device

RepublicOnline requires that all users register a mobile device which will be used as the second-factor authentication device when logging in.

Existing Customer's Registration Process

Existing Customers!



Here's what you need to do...

STEP 1

Company Official/Director/Site Administrator must:

- Identify your Company's Internet Banking Site Administrator.
- Attend virtual demo/training session with the Bank officials.
- Complete the Registration form provided with users' details.
- Obtain authorization from Company's Authorised Signatories (*as noted on the company mandate held at the bank*) and include company stamp on document.
- Return completed registration form to the Bank.



Once the users have been created an email notification will be sent to the email addresses registered on the form, confirming that their **Company's IB profiles** have been created.

STEP 2

Site Administrators:

- Retrieve email sent from the Bank with the temporary password assigned.
- Log on to Online Banking from the website using the username selected at registration and the Temporary password sent via email from the Bank (refer to First login process on pg 26)
- Proceed to the site and create/setup other company users as required.



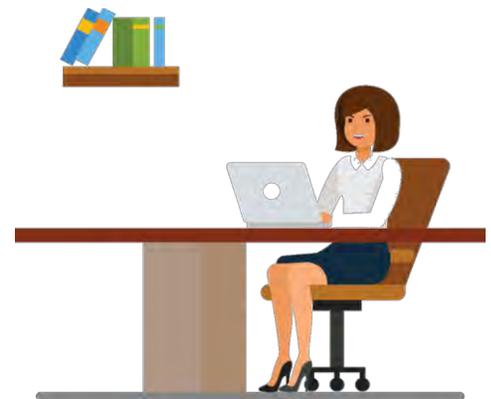
New Customer's Registration Process



STEP 1

Company Official/Director/Site Administrator

- Log on to Online Banking from the website
- Go to the bottom of the screen in the *Register for RepublicOnline* section and select the [Corporate](#) link (as shown below)



- Complete the 5-step process, (see page 12), to register your company/business.
- Print completed form and obtain authorization from Company's Authorised Signatories (as noted on the company mandate held at the bank) and include company stamp on document.
- Scan completed form and forward to ibcorporate@rfhl.com



Once the user has been created an email notification will be sent to the email addresses registered on the form, confirming **that the Company's IB profile** has been created

STEP 2

Site Administrator

- Retrieve email sent from the Bank with the temporary password assigned
- Log on to Online Banking from the website using the username selected at registration and the Temporary password sent via email from the Bank (refer to First login process on pg 26)
- Proceed to the site and create/setup other company users as required

The Online Registration Process

includes the following five (5) steps:



Step 1:
Accept Terms and Conditions

Step 2:
Input Business' and Company's
Information



Step 3:
Input Administrator's Info

Step 4:
Confirm Data



Step 5:
Download Registration Form and
Obtain Authorization

Corporate RepublicOnline Registration Form

Step 1 of 5: Terms and Conditions

Our Agreement to the Terms & Conditions:

We acknowledge and agree to the use of RepublicOnline in accordance with the RepublicOnline Terms & Conditions. We further agree that all transactions and enquiries performed through the RepublicOnline service will be properly authorised by us and shall be in full accordance with the RepublicOnline Term & Conditions.

Our Agreement of the Site Administrator:

We agree to the appointment of a Site Administrator and confirm that the Site Administrator is privy to all our financial information via the RepublicOnline channel and has the privilege to perform financial transactions on our behalf. We further acknowledge and agree to the Site Administrator's privilege to create and manage Users of the site and the Users will have the privileges to transact in accordance with their site permissions assigned by the Site Administrator.

Accept the Terms and Conditions

Cancel **Continue**

- Please read the Republic Online Terms and Conditions carefully
- Select the radio button labelled "Accept Terms and Conditions" once completed and **Continue** to proceed.

Step 2: Input Business' and any Associated Company's Information

Corporate RepublicOnline Registration Form

Step 2 of 5: Complete Business Information and Associated Companies

Business Information Required

Business Name (?)

⊕ Add Company

There are no associated companies. To add one press 'Add Company'

Cancel Confirm



All mandatory fields will be denoted by the blue bar at the beginning of the field.

Required

- Please input the name of your business in the field provided
- Select the 'Add Company' option to input all associated companies.
 - o For each company, the company name and customer ID are required (as shown below).

Corporate RepublicOnline Registration Form

Step 2 of 5: Complete Business Information and Associated Companies

Business Information Required

Business Name (?)

⊕ Add Company

There are no associated companies. To add one press 'Add Company'

Cancel Confirm

Add Company ✕

Company Name Required

Customer ID Required

Cancel Save



- **BUSINESS NAME:** If your business comprises a group of companies, the business name would be the group name and then each company should **be listed under the 'Add Company' option.**

If you only have one company then the Business Name and Company Name would be the same.

- **CUSTOMER ID:** The Customer ID will be provided by the Bank either at registration or, via mail. If you have not receive your Customer ID, please contact your Engagement Lead.

Corporate RepublicOnline Registration Form

Step 2 of 5: Complete Business Information and Associated Companies

Business Information Required

Business Name (?)

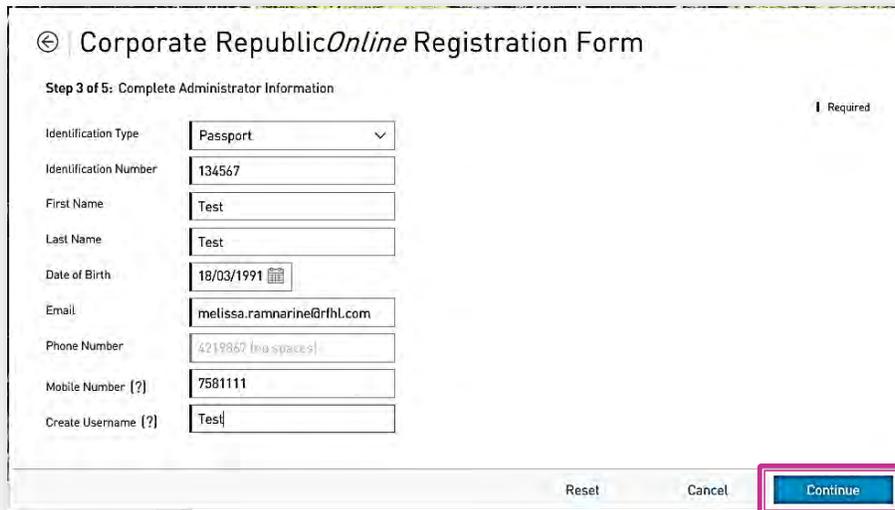
Associated Companies Add Company

Company Name	Customer ID
TestCo	#####

Cancel Continue

- Once you have finished inputting your company/companies' information, you will be redirected to the screen above.
- Select Continue to proceed to step 3.

Step 3: Input Administrator's Information



Corporate RepublicOnline Registration Form

Step 3 of 5: Complete Administrator Information

Identification Type: Passport

Identification Number: 134567

First Name: Test

Last Name: Test

Date of Birth: 18/03/1991

Email: melissa.ramnarine@rhl.com

Phone Number: 4219867 (no spaces)

Mobile Number (?): 7581111

Create Username (?): Test

Reset Cancel Continue

- Please enter the details of the Company Administrator.
- Once completed select **Continue** to proceed to step 4.



- ID type and Number: These will be used for future instances where the user needs to be verified
- Date of birth: Used to validate the age of the user. All Corporate RepublicOnline users must be 18yrs or older.
- Email: This email will be used to confirm registration of user, send temporary passwords (OTPs) and any future correspondence for **resetting the user's account**.
- Mobile Number: Mobile devices are required to be registered for second factor authentication.
- Username: All users have the flexibility of creating their own unique username.

Step 4: Registration Data Confirmation

Corporate RepublicOnline Registration Form

Step 4 of 5: Registration Data Confirmation

Business Information
Business Name: Training

Associated Companies

Company Name	Customer ID
Training	306497

Administrator Information

Identification Type: Passport
Identification Number: 134567
First Name: Mel
Last Name: Test
Date of Birth: 10/03/1991
Email: melissa.rammarino@rbl.com
Phone Number:
Mobile Number: 7581111
Username: Mel

I'm not a robot 

Cancel

- Once all the required data has been entered, you will be required to confirm the details on the confirmation page.
- Confirm the reCaptcha by selecting the radio button labelled 'I am not a robot'.
- Select to proceed to Step 5.

Step 5: Authorisation

Corporate Republic*Online* Registration Form



Your registration was sent to the bank for approval
 Your Registration Form has been completed. Please click: "Download Registration Form" to access your form, print it, and sign in the relevant spaces provided. Once signed, please return the signed form to any one of our conveniently located branches to complete the Registration Process.
 23/03/2021 10:02 AM



Business Information
 Business Name TestBus

Associated Companies

Company Name	Customer ID
TestCo	#####

Administrator Information

Identification Type	National ID
Identification Number	1991234459
First Name	Test
Last Name	User
Date of Birth	23/03/1985
Email	test@email.com
Phone Number	
Mobile Number	26498765432
Username	Test1



When the data is verified the user will receive the confirmation message above, confirming that the request has been submitted to the Bank for approval.



The request will not be approved until the bank receives and validates the authorized registration **form which bears the Director's signatures and company official stamp as listed in the Bank's records.**

- Click on the  to retrieve the registration form.

Corporate RepublicOnline Registration Form

Business Name: TEST
 Registration Date: 22/03/2023 8:50 AM

Associated Companies

Company Name	Customer ID
CMT Company	*****

Administrator's Information

Identification Type: National ID
 Identification Number: *****
 First Name: TEST
 Last Name: Test
 Date of Birth: 22/03/1991
 Email: test@email.com
 Phone Number:
 Mobile Number: *****
 Username: TEST

[Terms and Conditions](#)

Our Agreement to the Terms & Conditions:
 We acknowledge and agree to the use of RepublicOnline in accordance with the RepublicOnline Terms & Conditions. We further agree that all transactions and activities undertaken through the RepublicOnline service will be properly authorized by us and shall be in full accordance with the RepublicOnline Terms & Conditions.

Our Agreement of the Site Administrator:
 We agree to the appointment of a Site Administrator and confirm that the Site Administrator is only to offer financial information via the RepublicOnline channel and has the ability to perform financial transactions on our behalf. We further acknowledge and agree to the Site Administrator's privilege to create and manage Users of the site and the Users will have the privileges to transact in accordance with their role permissions assigned by the Site Administrator.

Republic Bank (FC) Limited will not be held liable for any loss or expense incurred to the business by any act or omission by the Site Administrator and/or the Basic Users via RepublicOnline or any other electronic channel. We further acknowledge and agree that Republic Bank (FC) Limited is not responsible for the supervision of the Site Administrator and Basic Users with respect to their administration and usage of RepublicOnline. Any appointment and/or change to the Site Administrator(s) as named, including revocation of their use of RepublicOnline, shall be authorized by:

- any one (1) director
- two (2) directors

(Delete the option that is not applicable by clicking through and initialing)

Signature	Print Name	Stamp or Seal

- Print the form and pass to the relevant company authorities who must sign and affix the company stamps on the form.
- Scan and submit the authorized form to ibcorporate@rfl.com



When the request is approved, the System Administrator will receive an email notification.



What makes the site secure?

What will I need to access the system?

To access the application, you will need the following:



Username:

- Users can set their own username at registration. The username is not case sensitive, but it must be unique and alphanumeric (i.e. comprise letters and numbers). Special characters (e.g. "@", "_" or ") are not permitted.



Password:

- Users set their password during the registration process.
(See *Password guidelines on page 24*)



Security Image:

- At your first login to the application, you must select one security image from the options provided.
- The image will be used as an anti-phishing device. Thereafter, each time you log in to *RepublicOnline*, the selected image will be displayed. This helps you to differentiate between the correct site versus a phishing one.



Second Factor Authentication Device:

- Users must register a mobile device, which will be used for authentication when logging on.
- Each user will also be required to select the preferred channel from the following options:
 - SMS Code:

If this option is selected, each time an attempt is made to access the application via the web, a unique SMS code will be generated and sent to the registered mobile number, which the user will be prompted to enter.
 - RepublicMobile App:

The Republic Mobile App offers 2 options for users:

 - *OTP (One-time Password)*

Each time the user attempts to login to *RepublicOnline*, the system will generate an OTP code which the user must retrieve via the mobile app, and input on the web login.
 - *SYNC*

When the user attempts to login to the application via the web, the system will attempt to connect or sync with the registered mobile device. The user will be required to either "Accept" or "Reject" this connection, before proceeding.



The user will set the username at Registration. All other security features will be **setup thereafter, at the user's first login.**

What are the Security Restrictions?

The following constraints have been deliberately imposed in the application to enhance the security and integrity of the system and the transactions conducted online:

Disabled Back Button

If you select the Back button, the system will terminate the operation and the login page will appear.

Session Timeout Duration

To enhance the security, the system is equipped with a Session Timeout feature which enables the application to log off after 20 minutes of inactivity. The system will advise that the session has expired and prompt you to log in again.

Unique session control

The system will only allow you to access one session at a time. In instances where you attempt to log into the system and there is already an active session using the same credentials, a warning message will appear advising that you must cancel one of the active sessions before proceeding.

What are the Password Guidelines?

- 🔒 The device selected should belong to the Internet banking customer.
- 🔒 Avoid leaving the device unattended.
- 🔒 Always ensure that you use the screen lock.
- 🔒 Connect to secure WIFI to conduct internet banking transactions, as public WIFI hotspots may be susceptible to hackers.
- 🔒 Keep your device's operating system up-to-date, to ensure that you have the most secure and efficient experience.



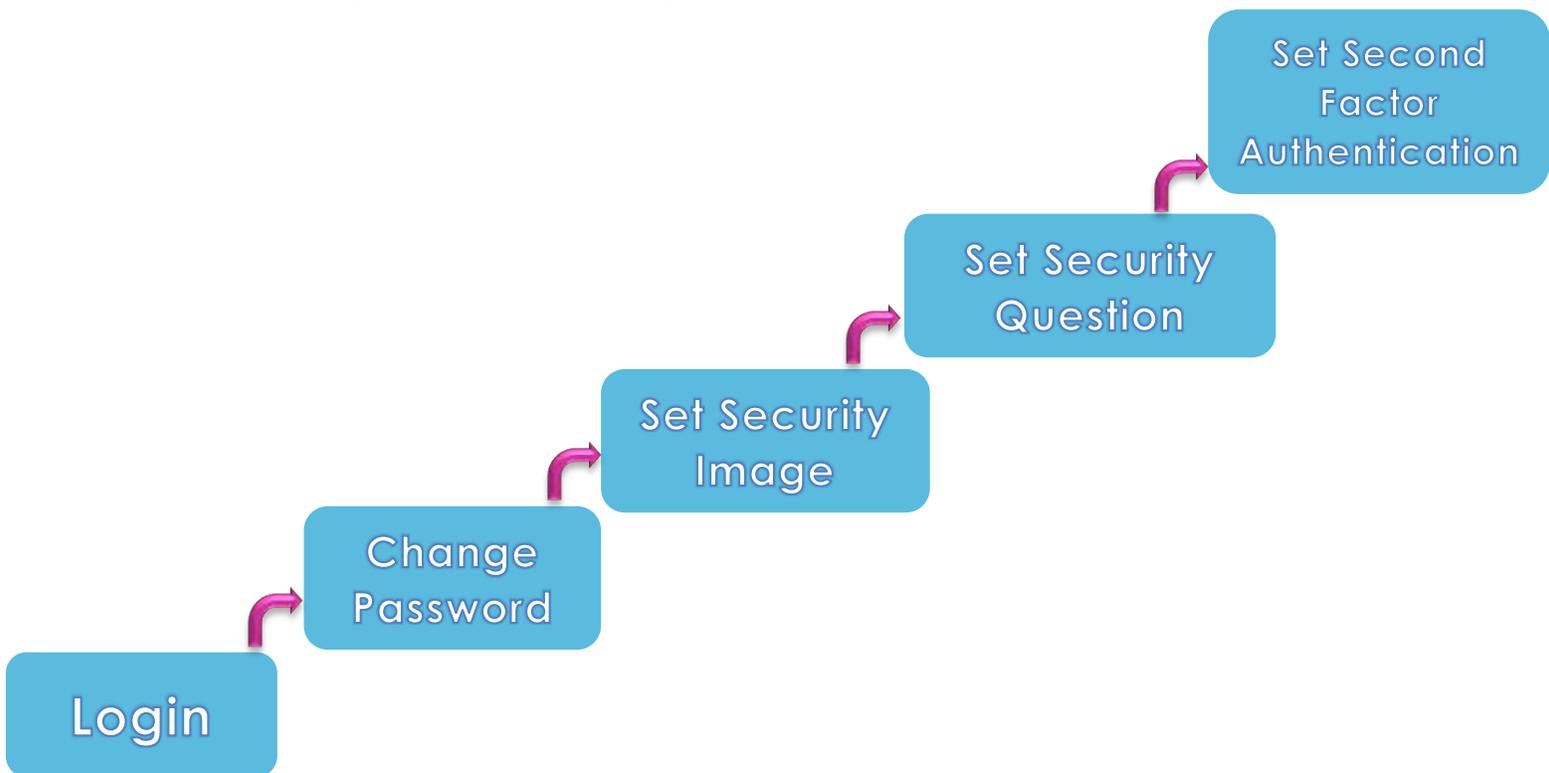


Logging in



Things I should know about the First Login

- ✔ As a corporate client, your site administrator will be the first user to access the Company's site. He/She will be required to login and complete the setup of their administrator profile first, then proceed to create the profiles of all other user's required by the Company.
- ✔ Site Administrators can create 2 types of users: Basic or Administrative
- ✔ All users, when created, will receive an email with a temporary password, which they must use to access the system for their first login.
- ✔ The first login entails the following five(5) step process:



What are the steps involved in the First Login Setup?

Step 1. Login

You must logon to RepublicOnline using the username chosen at registration.

- Click  to proceed.

You will then be redirected to the password screen.

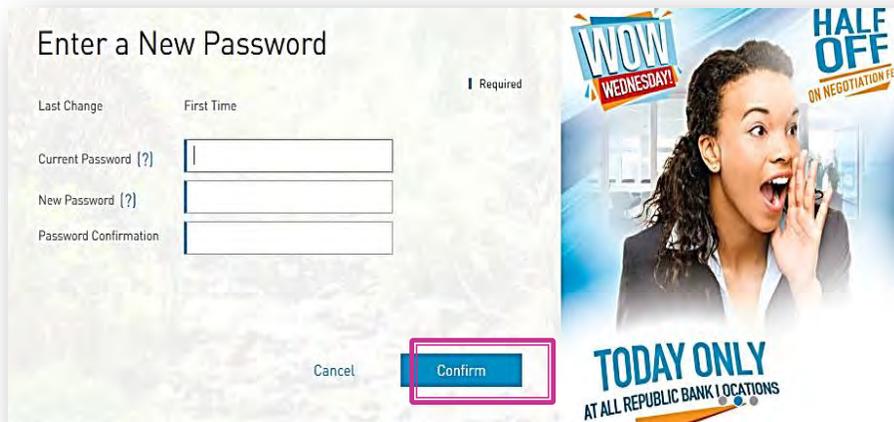
- Enter the temporary password sent via email and select  to continue to step 2.



Users will have the choice of using a virtual keyboard, as an anti-key-logging device

Step 2. Change the password

When the temporary password is entered, you will be prompted to change the password:



Enter a New Password

Last Change First Time Required

Current Password (?)

New Password (?)

Password Confirmation

Cancel Confirm

WOW WEDNESDAY! HALF OFF ON NEGOTIATION FEES TODAY ONLY AT ALL REPUBLIC BANK LOCATIONS



The **“Current Password”** will be the password sent to the user via email.

- Once this step is completed, select  and continue to step 3.



The Password selected should be alphanumeric and should not contain any symbols.

Step 3: Set Security Image

The security image functions as an anti-phishing device. The image selected here, during the security setup will appear during all the user's future logons. This reassures users that they are logging into the correct site.

Select one (1) image from the list provided.



- Click **Continue** to proceed to the following step of the security setup process.



The chosen image will not be saved until all the steps are completed.

- The **Cancel** option cancels the entire process and redirects you to the login screen.

Step 4. Set Secret Question

The secret question will be used as a validation to update personal data, security and user settings.



You must create your own secret question. The system does not provide any templates or options for the secret question.

Security Information

Complete Security Information

Secret Question (?)

Secret Answer (?)

Cancel Return Continue

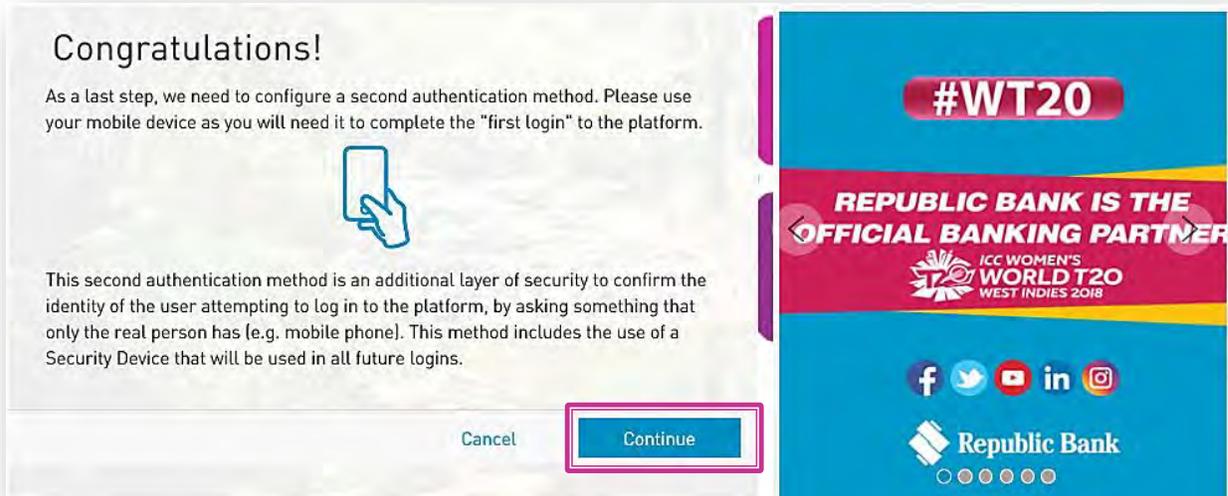
WOW WEDNESDAY! HALF OFF ON NEGOTIATION FEES TODAY ONLY AT ALL REPUBLIC BANK LOCATIONS

- Enter a secret question (of your choice)
- Enter the answer to the question in the "Secret Answer" field provided.
- Select **Continue** and proceed to step 5 of the process.
 - Return: redirects user to the previous step
 - Cancel: takes user to the login screen



The secret question and answer are not case-sensitive and special characters (e.g. ! @ # \$ %) are not permitted for these.

Once completed the user will receive the following message.



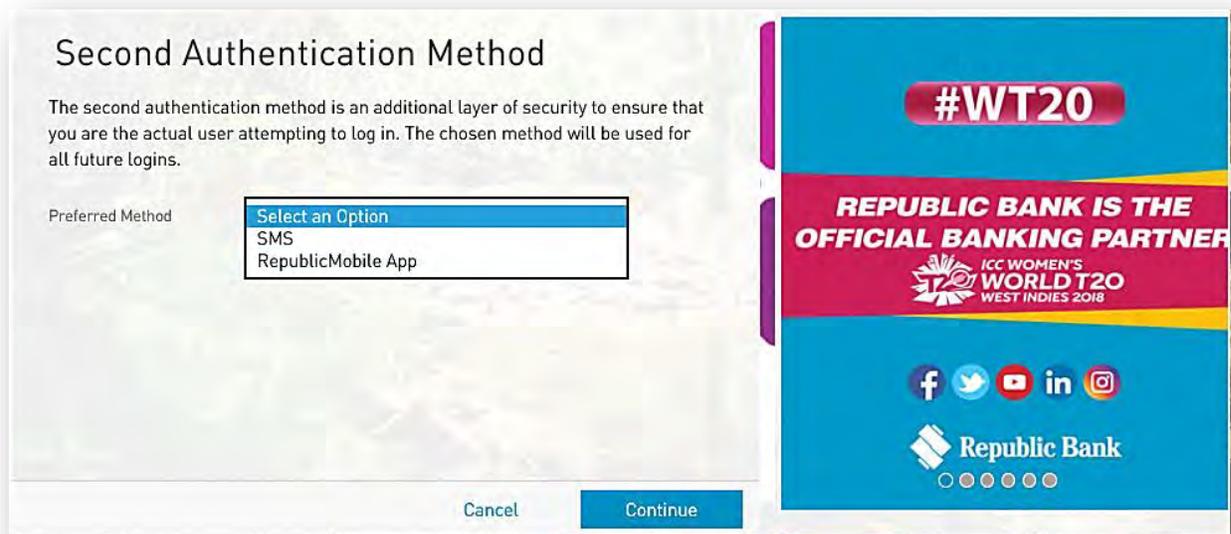
- Select 

Step 5. Select Second Authentication Method

The final step in the process is the setup of the second-factor authentication method. This security device will serve as an additional layer of security.

This step involves the enrolment of a separate, mobile device which will be used to validate the user at each login.

The options available here are *SMS* and *Mobile App*. You will be required to select one of these options and enter the mobile number, to register or enrol the device.



The second-factor authentication device will only be required for web logins only. Mobile App. users will not be required to have a separate security device when accessing the App.

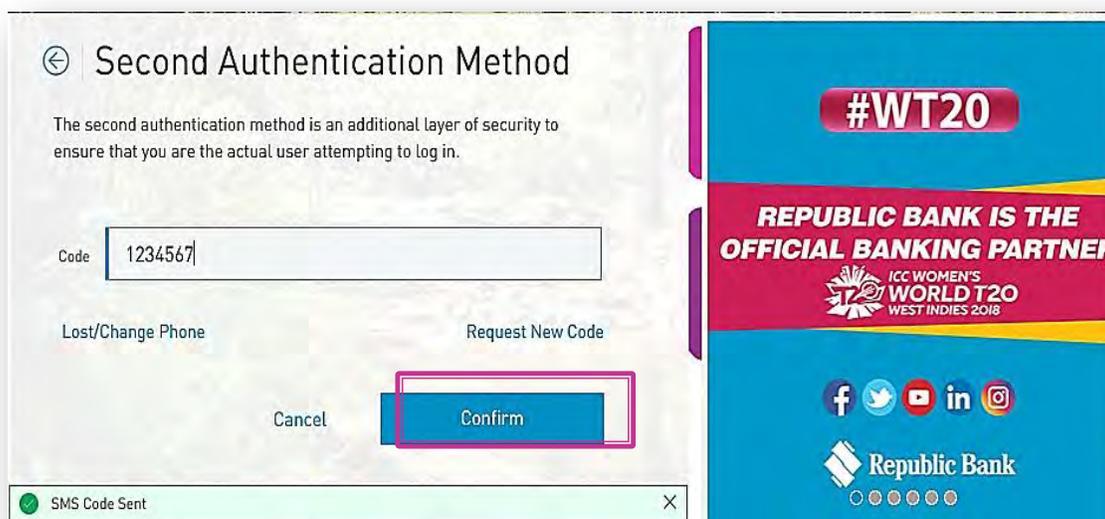
Option 1- SMS:

Once the SMS option is selected, you must perform the following:



1: Input Mobile Number

Input the mobile number you wish to enrol and select **Confirm** to proceed.



- The SMS option requires the user to enter a local mobile number.
- The prefix for the mobile number being used is also required for registration (E.g.473#####)

2: Enter SMS Token

An SMS code/token will then be sent to the mobile number entered. Enter the code received, in the field labelled "Token"

3: Confirm Action

Select  to complete the registration of the mobile device.

When this step is completed, you will be redirected to the RepublicOnline dashboard.

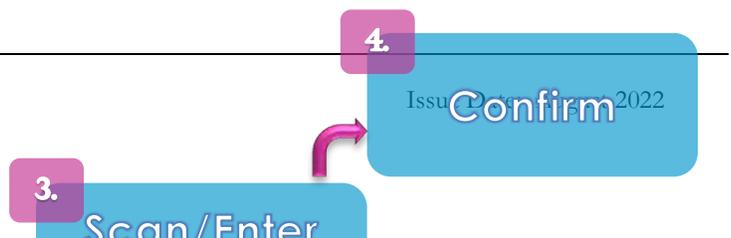


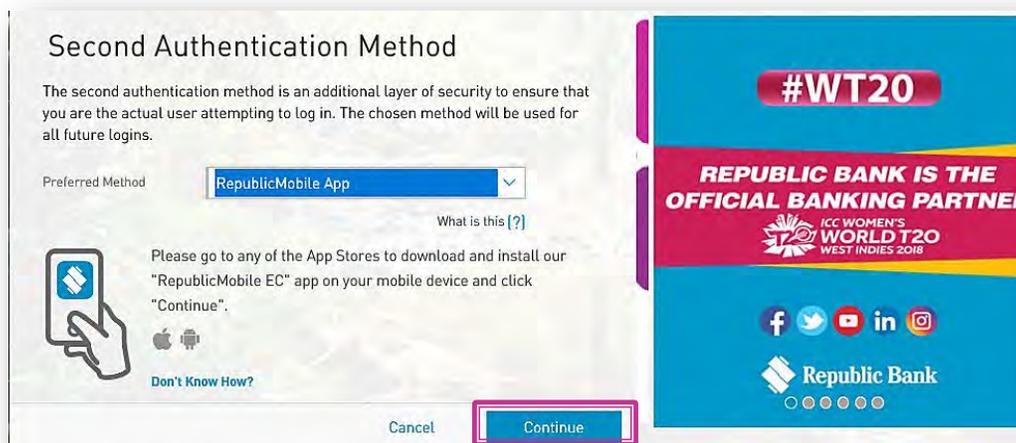
Each time an attempt is made to login to RepublicOnline, you will receive an SMS, containing a code/token which must be entered on the website to validate the user.

Option 2 - RepublicMobile App:

When the Mobile App option is selected, you will be instructed to complete the following:

Internet Banking Corporate User





1: Download the App

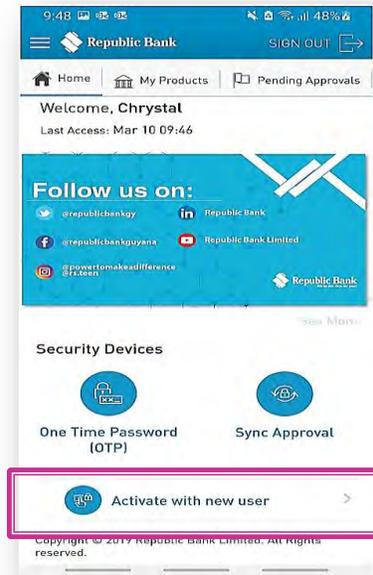
The Republic Mobile App is available on both Android and Apple devices.

Go to the relevant app store, search for RepublicMobile EC App and download.



2: Activate New User

Once the Mobile App has been downloaded, you will be prompted to activate the new user. Launch the App and select the 'Activate with new user' option at the bottom of the screen

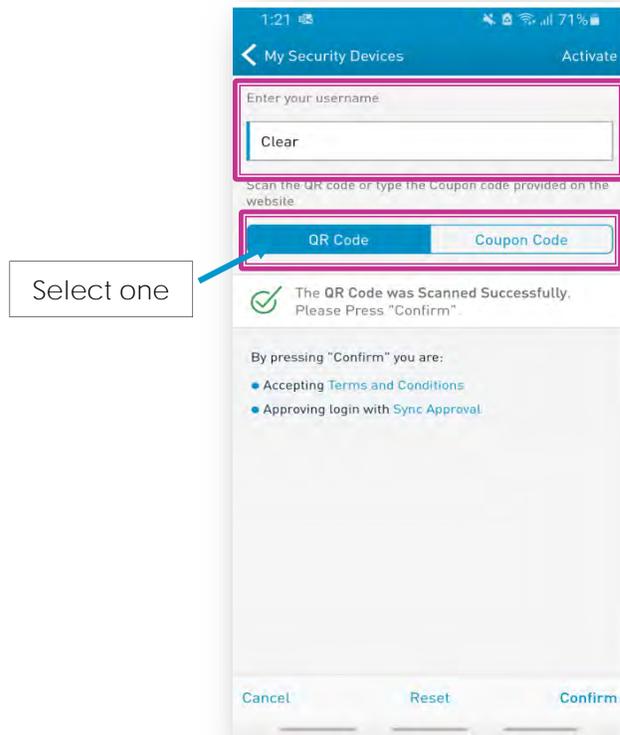


3: Scan/ Enter the Code

At this stage the website will display a QR code and a Coupon below.



On the Mobile App, enter your Username, and then, either scan the QR code or enter the coupon displayed on the Site.



4: Confirm Action

Once the code entered has been successfully accepted, select

Confirm

to complete the registration of the mobile device.



The Mobile App offers two (2) options for users. At each login attempt to Republic Online, you must select either the (i) OTP or (ii) Sync option



OTP

To retrieve the OTP the user must go to the Mobile App to generate it. Once the OTP is obtained, enter it into the required field, and select  to proceed.



OTPs are generated by the Mobile App on request. These are set to expire one (1) minute after being generated. If the incorrect OTP is entered, or, if it expires before being used, you will be required to generate another one.

Sync

When the Sync option is selected, the system will attempt to connect to or synchronize with the registered mobile device. Before proceeding, you must either Accept or Reject the request.

How to perform a Regular Login?

The regular login process entails four (4) simple steps.

1.

Step 1: **Access Republic Bank's** website:

- Access the site
- Click login



2.



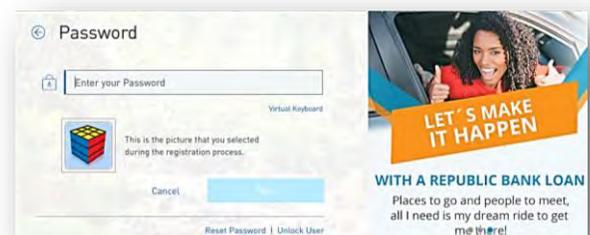
Step 2: Enter the Username:

Enter your Username in the field labelled *Enter your username* and click .

3.

Step 3: Enter the Password:

- Enter the password in the field provided.
- Ensure that the image displayed is the one selected during the security setup.
- Select  to proceed.



4.



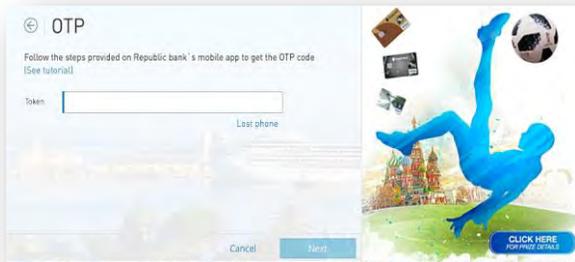
Step 4: Second factor authentication:

SMS: If the SMS token was selected as the second factor authentication device, the system will send a code to the associated mobile device via SMS.

- Enter the code in the field labelled Code and click  to proceed.

RepublicMobile App:

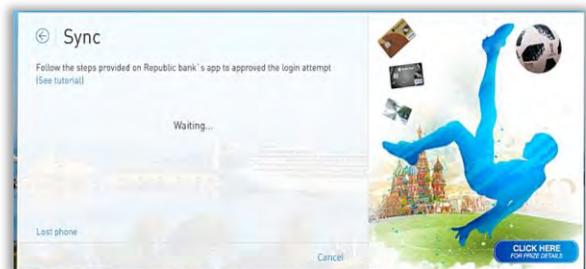
If the mobile app was selected second factor authentication option, the user must select either the *OTP* or *Sync* option.



OTP: Open the RepublicMobile App on the associated mobile device to retrieve the OTP

- Enter the OTP in the field provided and click  to proceed.

Sync: Go to the mobile device and select Accept.



Once the sync is complete select  to proceed to the Home Page



Site Layout and Navigation



What does the Homepage encompass?

The screenshot shows the Republic Bank corporate user homepage. Key components are annotated as follows:

- Top Bar:** Contains the Republic Bank logo, a user name 'TEST', and a 'Logout' button.
- Rotating Banner:** A large banner for 'REPUBLIC BANK IS THE OFFICIAL BANKING PARTNER' for the 'ICC WOMEN'S WORLD T20 WEST INDIES 2018'.
- Data Bar:** A dark sidebar on the right containing a 'Welcome, CMT' message, session details (Last Login Date, IP Address, Exit Reason, Duration of Last Session), and social media links.
- Ribbon:** A horizontal bar showing 'Assets' (USD: 3,365,168.23) and 'Liabilities' (XCD: 1,439,448.13).
- Quick Menu:** A vertical sidebar on the left with icons for Home, My Products, Transfer, Pay, Services Request, Manage, and Pending Approvals.
- User Workspace:** The main content area with sections for 'Payroll Management', 'Wire Transfers', 'Corporate Banking', 'Favourite Transactions', 'Exchange Rates', 'Latest Transfers', and 'Latest Payments'.

Having accessed the homepage or dashboard, you can now navigate to the:

- Top bar
- Quick access menu: Quick Menu
- Rotating banner
- Data bar
- Product balance Ribbon
- User Workspace



The Top Bar and Quick Menu is available on all screens in the application.

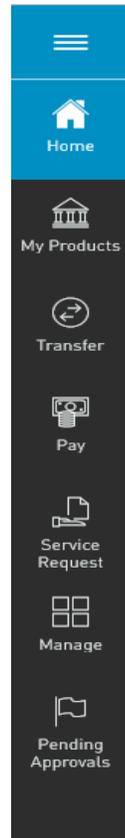
TOP BAR



The Top bar is composed of:

- Side menu or Drawer menu: select this icon to expand the full user menu
- Inbox: This icon directs you to the message tray.
- User menu: clicking this option will show the user's information and will allow management of security settings.
- Log off: click this option to close off the session

QUICK MENU



The Quick Menu or quick access menu contains those functionalities mostly used.



Based on the resolution used, the Quick Menu will be located horizontally or laterally

The Quick Menu options are:

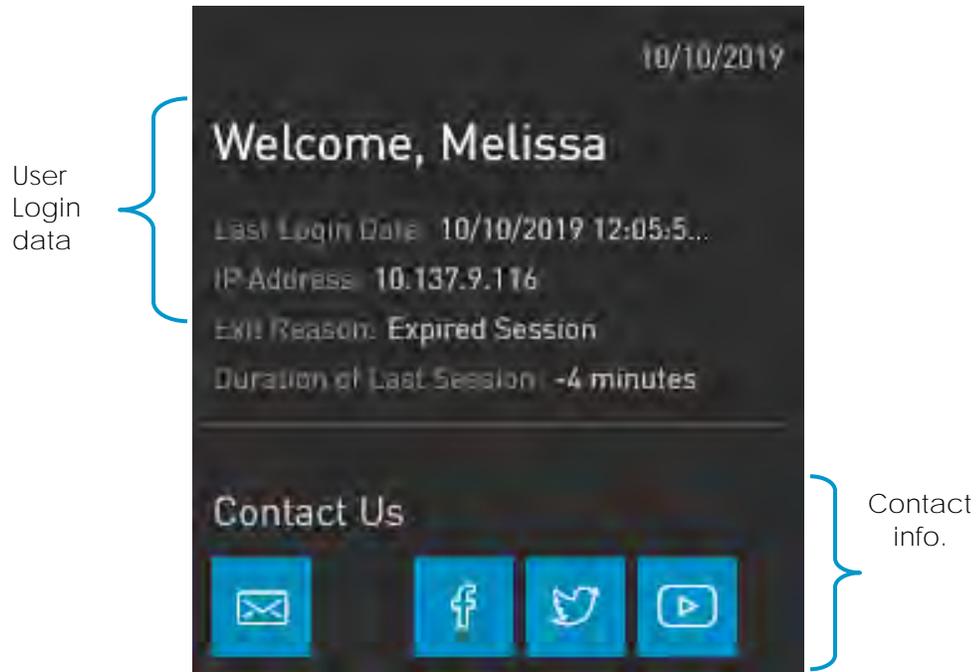
- Home
- My Products
- Transfer
- Pay
- Service Request
- Manage
- Pending Approvals

ROTATING BANNER



Through the rotating banner, you are abreast of Republic Bank's advertising and promotional campaigns, as well as customer advisories or any other targeted communications.

DATA BAR



Through the Data Bar, you can view the **User's Login Data**, as well as some Contact Information.

The top of the pane displays:

- Current date
- Welcome message: "Welcome, "User First Name"
- Last Login Date: the last date and time the user successfully accessed Internet Banking
- IP Address: the last IP address from which the user accessed will be displayed.
- Exit Reason: the reason for the user's last logoff (e.g. Expired session, or logged out)
- Duration of Last Session: the duration of the user's last session will be displayed.

The section below displays the Republic Bank's contact links and includes:

- Email
- Facebook
- Twitter
- You Tube

PRODUCT BALANCE RIBBON



Through the Product Balance Ribbon, you can view a summary of your accounts.

These are categorized, and summarizes your Assets and Liabilities. Note, the balances for both categories are displayed in XCD and USD.

THE USER WORKSPACE

3. Daily Exchange Rates

The screenshot displays the user workspace with five distinct sections:

- 1. Relevant Links:** A grid of links including Payroll Management, Wire Transfers, and Corporate Banking.
- 2. Favourite transactions:** A section with a heart icon and the text "There is no info to display".
- 3. Daily Exchange Rates:** A table showing exchange rates for USD, CAD, GBP, and EUR.
- 4. Latest Transfers:** A section with a plus icon and the text "There is no transfers to show".
- 5. Latest Payments:** A section with a plus icon and the text "There is no payments to show".

Buy	Sell
USD - United States Dollar	
212.50	209.50
CAD - Canadian dollar	
159.00	156.00
GBP - Pound sterling	
264.00	261.00
EUR - Euro	
242.00	239.50

The user workspace is located on the lower half of the homepage, below the product balance ribbon and comprises 5 defined sections:

1. Relevant Links
2. Favourite Transactions
3. Daily Exchange Rates
4. My Latest Transfers
5. My Latest Payments

Relevant Links

Here, you gain quick access to three of the application's popular or most used functionalities – Payroll Management, Wire Transfers and Corporate Banking.

Favourite Transactions

This section displays a list of up to 5 transactions that you can save and modify according to your needs and preferences.

Daily Exchange Rates

The daily buy and sell rates for the following currencies are displayed and updated for your reference:

- US Dollar (USD)
- Canadian Dollar (CAD)
- Pound Sterling (GBP)
- Euro (EUR).

My Latest Transfers

Through this section, you can view the last five (5) transfers made from Internet Banking. It also contains a "View All" link which provides quick access to the "Online Activity" page. The list displays the transfer type, the nicknames and account numbers of both the debit and credit accounts, the currency and amount as well as the date and time of each transfer.

My Latest Payments

Through this section, you can view the last five (5) payments made from Internet Banking. It also contains a "View All" link which you quick access to the "Online Activity" page. The list displays the payment type, the nicknames and account numbers of both the debit and credit accounts or services, the currency and amount as well as the date, time and status of each payment.

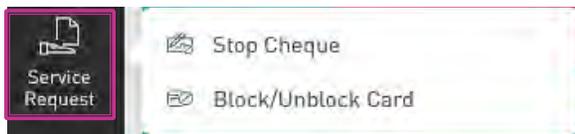
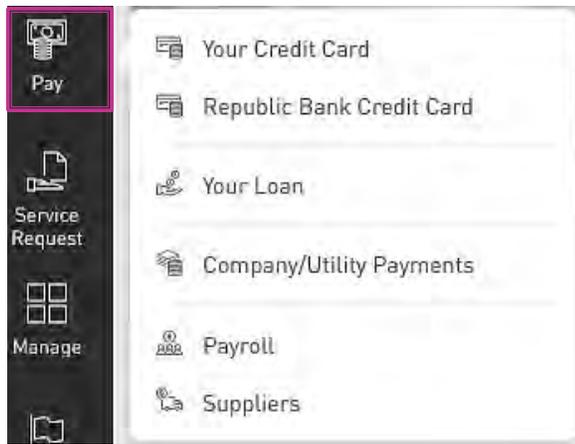
What can I access through the Quick Menu?

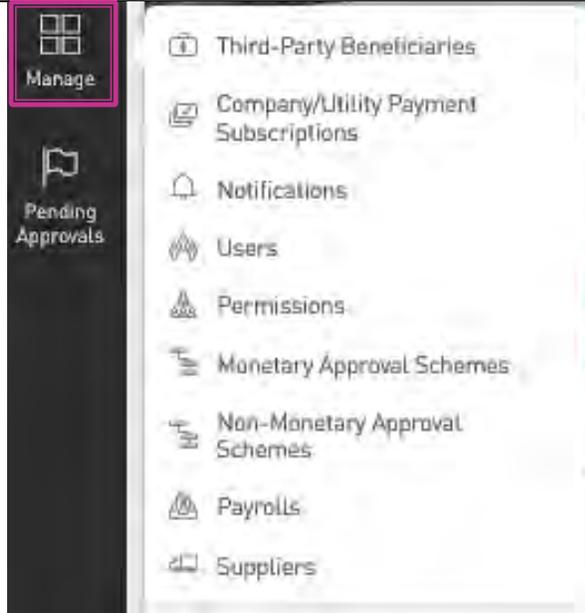
The quick access menu is a shorter menu, containing the features that are mostly used. This menu is available from any screen within the application.

 Home	<p>Redirects the user to the homepage from any page/screen within the application.</p>
 My Products	<p>Quick access list of all the users' products including, chequing and savings accounts, credit or vtm cards, certificates of deposits and loans.</p>
 Transfer	<p>Expands to display all transfer options available.</p>
 Pay	<p>All payment options are available via this menu tab.</p>
 Service Request	<p>All customer service requests are available via this tab. This includes stop cheque requests and blocking and unblocking cards.</p>
 Manage	<p>This menu option can be used for maintenance of beneficiaries, alerts, payrolls and so on.</p>
 Pending Approvals	<p>This option directs users to the list of transactions that have been submitted for their approval,</p>

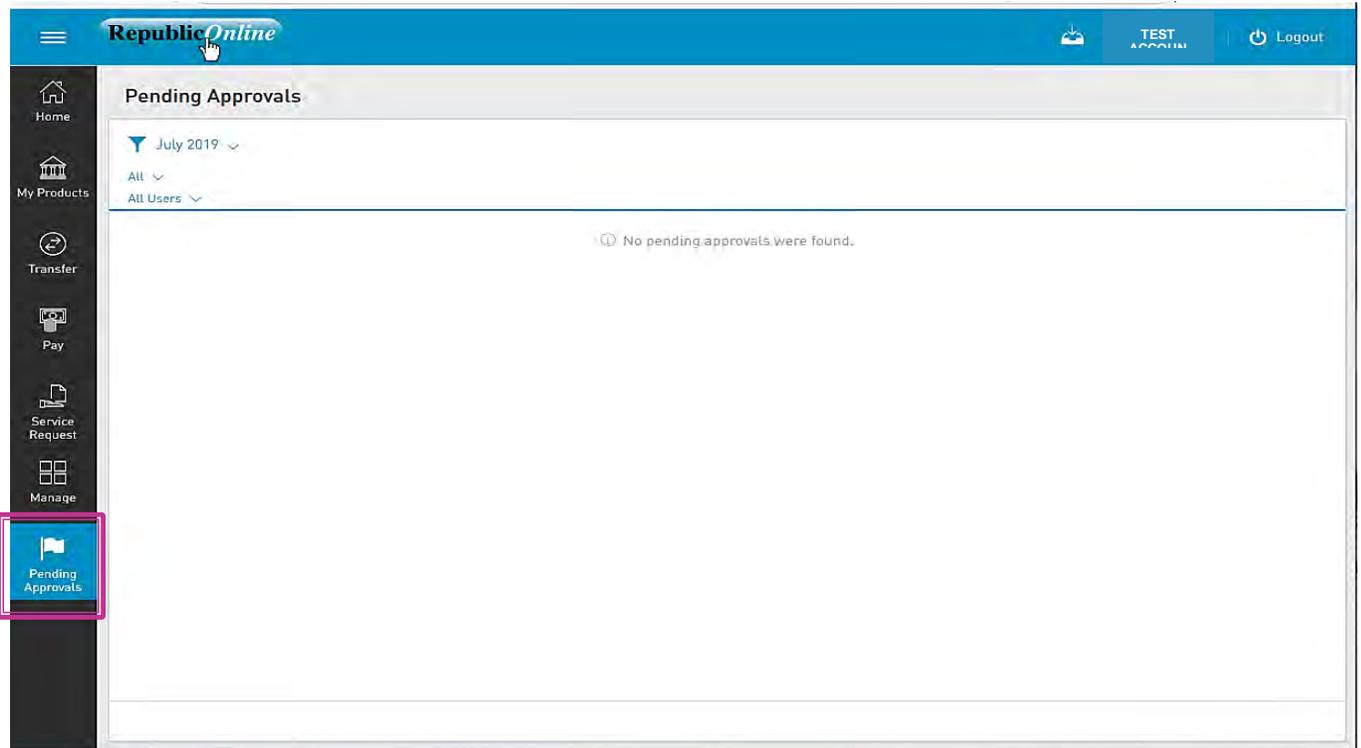
The MY PRODUCTS menu tab accesses all the information available about the products that they have registered on RepublicOnline. These include Chequing and Savings accounts, Credit and VTM cards, Loans and Certificates of deposit.

The TRANSFER, PAY, SERVICE REQUEST and MANAGE tabs expand to display the following options:



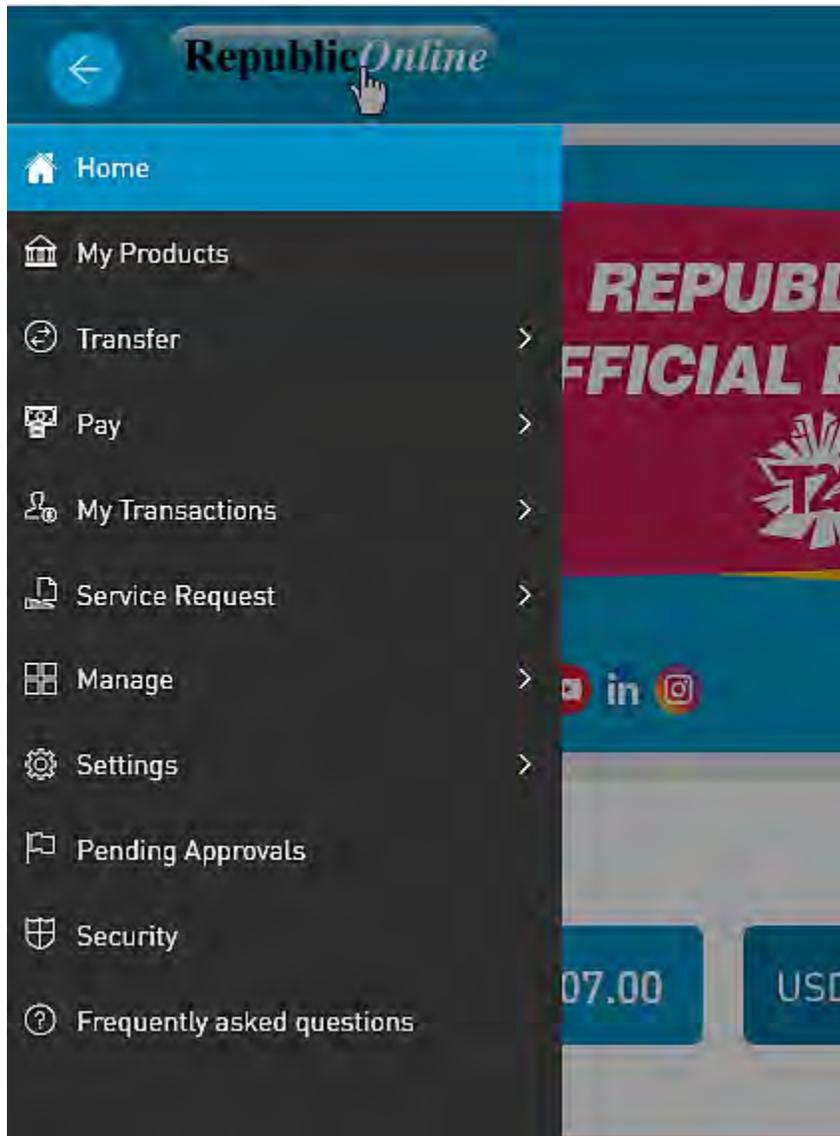


The PENDING APPROVALS menu tab lists all transactions that have been submitted for approval, that the user has the rights to approve.



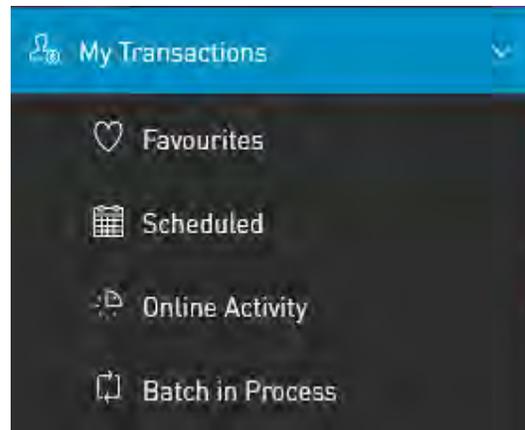
What can I access through the Main Menu?

The main menu contains all the platform's functionalities and can be accessed via the three horizontal lines icon  in the top left corner of the page.

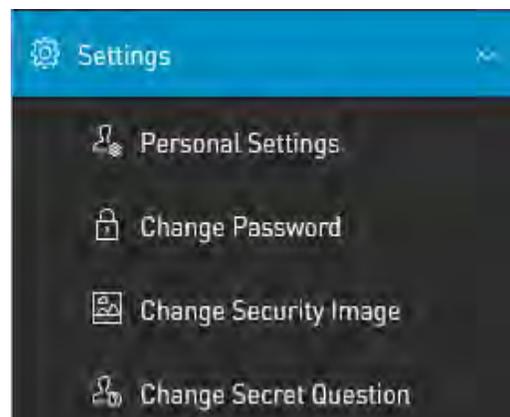


In addition to the functions outlined via the Quick Menu, you can access:

- My Transactions



- Settings



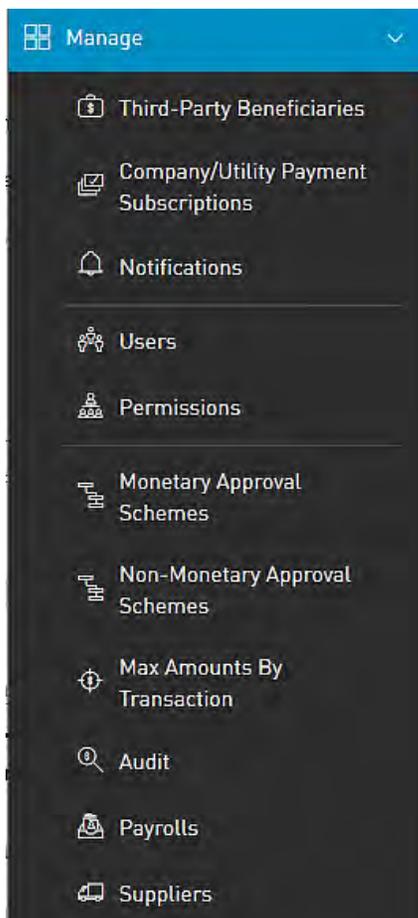
- Security: This menu option redirects the user to the Internet Banking Security page.
- Frequently Asked Questions



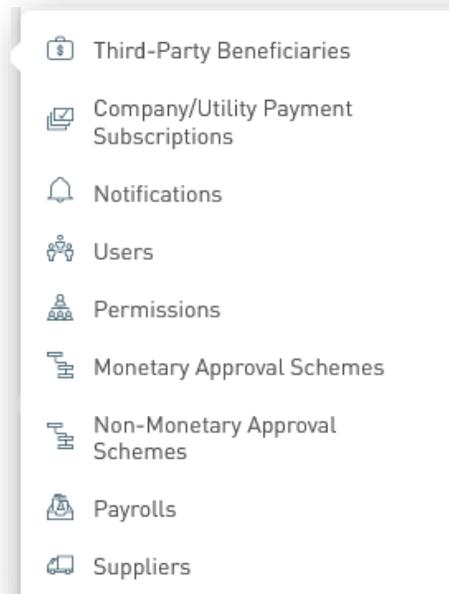
Managing the Site's Administration

What is RepublicOnline Site Administration?

- ✔ In Corporate RepublicOnline a Business enterprise is given an Internet Banking Profile; This is referred to as the *Business Site*.
- ✔ The Site comprises all the business' companies (if applicable) as well as all their products and the services available to them.
- ✔ Each company or business is responsible for administration of their own site and has the flexibility to set-up their user how they see fit. The Bank will only intervene if assistance is requested, in cases where there may be a need to troubleshoot an issue.
- ✔ All of the administrative features on any Business' Site can be accessed via the Manage Tab in either the Quick or Main Menu.



OR

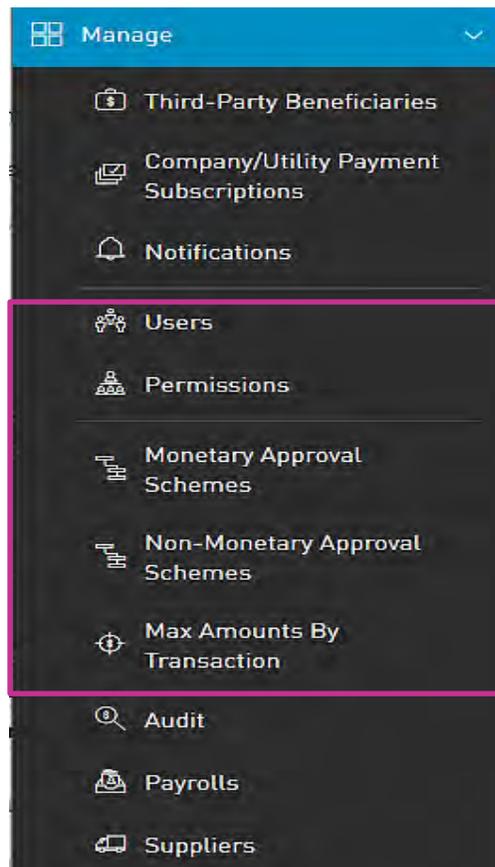


- ✔ This section outlines the administration of the Business Site which will be managed by the *Site Administrator*.

What are the responsibilities of the Site Administrator?

For each Business Site, there must be a Site Administrator. The Site Administrator is created with the Business' Site and by default, this user is given administrative permissions, which enables them to conduct all the administrative and maintenance functions of the site. This includes the following:

- Creation of users
- Maintenance/amendment of user access (enable, delete etc.)
- Assignment of permissions
- Creation and maintenance of non-monetary approval schemes
- Creation and maintenance of monetary approval schemes



The Site Administrator also has the permissions to amend their own profile as well as to create other Administrators.

What are Users, Permissions and Approval Schemes?

- ✔ These are the three (3) elements of any business site and govern how the site will be run and more importantly, who will be the key players in the running of the site.
- ✔ It is the responsibility of the Site Administrator to manage all of these, based on the company's requirements.
- ✔ In essence, the management of users is multi- layered but can be broken down by these three elements:

1 – Users: created as a blank slate

2 – Permissions: determine what the users can see/do on the site

3- Approval Schemes: define which users can authorise/approve transactions

Users

Users (Overview)

The Site Administrator is created by the Bank and is responsible for the creation of all other company users. This administrator also has permissions to add, amend and delete users.

There are two types of users that may be created for a Business Site:

1. Administrator
2. Basic

Here are some of the main differences between the 2 types of Users:

Users	Administrator	Basic
Features		
<i>Creation</i>	When a business site is created at least one(1) Administrative User must be created with it.	Basic users are created by the Administrative user or Administrator subsequent to the creation of the site.
<i>Default rights</i>	Created with a default set of administrative permissions for the Site.	Created with no rights; in essence a blank slate. These users must be granted features and permissions by the Administrator.
<i>Non-Monetary functions (Administrative rights: to create/amend users, permissions, approval schemes and so on)</i>	By default the administrative users are granted these rights.	No default rights granted upon creation, but the administrator can grant non-monetary functions to these users if required.
<i>Monetary Functions</i>	By default these users are not granted monetary functions but if required, these functions can be added.	

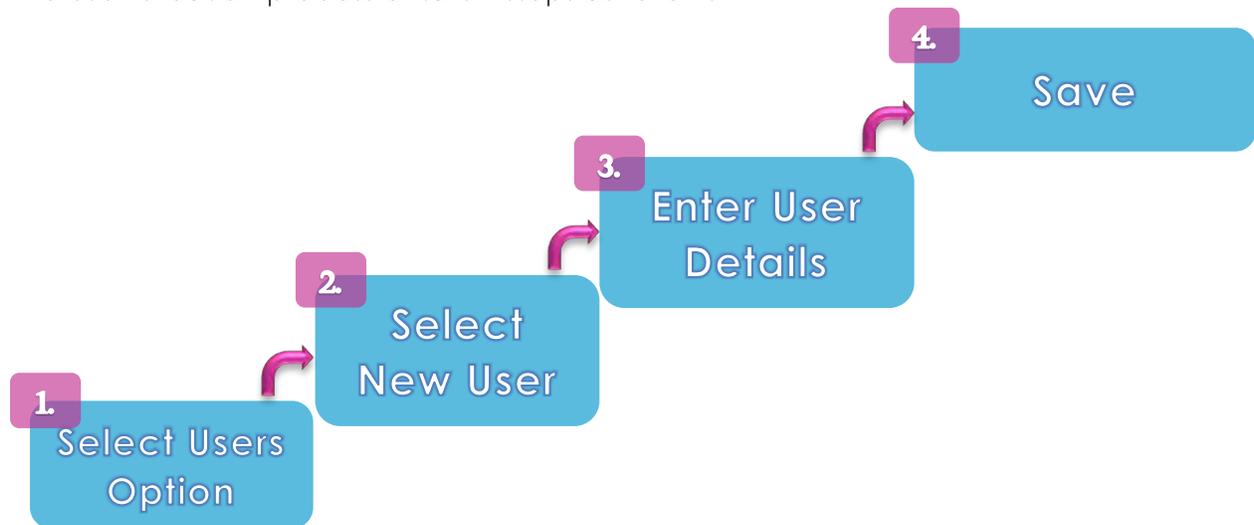


In summary, a business has the flexibility to create any combination of rights depending on the business need. In other words, they may create

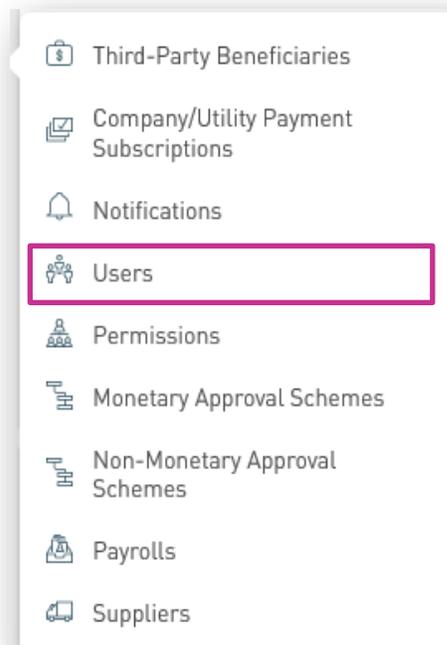
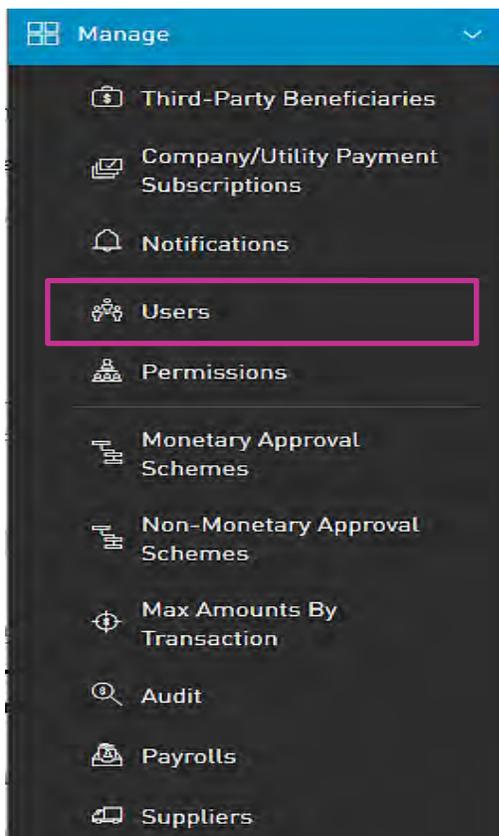
- User with administrator rights only
- Basic User for Monetary transactions only
- Administrator User with permissions for monetary transactions
- Basic users with a mix monetary and administrative permission

How to create a user?

The User Creation process entails 4 steps as follows:



Step 1: Select the Users option under the the Manage section from either the Quick or Main Menu



OR

The administrator will be redirected to the Users Page.

Users Page

This page contains a master list of all the Site's users, and includes the following:

- Username
- First and Last Name
- Type (Basic or Administrator)
- Status

Search

Republic Bank

TEST ACCOUNT Logout

Users

User status: All Active Blocked

Add New User

Search

+ New user

User	Name	Last name	Type	Status
admin12	Admin	Admin	Administrator	Active
admin2	Adrian	Seahorse	Administrator	Active
basic2	Babel	Shark	Basic	Active
basic4	Basic	Fish	Basic	Active
boatadmin	Boat	Admin	Administrator	Active

show more

Contextual Menu

Status Filter

Step 2: Select New User

The screenshot displays the 'Users' management interface in the Republic Bank Internet Banking system. At the top, the Republic Bank logo and 'TEST ACCOUNT' status are visible. The left sidebar contains navigation icons for Home, My Products, Transfer, Pay, Manage, Administrate, and Pending Approvals. The main content area is titled 'Users' and features a search bar and filters for 'All', 'Active', and 'Blocked'. Below this is a table listing existing users:

User	Name	Last name	Type	Status	
admin12	Admin	Admin	Administrator	Active	⋮
admin2	Adrian	Seahorse	Administrator	Active	⋮
basic2	Babel	Shark	Basic	Active	⋮
basic4	Basic	Fish	Basic	Active	⋮
boatadmin	Boat	Admin	Administrator	Active	⋮

A '+ New user' button is highlighted in a pink box in the top right corner of the table area. Below the table, there is a 'show more' link.

Step 3: Enter the User Details

The screenshot shows a web form titled "New user" with a back arrow icon. The form is divided into sections. The top section contains "User type" (a dropdown menu with "Basic" selected) and "Username" (a text input field). A "Required" indicator is visible in the top right corner. Below this is a section titled "General information" which includes: "Name" (text input), "Lastname" (text input), "Document type" (dropdown menu with "Select an option" selected), "Document number" (text input), "Mail" (text input with "mymail@domain.com" entered), "Cellphone" (text input), and "Phone" (text input).

The following data will be requested for each user:

User data:

- User Type (Basic or Administrator) [Required]
- Username [Required]
- First Name [Required]
- Last Name [Required]
- Date of Birth [Required]
- Identification Type [Required]
- Identification Number [Required]
- Email Address [Required]
- Phone [Optional]
- Mobile Number [Required]

The Administrator may also restrict the user by IP Address. In this way, the user will only have access to the company's site from a specific location. (Optional Feature)

The following information will be requested:

- IP Address
- Description

Restricting access by IP

Restrict access only from the following IP addresses:

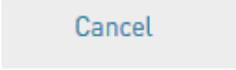
IP address	Description	
		+ Add IP address
192.0.0.1	rbl ip 1	✖
192.183.2.2	rbl ip 2	✎ ✖

Annotations:

- Add New IP address (points to '+ Add IP address')
- Delete IP address (points to '✖' icon for 192.0.0.1)
- Edit IP address (points to '✎' icon for 192.183.2.2)

Step 4: Save

Once the required information has been input, select one of the following options to proceed:

-  : to save the new user.
-  : to cancel the process
-  to clear all the information entered in the screen.
-  to return to the previous page.

When the new user's profile is saved, he/she will receive an email notification, advising of their username and temporary password.

The user must then follow the First Login Setup process (Page 28).

User Profiles

To view a user profile, select the “Edit” option on the contextual menu of the user, from the list.

The screenshot shows the Republic Online user profile management interface. The top navigation bar includes the Republic Online logo, a home icon, a TEST ACCOUNT dropdown, and a Logout button. A left sidebar contains navigation options: Home, My Products, Transfer, Pay, Service Request, Manage (highlighted), and Pending Approvals. The main content area is titled 'User B' and contains the following fields:

- User Type: Administrator (dropdown menu)
- Username: User B
- General Information section:
 - First Name: User
 - Last Name: B
 - Date of Birth: 08/06/2001 (calendar icon)
 - Identification Type: Passport (dropdown menu)
 - Identification Number: 009998888
 - Email Address: email@email.com
 - Phone: (empty field)
 - Mobile Number: 592222333
- Restricting Access By IP section:
 - Restricting Access Except From the Following IP Addresses:
 - Table with columns: IP Address, Description
 - + Add IP Address button

At the bottom right, there are buttons for Reset, Cancel, and Save.

A – Example of an Administrative User Profile

The screenshot shows the RepublicOnline user profile management page for a user named "User A". The interface includes a top navigation bar with the RepublicOnline logo, a "TEST ACCOUNT" dropdown, and a "Logout" button. A left sidebar contains navigation icons for Home, My Products, Transfer, Pay, Service Request, Manage (highlighted), and Pending Approvals. The main content area is titled "User A" and contains the following fields:

- User Type: Basic (dropdown menu)
- Username: User A
- General Information section:
 - First Name: User
 - Last Name: A
 - Date of Birth: 10/10/2001 (calendar icon)
 - Identification Type: National ID (dropdown menu)
 - Identification Number: 0011223344
 - Email Address: email@email.com
 - Phone: (empty field)
 - Mobile Number: 5921112222
- Restricting Access By IP section:
 - Restricting Access Except From the Following IP Addresses:
 - Table with columns: IP Address, Description
 - Buttons: Add IP Address, Reset, Cancel, Save

B – Example of a Basic User Profile

Permissions

Permissions (Overview)

Every action in a corporate site is governed by specific permissions.

Permissions are the rights or access privileges that are granted to all RepublicOnline users. These essentially define the access that the Corporate RepublicOnline user will have to the different features and transactions.

Without assigned permissions, users will be able to log on to the Site, but they will not have rights to view or conduct any transactions. Therefore,

Permissions are generally categorised into three (3) groups:

1. Administrative – These are related with the administration and maintenance of the site, users and so on.
2. Product – Associated with particular products or accounts
3. General

Examples:

Permission Name	Description	Permission Type
Administration – Users	Allows users to view and manage users of a site (this permission does not allow user to approve creation or edition of users)	Administrative
Account - Stop Cheque	Allows users to request the cancellation of a cheque	Product (Chequing)
Financial Status – Assets and Liabilities	Allows users to view this web part in the dashboard	General



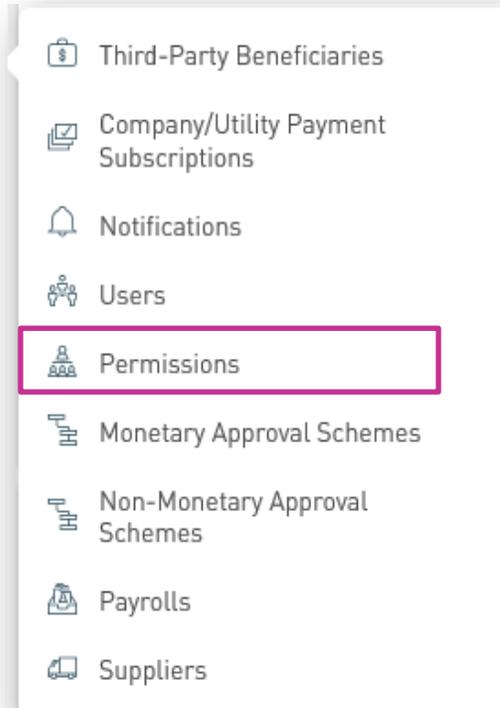
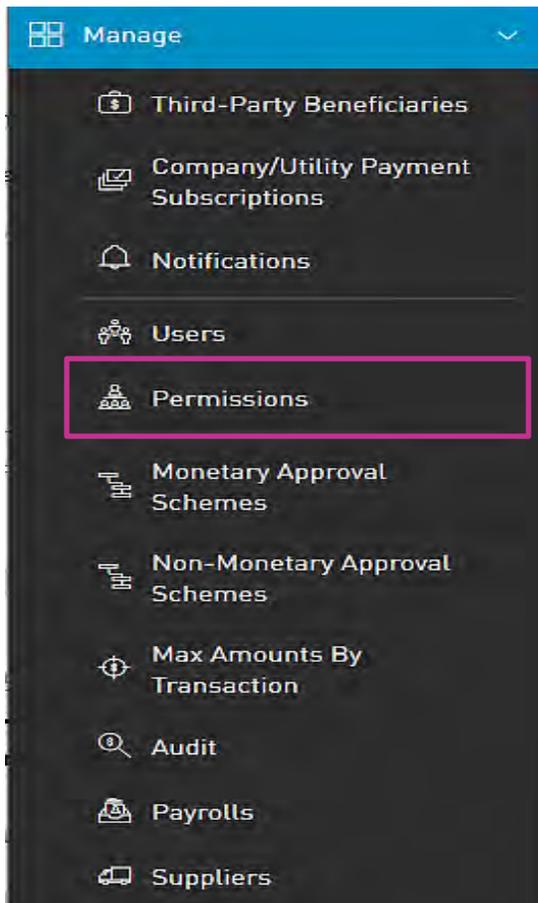
The *Permissions List* is a critical tool for the Site Administrator as it will serve as a guide in creating and amending all Corporate user profiles.

Refer to Appendices B, C and D to view the complete lists of all Corporate User Permissions

Permissions Administration

The Permissions Page contains a master list of all the Business Site's users' permissions.

To access this page select the Permissions option under the the Manage section of either menu.



OR

This action will redirect the user to the Permissions Page.



Only the users assigned the relevant permissions will be able to access to the Permissions Configuration. (Refer to Appendix for list of Permissions)

Permissions Page

Filters

Advanced Filter

Assign New Permission

Delete a permission

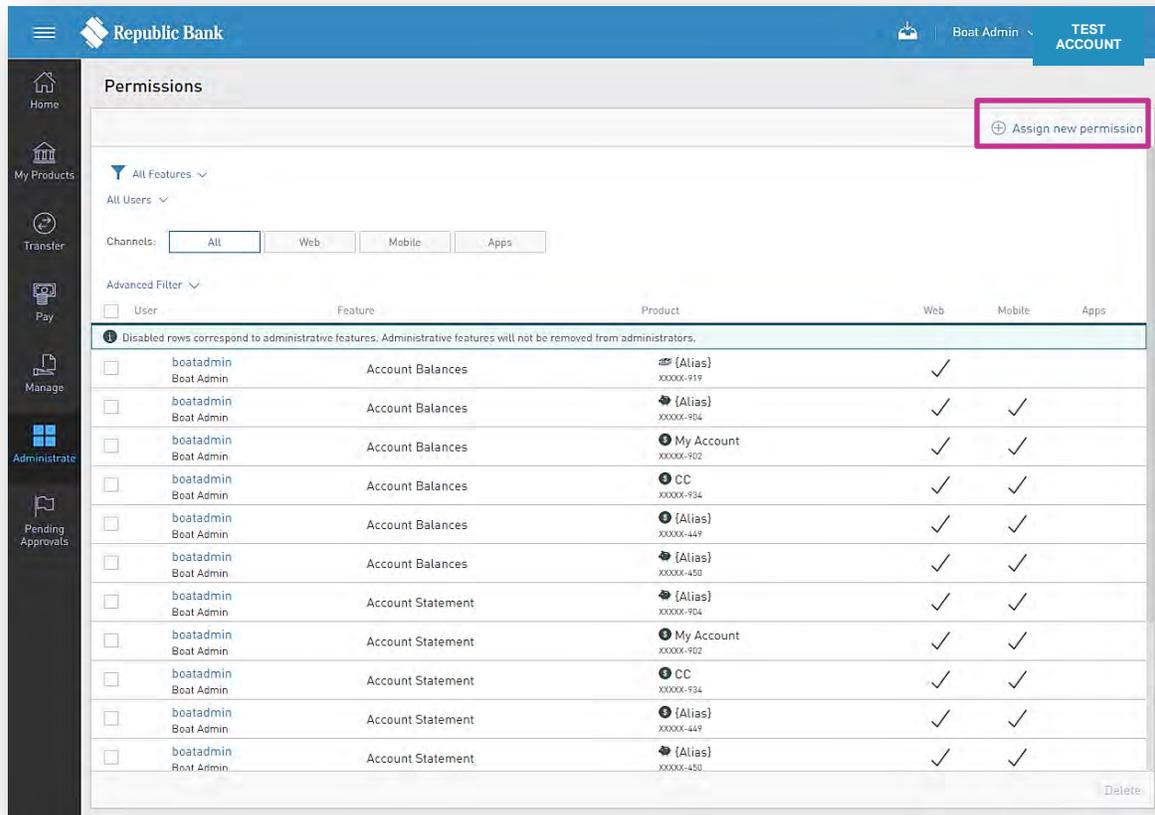
User	Feature	Product	Web	Mobile	Apps
<input type="checkbox"/> boatadmin Boat Admin	Account Balances	(Alias) XXXXX-919	✓		
<input type="checkbox"/> boatadmin Boat Admin	Account Balances	(Alias) XXXXX-904	✓	✓	
<input type="checkbox"/> boatadmin Boat Admin	Account Balances	My Account XXXXX-902	✓	✓	
<input type="checkbox"/> boatadmin Boat Admin	Account Balances	CC XXXXX-934	✓	✓	
<input type="checkbox"/> boatadmin Boat Admin	Account Balances	(Alias) XXXXX-449	✓	✓	
<input type="checkbox"/> boatadmin Boat Admin	Account Balances	(Alias) XXXXX-450	✓	✓	
<input type="checkbox"/> boatadmin Boat Admin	Account Statement	(Alias) XXXXX-904	✓	✓	
<input type="checkbox"/> boatadmin Boat Admin	Account Statement	My Account XXXXX-902	✓	✓	
<input type="checkbox"/> boatadmin Boat Admin	Account Statement	CC XXXXX-934	✓	✓	
<input type="checkbox"/> boatadmin Boat Admin	Account Statement	(Alias) XXXXX-449	✓	✓	
<input type="checkbox"/> boatadmin Boat Admin	Account Statement	(Alias) XXXXX-450	✓	✓	

The Permissions Page displays the list with all the Site's permissions and their assigned users. The list contains the following details:

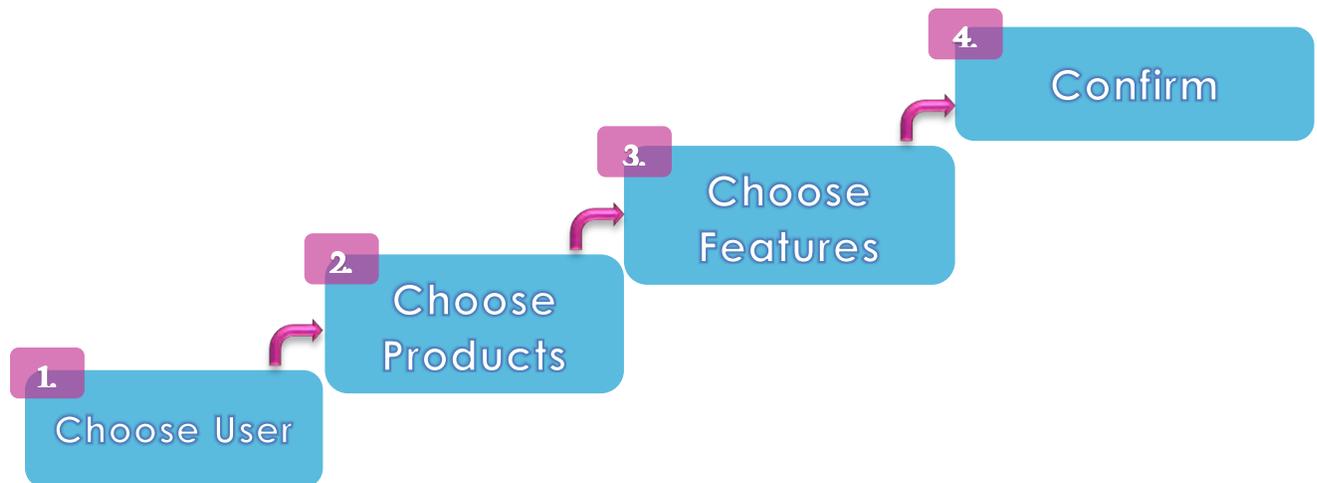
- User (username, and full name)
- Permission
- Product (where applicable)

How to assign permissions?

To assign permissions, go to the the Permissions Page and click on the [Assign New Permission](#) link:



The process entails 4 steps as follows:



Step 1: Choose User

The master list of all the Site users will be displayed here. Select the radio button next to the name of the user you wish to assign permissions to.



Multiple users may be selected in this step, if they all require the same permissions.

Permissions Configuration

Step 1 of 4: Choose Users Replace Existing Permissions

All User Types

Show:

<input type="checkbox"/>	Username	Name	Last Name	User Type
<input type="checkbox"/>	Alicia	Alicia	Kurbanali	Basic
<input type="checkbox"/>	Danelle	Danelle	Test	Administrator
<input checked="" type="checkbox"/>	Greg	Greg	Test	Basic
<input type="checkbox"/>	melr	melissa	ramnarine	Administrator



Replace Existing Permissions

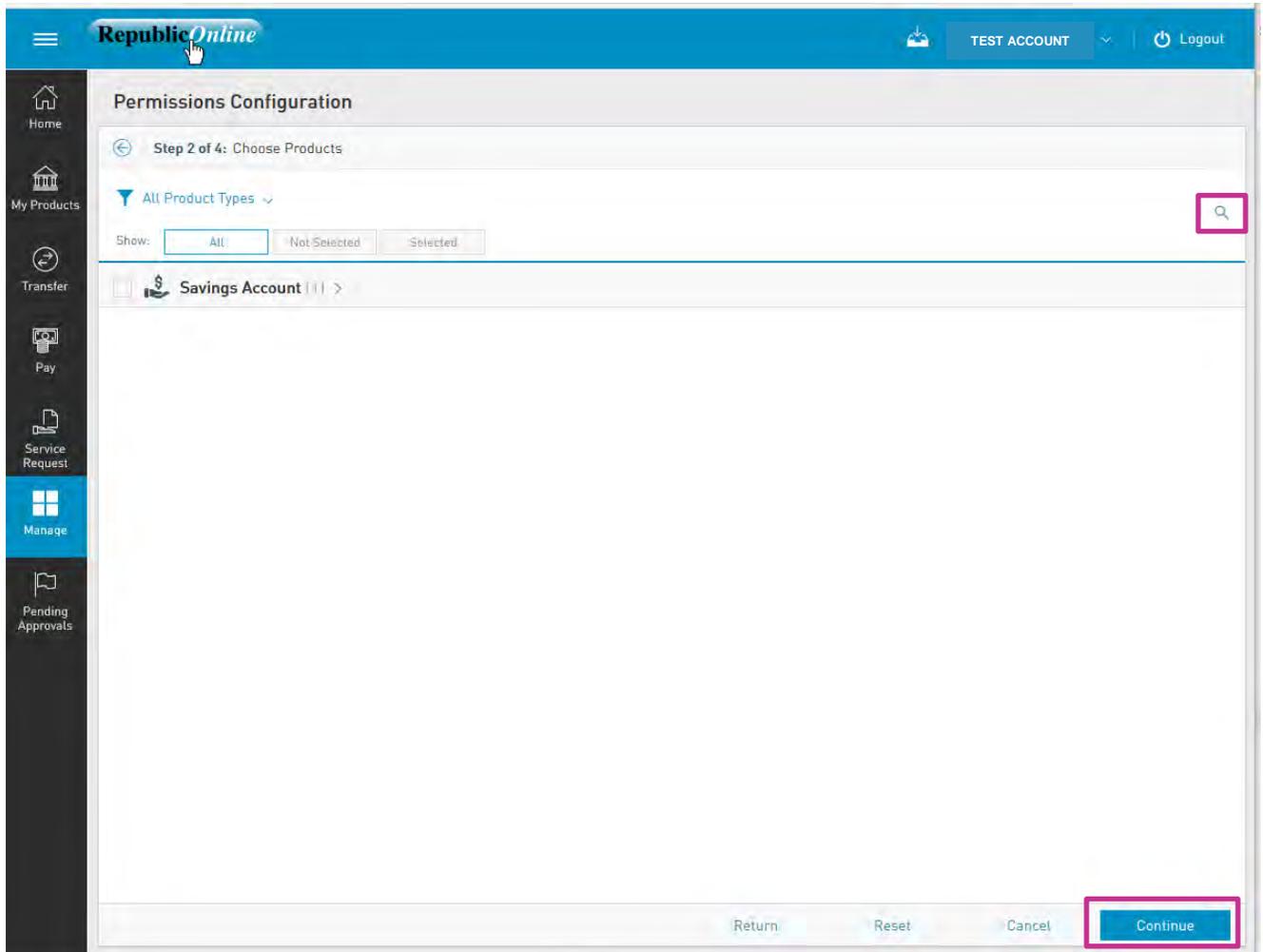
- **Enable toggle if the user's current permissions are to be removed/replaced.**

Replace Existing Permissions

- Leave toggle off if the user needs to retain their existing permissions.

Step 2: Choose Products

This screen displays a master list of all available products for which permissions may be assigned. Here the products are categorised by type and may be filtered if required.



Expand the category to select the relevant product.



This step may be skipped if the user does not require permissions related to particular products (i.e. if the user is being assigned Administrative or General permissions).

Step 3: Choose Features

Features refer the relevant rights or access that the user may be granted.

This screen displays a master list of all available features that may be assigned. If a product was selected in the previous step, the list will contain all available features related to the selected product.

If no product was selected, then all features available on this Site will be listed.

The screenshot shows the 'Permissions Configuration' interface in the RepublicOnline system. The page title is 'Permissions Configuration' and the current step is 'Step 3 of 4: Choose Features'. There are navigation buttons for 'Home', 'My Products', 'Transfer', 'Pay', 'Service Request', 'Manage', and 'Pending Approvals'. The main content area displays a list of features with checkboxes and channel selection options. The 'Continue' button is highlighted with a red box.

Feature	SMS	Messengapps	Banking	Web
(*) Administrative feature. Administrative features will not be removed from administrators even if "Replace Existing Permissions" option has been checked.				
<input checked="" type="checkbox"/> Administration - Pending Approvals (*)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<input checked="" type="checkbox"/> Administration - Approval Schemes (*)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<input checked="" type="checkbox"/> Administration - Users (*)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<input checked="" type="checkbox"/> Payment - Payroll	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<input checked="" type="checkbox"/> Common Approver (*)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

(*) Denotes the administrative features.

- Select required feature and channel by clicking on the relevant radio button(s) and select **Continue** to proceed to step 4.



Permissions may also be restricted by channels whereby a user may be granted permissions on one channel only. E.g. Permissions to approve transactions on Web only. Please see Appendix E for description of Permission Templates.

Step 4: Confirm

Permissions Configuration

Users to whom permissions will be assigned

Username	Name	Last Name	User Type
Danelle	Danelle	Test	Administrator
Greg	Greg	Test	Basic

Products to which permissions will be assigned

Savings Account

{Alias} xxxxxxxx

Features that will be enabled

Feature	SMS	Messenger	Apps	Banking Web	
(*) Administrative feature. Administrative features will not be removed from administrators even if "Replace Existing Permissions" option has been checked.					
Account - Details	✓	✓	✓	✓	
Account - Statements			✓	✓	
Payment - Loan History			✓	✓	
Payment - Payroll				✓	
Payment - Payroll History			✓	✓	
Payment - Your Loan		✓	✓	✓	

Return Cancel **Save**

This step allows the user to review/validate the information entered in the previous step, before submitting the changes.

Once the information has been verified select Save to proceed.

To go back to the previous step to edit transaction select Return

To cancel transaction request select Cancel

Approval Schemes

Approval Schemes (Overview)

Approval schemes outline which users have the authorisation to approve transactions on a Business Site. Schemes comprise the scope, as well as the users assigned to the scope and their authorisation privileges.

Approval Schemes are categorised as follows:

1. Non-Monetary Schemes

- These schemes comprise:
- (1) A function or permission
 - (2) The Users authorised to approve the process
 - (3) The Approval Percentages.

2. Monetary Schemes

- These schemes comprise:
- (1) A function or permission
 - (2) The Users authorised to approve the process
 - (3) The Approval Percentages.
 - (4) Transaction Limits

Key Elements of Approval Schemes

-  Scope (Permissions + Users)
-  Approval Percentages
-  Approval Limits (Monetary Approval Schemes only)

Scope (Permissions and Users)

RepublicOnline has an established list of permissions, that govern every potential action or transaction on the system. The Company's Administrator is responsible for creating the users and assigning them the relevant permissions. In the same way, users who are tasked with the responsibility of approving processes or transactions, must also be granted the permission to approve.



Users who are required to approve must be granted the following permissions

1. Common Approver: this permission enables the approval rights
2. Administration-Pending Approvals: this permission allows users to access the pending approvals page.

Approval Percentages

All approval schemes contain approval percentages. These define the percentage of approval that the assigned users have access to approve, for the particular functionality or transaction.

Example:

Edit User Profile: User A – 50%

User B – 50%

User C – 100%

In this scenario, the process can be approved by either *User A*, *B* or *C*. *User C* has 100% approval and can therefore approve alone. However, *Users A* and *B* are assigned 50% approval. This means that if *User A* approves the transaction, it will only be 50% approved. In this case, the request will remain “Pending Approval” until *User B* or *C* approves it.

All transactions require 100% approval. In this example, *Users A* and *B* may approve together or, they may each approve with *User C*. The requirement is for a minimum of 100% but, the system does not prevent users if their combined approval percentage exceeds 100%.



All approval schemes must reach 100% for the scheme to be complete.

Example:

Approval Configurations without Amount Limit			
User Name	Complete Name	Percentage	⊕ Add User
melr	melissa ramnarine	50	⊗
Alicia	Alicia Kurbanali	50	⊗
Danelle	Danelle Test	100	⊗
Total Percentage		200%	
		Reset	Cancel Confirm

Approval Limits

When creating Monetary Approval Schemes, the Administrator has two options;

- He/she may create the scheme "Without Amount Limit", whereby all users assigned to the scheme may authorise transactions up to any amount

OR

- The scheme may be created where the assigned approvers may only approve up to a pre-set limit

Example 1:

Scheme X: Transfer of funds from Corporate Account 1

Limit: \$50,000

User A – 50%

User B – 50%

User C – 100%

In this example, the users have authority to approve the transfer of funds from Account 1 up to \$50,000. If the transfer exceeds this limit, these three users would not be able to approve it.



One user may be assigned to multiple schemes with varying configurations and limits.

Example 2:

Scheme Y: Transfer of funds from Corporate Account 2

Limit: -

User A – 50%

User B – 50%

User C – 100%

In this case, we see that the same users have the authority to approve the transfer of funds from Account 2 up to any amount, as a limit was not defined in this scenario.



One account may be assigned to multiple schemes with varying configurations and limits.

Example 3:

Scheme Z: Transfer of funds from Corporate Account 1

Limit: -

User A – 25%
100%

User B – 25%

User C – 50%

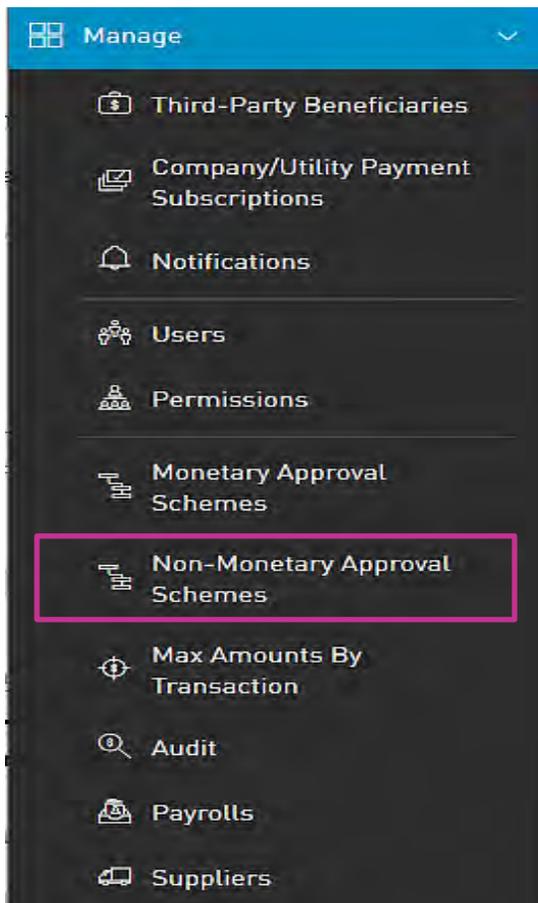
User D –

This scenario is an example of how the same users may belong to multiple schemes involving the same account. In example 1, Users A and B could authorise up to 50% of transfers from Account 1, up to \$50,000. In Scheme 3, no limit was set. Therefore, if there are any fund transfers from Corporate Account 1 exceeding \$50,000, the same users may authorise, but their approval percentages in this case, are different.

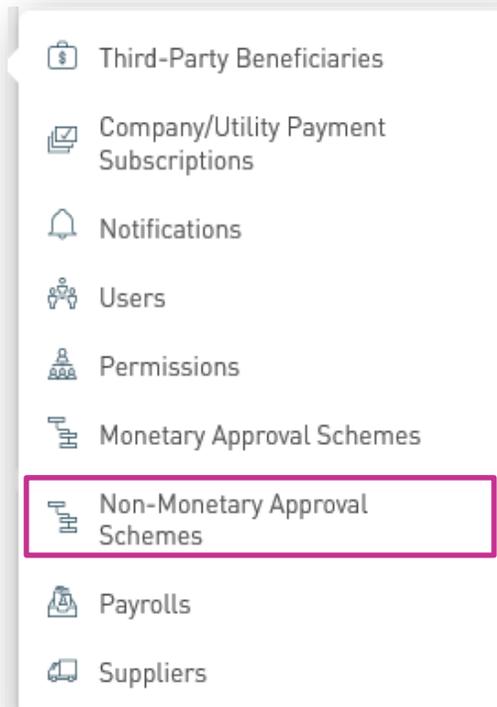
	<i>Scheme X</i>	<i>Scheme Z</i>
User A	50% approval up to \$50,000	25% approval; unlimited
User B	50% approval up to \$50,000	25% approval; unlimited
User C	100% approval up to \$50,000	50% approval; unlimited

How to create a Non-Monetary Approval Scheme?

To access this page select the Non-Monetary Approval Schemes option under the Manage section of either menu.



OR



Only the users assigned the relevant permissions will be able to access to the Non-Monetary Approval Schemes feature. (Refer to Appendix for list of Permissions)

The Non- Monetary Approval Schemes Page.

This page displays all existing Non-Monetary Approval Schemes.

The screenshot displays the 'Non-Monetary Approval Schemes' page in the Republic Online system. The page is divided into a header, a sidebar, and a main content area. The header includes the Republic Online logo and navigation links for 'TEST ACCOUNT' and 'Logout'. The sidebar contains icons for 'Home', 'My Products', 'Transfer', 'Pay', 'Service Request', 'Manage', and 'Pending Approvals'. The main content area is titled 'Non-Monetary Approval Schemes' and shows a list of schemes under the 'Administration' feature. A red box highlights the 'Configure New Scheme' link in the top right corner. Another red box highlights the 'Show More' link at the bottom of the list.

Select the [Configure New Scheme](#) link to create a new approval scheme.

Step 1: Select Feature

The screenshot displays the 'Configure New Approval Scheme' page in the RepublicOnline system. The page is titled 'Step 1 of 3: Scope Selection'. A dropdown menu is set to 'All Features'. Below this, there is a list of features with radio buttons for selection:

- Feature
- Account - Stop Cheque
- Non Monetary Requests
- Card - Block Cards

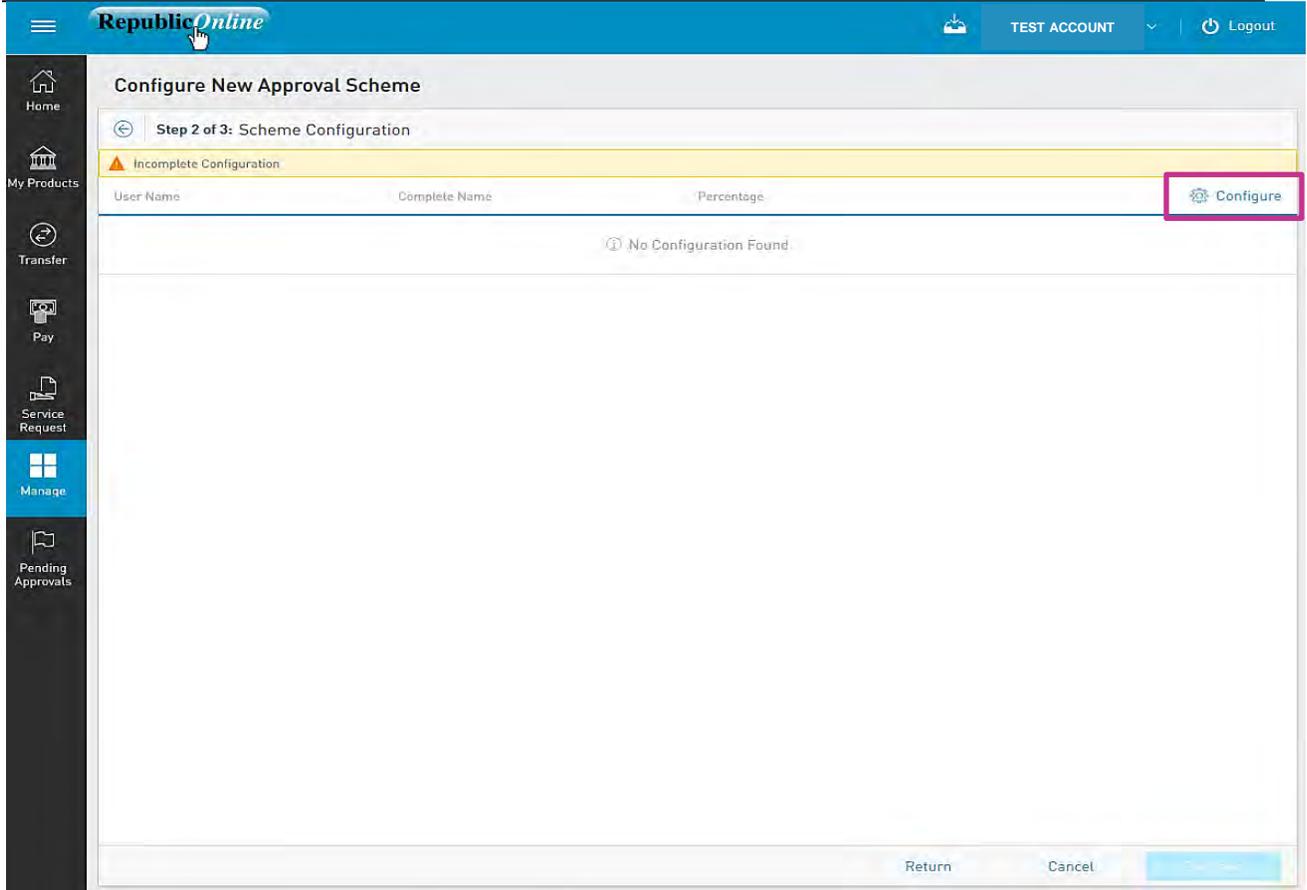
At the bottom right of the form, there are two buttons: 'Cancel' and 'Continue'. A callout box labeled 'Select Continue' has a dashed arrow pointing to the 'Continue' button, which is highlighted with a red border.

Select the required feature by ticking the radio button.

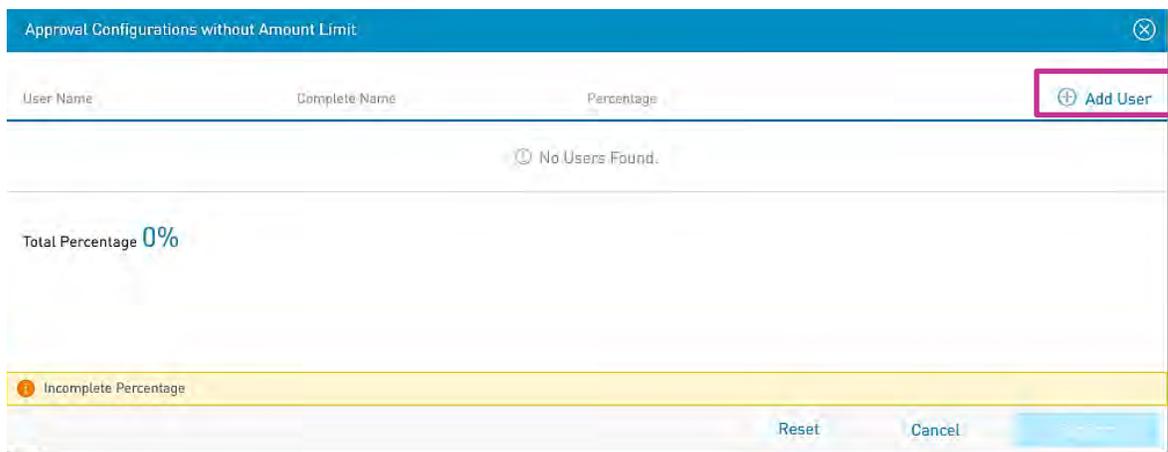
Select **Continue** to proceed or **Cancel** to cancel the request if required.

Step 2: Configure New Approval Scheme

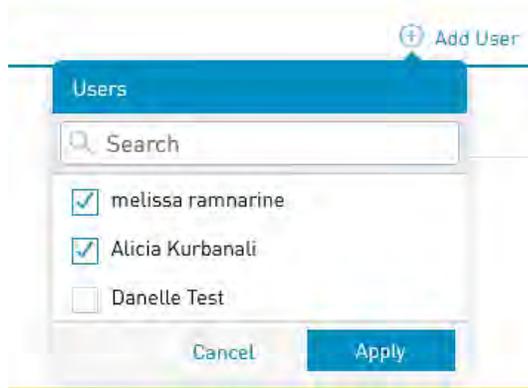
- Click on the  **Configure** link to configure the Approval Scheme.



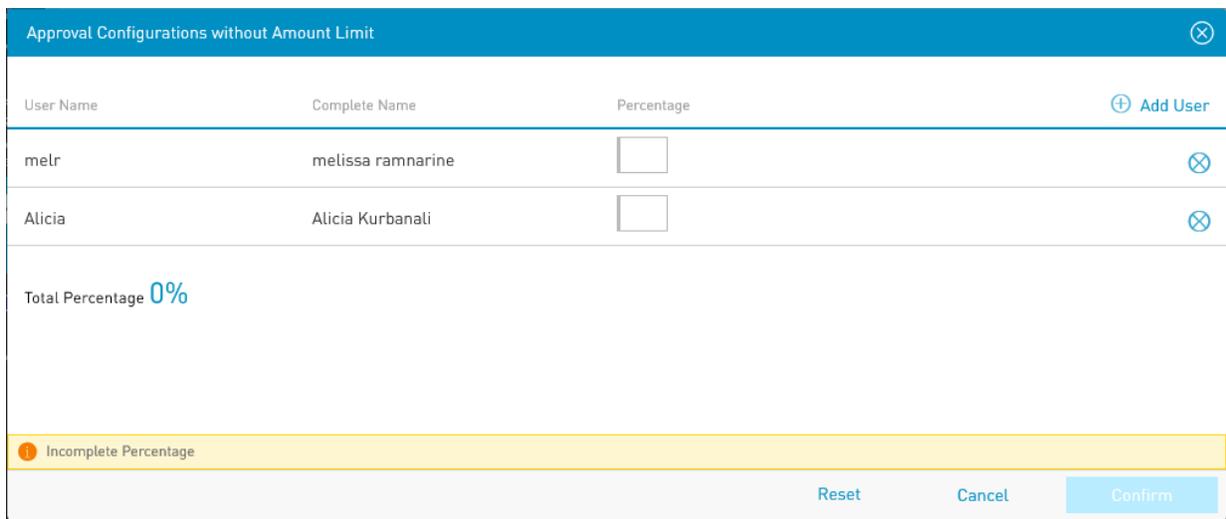
- Click on the [+ Add User](#) link to add users to the scheme.



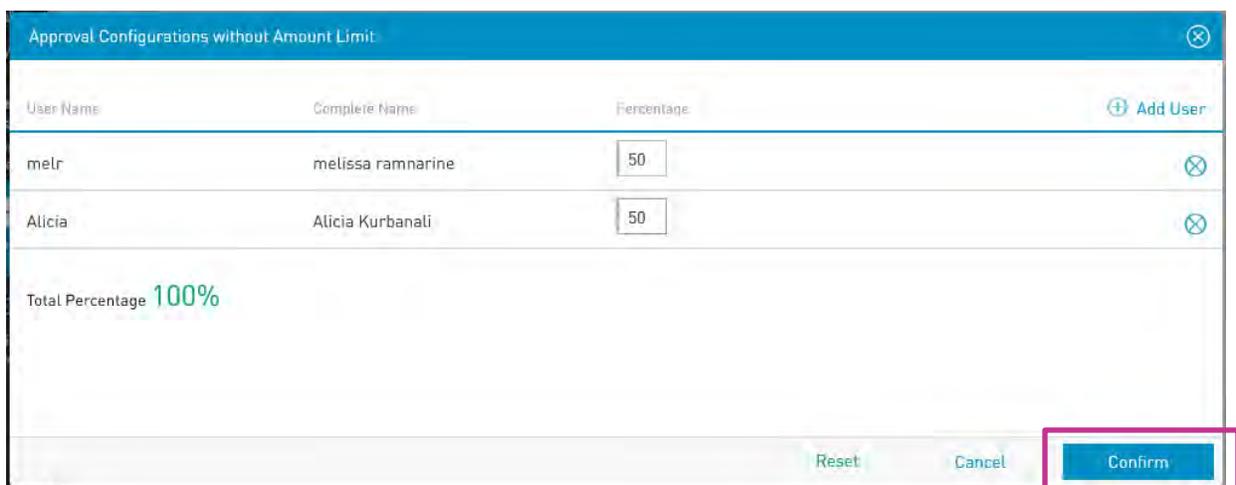
- Select the users to be added by clicking on the radio buttons.



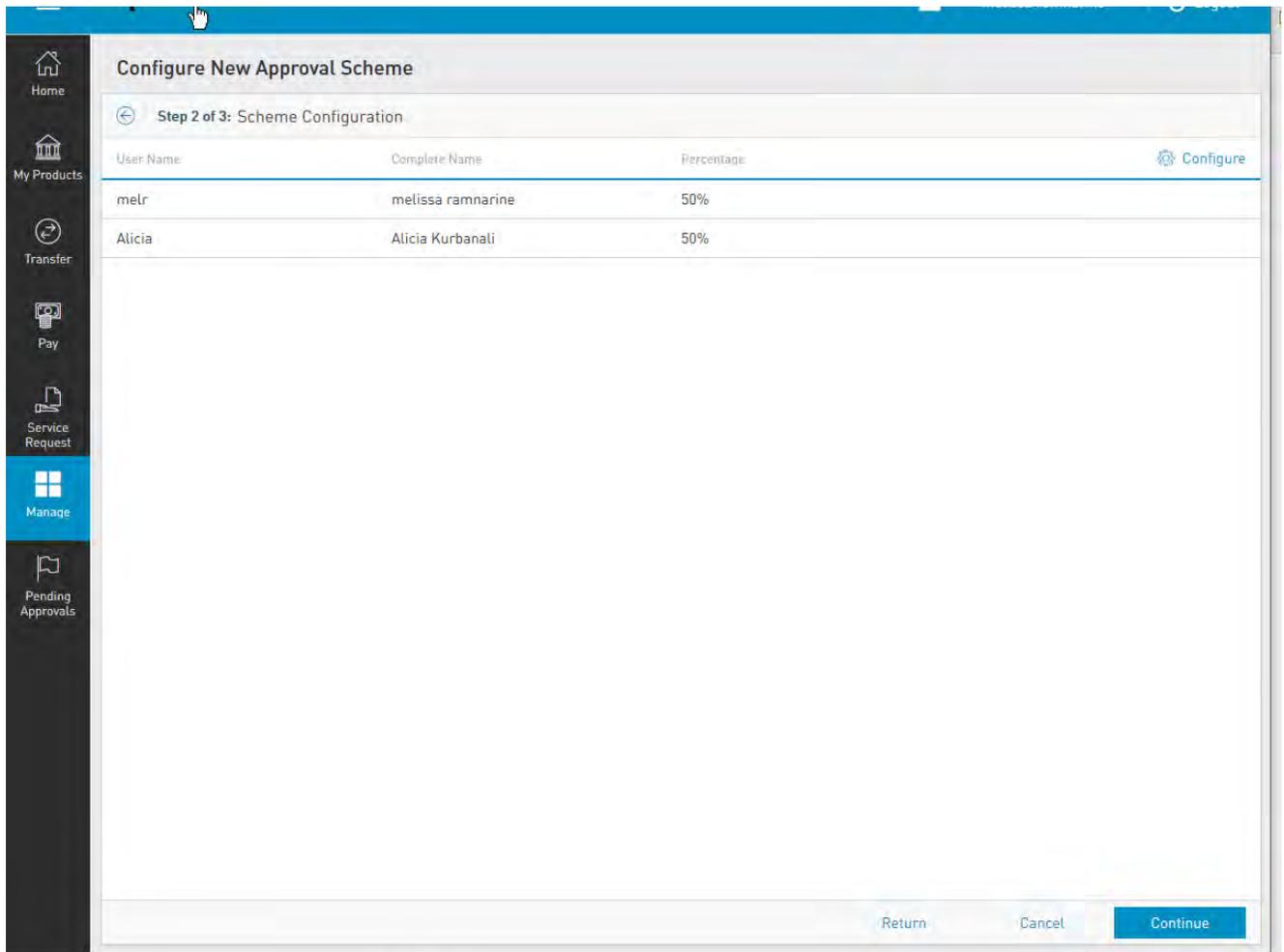
- Input the approval percentages required.



- Click on Confirm to proceed.



This completes the configuration process of the non-monetary approval scheme. The user will be redirected to the Scheme Configuration screen.



User Name	Complete Name	Percentage	Configure
melr	melissa ramnarine	50%	
Alicia	Alicia Kurbanali	50%	

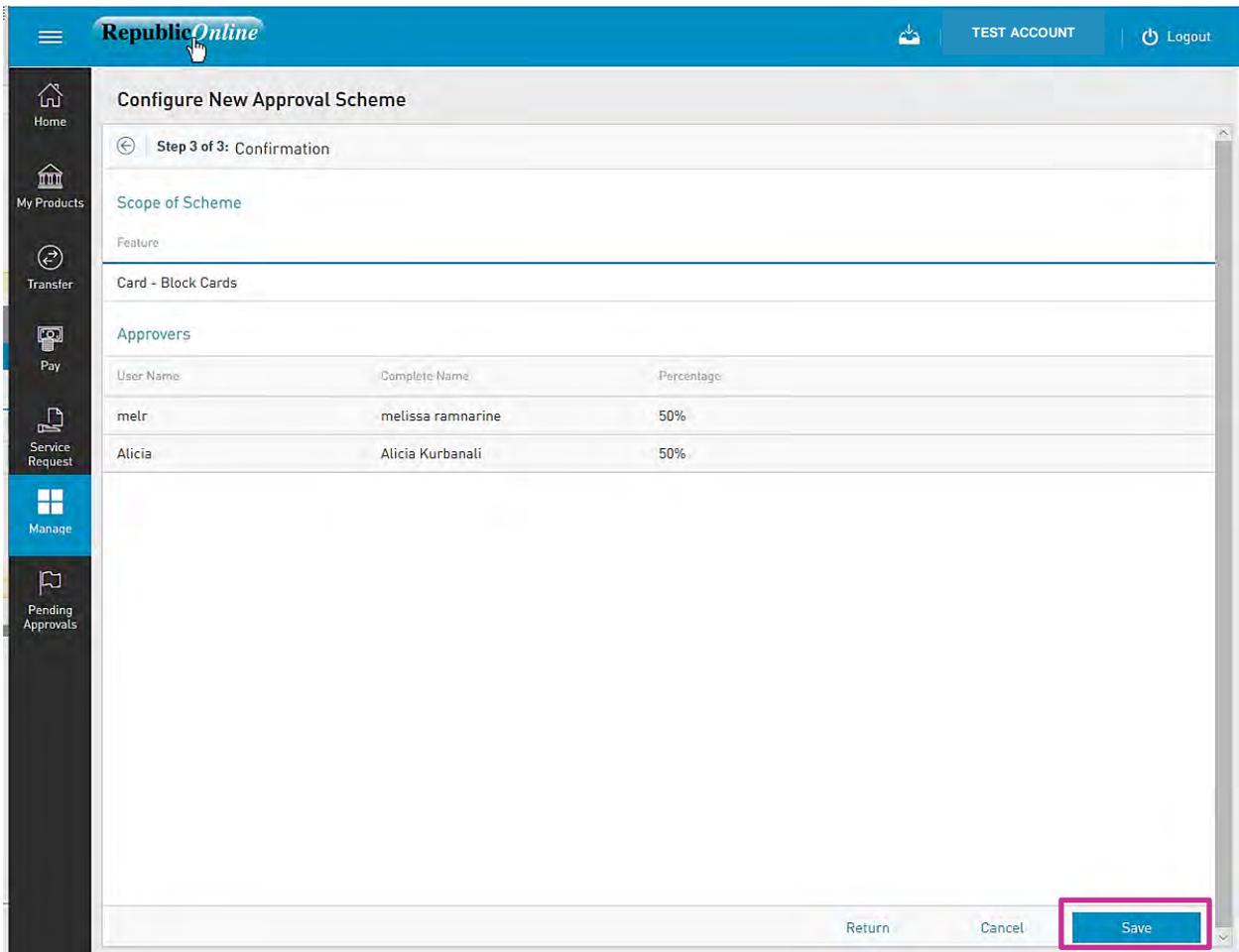


The available actions are:

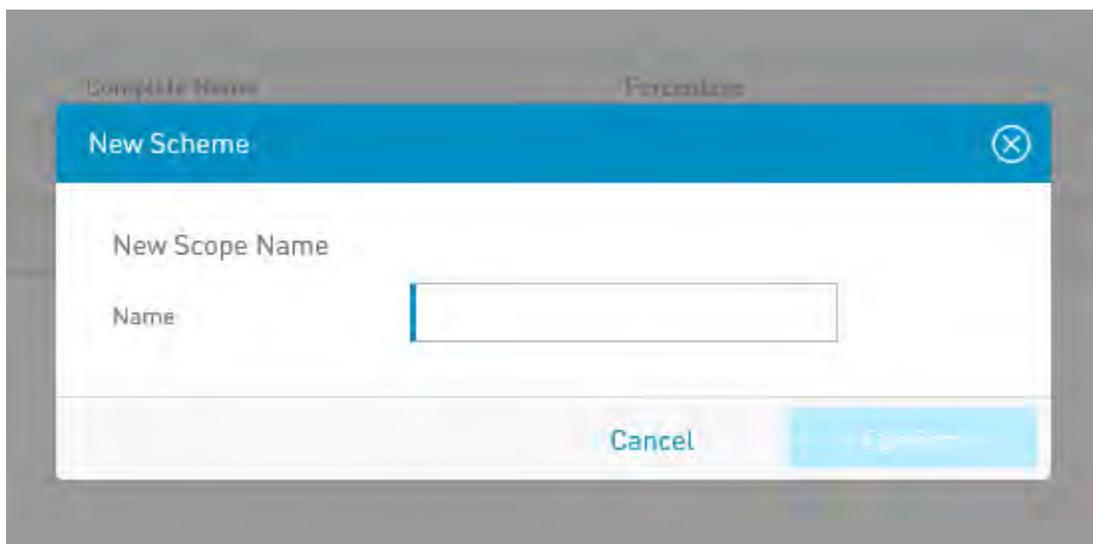
- **Continue** : to confirm the date and proceed to the next step.
- **Cancel** : to cancel application.
-  or **Return** : to return to the previous step

Step 3: Confirm New Approval Scheme

- Click Save to proceed.

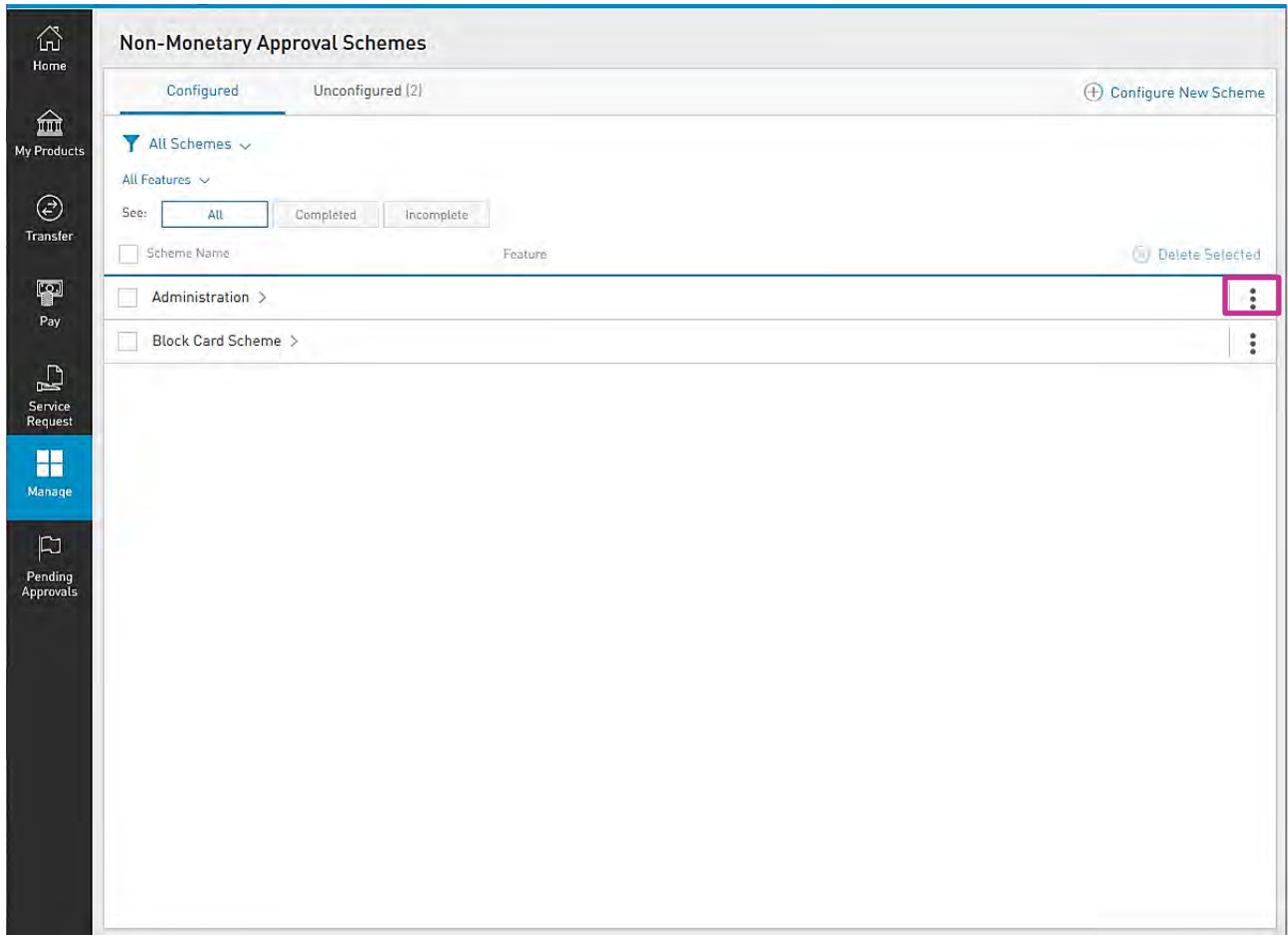


- Enter a name for the new scheme in the space provided.



This step completes the process for creating a New Non-Monetary Approval Scheme.

Once the scheme is saved the user will be redirected to the Non-Monetary Approval Schemes page where the new scheme will be listed.

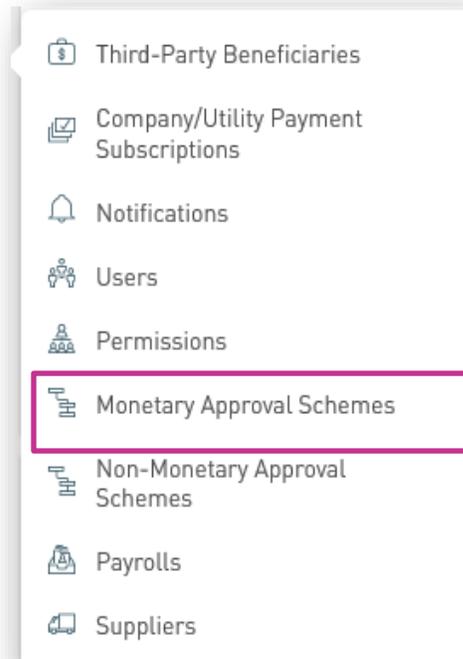
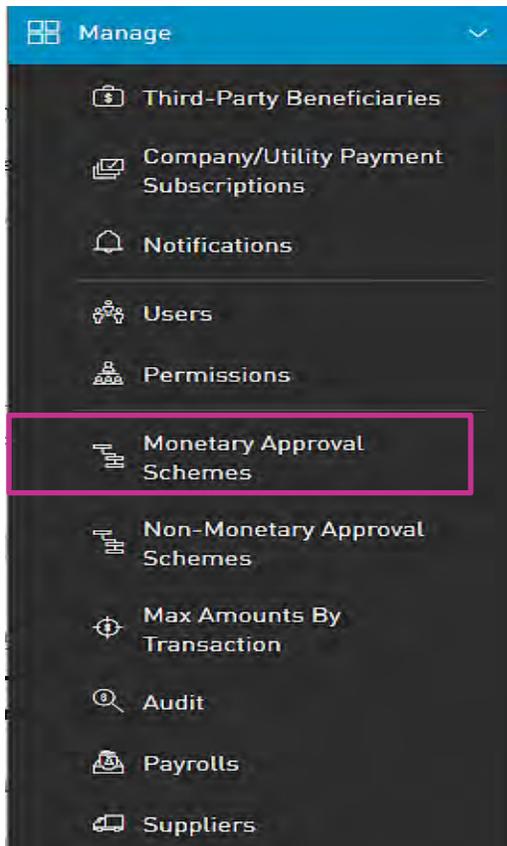


From the page the user may also edit and delete selected approval schemes via the contextual menu of the relevant scheme.



How to create a Monetary Approval Scheme?

To access this page select the Monetary Approval Schemes option under the Manage section of either menu.



OR



Only the users assigned the relevant permissions will be able to access to the Non-Monetary Approval Schemes feature. (Refer to Appendix for list of Permissions)

The Monetary Approval Schemes Page.

This page displays all existing Monetary Approval Schemes.

The screenshot displays the 'Monetary Approval Schemes' page in the Republic Online interface. The page is divided into a left-hand navigation menu and a main content area. The navigation menu includes options for Home, My Products, Transfer, Pay, Service Request, Manage, and Pending Approvals. The main content area is titled 'Monetary Approval Schemes' and features two tabs: 'Configured' and 'Unconfigured (10)'. A red box highlights the 'Configure New Scheme' button in the top right corner of the main content area. Below the tabs, there are filters for 'All Schemes', 'All Features', and 'All Products'. A table with columns for 'Scheme Name', 'Feature', and 'Products' is visible, with a 'Payroll 1' entry. A 'Delete Selected' button is also present.

Select the [+ Configure New Scheme](#) link to create a new approval scheme.

Step 1: Select Scope



Feature + Product = Scope

Feature	Product
<input checked="" type="checkbox"/> Payment - Your Credit Card	Savings Account
<input checked="" type="checkbox"/> Payment - Your Loan	Savings Account
<input type="checkbox"/> Payment - Company/Utility Payments	Savings Account
<input type="checkbox"/> Payment - Suppliers	Savings Account
<input type="checkbox"/> Transfer - International Bank Account	Savings Account

Select the required feature by ticking the radio button.

Select **Continue** to proceed or **Cancel** to cancel the request if required.

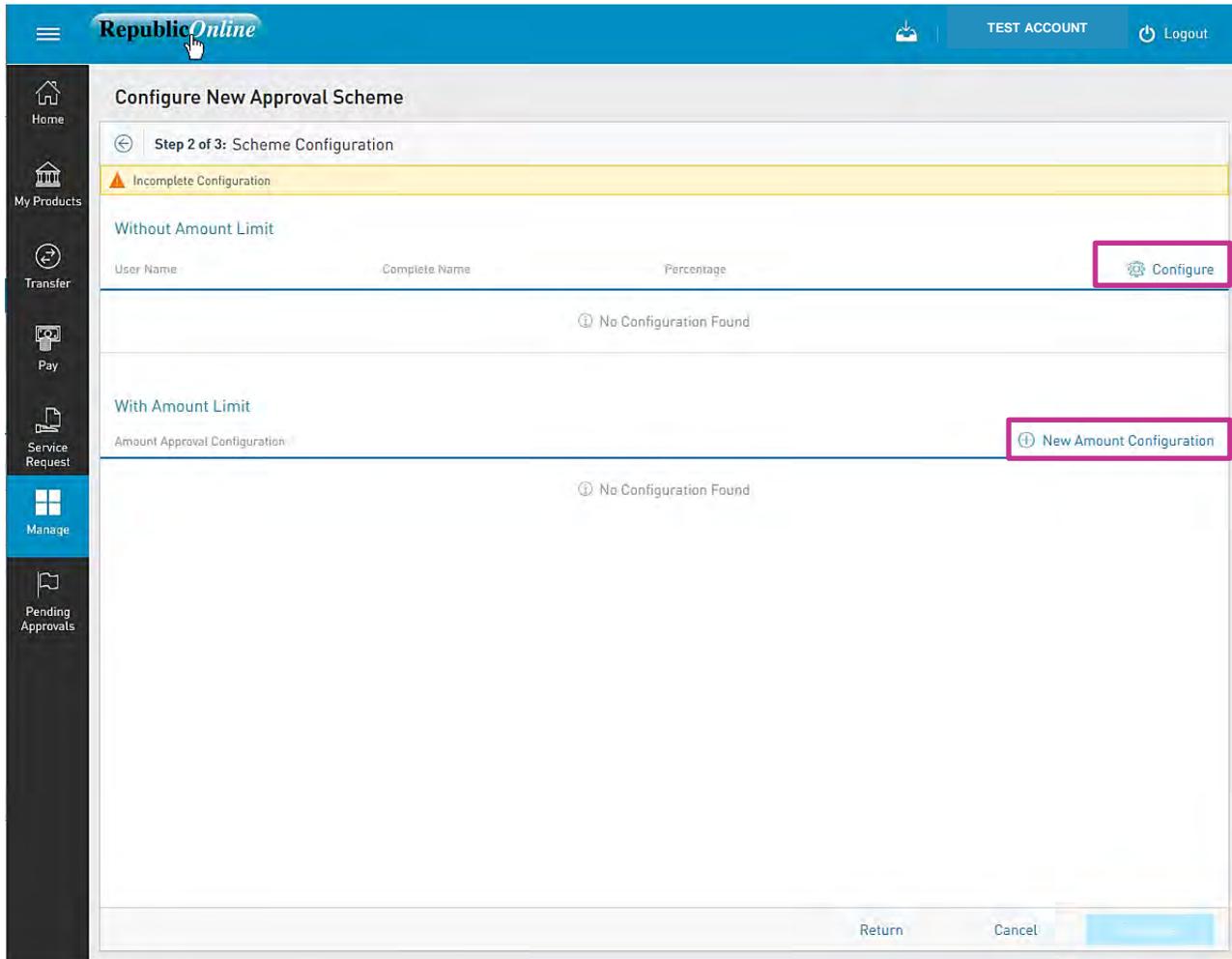


The product attached to the scope will serve as the debit account in the scheme.

Step 2: Configure New Approval Scheme

Here there are two options:

- Click on the  [Configure](#) link to configure a new approval scheme without an amount limit.
- Click on the  [New Amount Configuration](#) link to configure a new scheme with an amount limit.



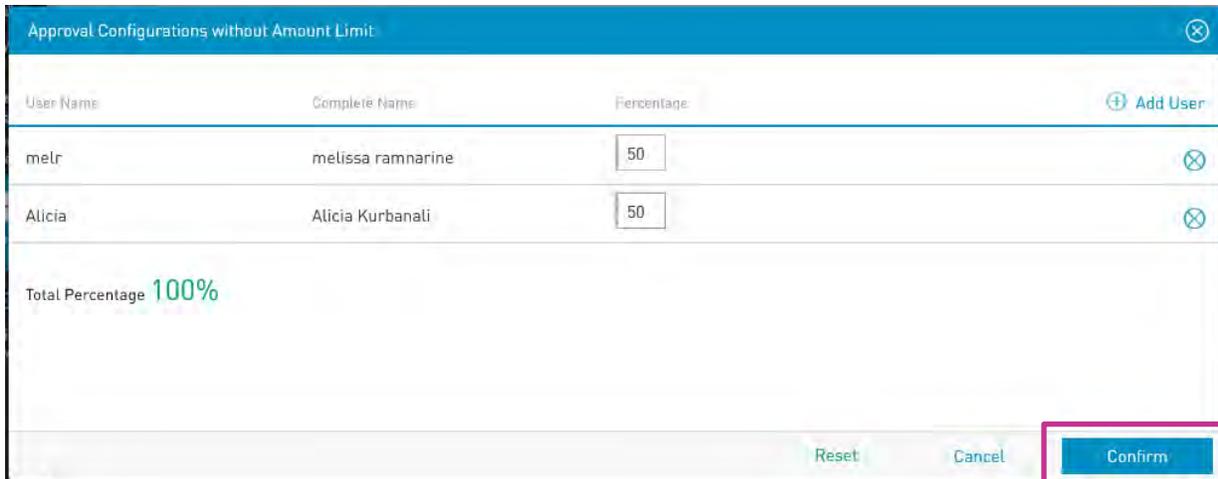
Without Amount Limit

- Click on the  **Add User** link to add users to the scheme.

- Select the users to be added by clicking on the radio buttons.

- Input the approval percentages required.

- Click on Confirm to proceed.



Approval Configurations without Amount Limit

User Name	Complete Name	Percentage	
melr	melissa ramnarine	50	⊗
Alicia	Alicia Kurbanali	50	⊗

Total Percentage **100%**

Reset Cancel **Confirm**

This completes the configuration process of the monetary approval scheme with no amount limit. The user will be redirected to the Scheme Configuration screen.

With Amount Limit

- Insert Amount Limit in the space provided.
- Click on the [+ Add User](#) link to add users to the scheme.

The screenshot shows a web form titled "Approval Configurations with Amount Limit". At the top, there is a "Limit Amount" section with a dropdown menu set to "USD" and a text input field labeled "Insert Amount". Below this is a table with columns for "User Name", "Complete Name", and "Percentage". An "Add User" link with a plus icon is located in the top right corner of the table area. The table currently contains the message "No Users Found.". Below the table, it displays "Total Percentage 0%". At the bottom of the form, there is a yellow warning banner that says "Incomplete Percentage". At the very bottom, there are "Reset" and "Cancel" buttons.

- Select the users to be added by clicking on the radio buttons.

The screenshot shows a "Users" selection dialog box. It has a search bar at the top. Below the search bar, there is a list of three users: "melissa ramnarine", "Alicia Kurbanali", and "Danelle Test". Each user name is preceded by a checked checkbox. At the bottom of the dialog, there are "Cancel" and "Apply" buttons.

- Input the approval percentages required.

Approval Configurations with Amount Limit

Limit Amount
XCD 50,000.00

User Name	Complete Name	Percentage	
Alicia	Alicia Kurbanali	50	⊗
Danelle	Danelle Test	50	⊗

Total Percentage 100%

Reset Cancel **Confirm**

- Click on Confirm to proceed.

This completes the configuration process of the monetary approval scheme with an amount limit. The user will be redirected to the Scheme Configuration screen.

The screenshot shows the 'Configure New Approval Scheme' page in the Republic Online system. The page is titled 'Step 2 of 3: Scheme Configuration'. It features a sidebar on the left with navigation options: Home, My Products, Transfer, Pay, Service Request, Manage, and Pending Approvals. The main content area is divided into two sections: 'Without Amount Limit' and 'With Amount Limit'. The 'Without Amount Limit' section has a table with columns for 'User Name', 'Complete Name', and 'Percentage', and a 'Configure' button. Below this table, a message states 'No Configuration Found'. The 'With Amount Limit' section has a sub-section 'Amount Approval Configuration' with a 'New Amount Configuration' button. Below this, there is a text input field containing 'Until XCD 50,000.00' and edit/delete icons. At the bottom of the page, there are three buttons: 'Return', 'Cancel', and 'Continue'.

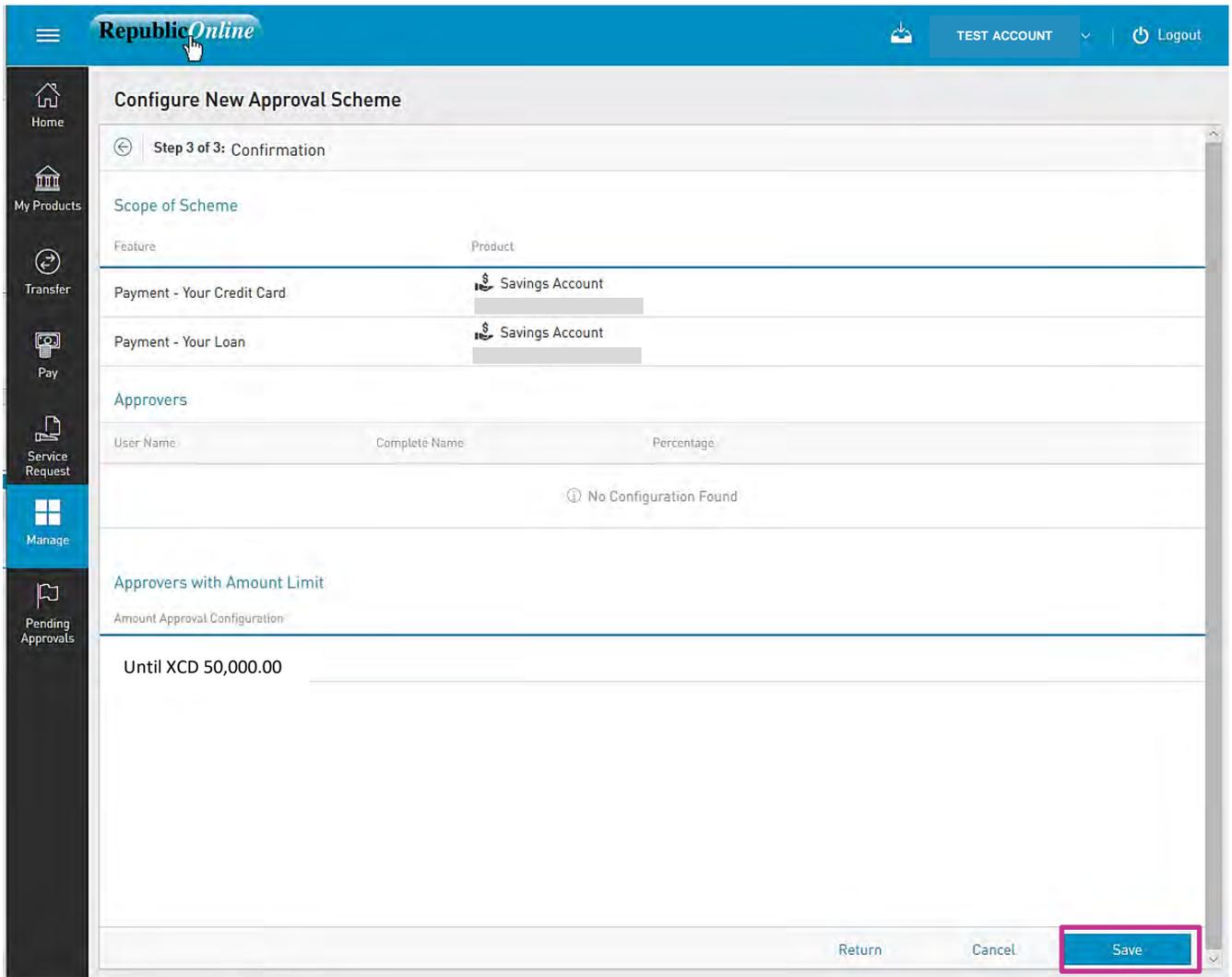


The available actions are:

- **Continue** : to confirm the date and proceed to the next step.
- **Cancel** : to cancel application.
-  or **Return** : to return to the previous step

Step 3: Confirm New Approval Scheme

- Click Save to proceed.

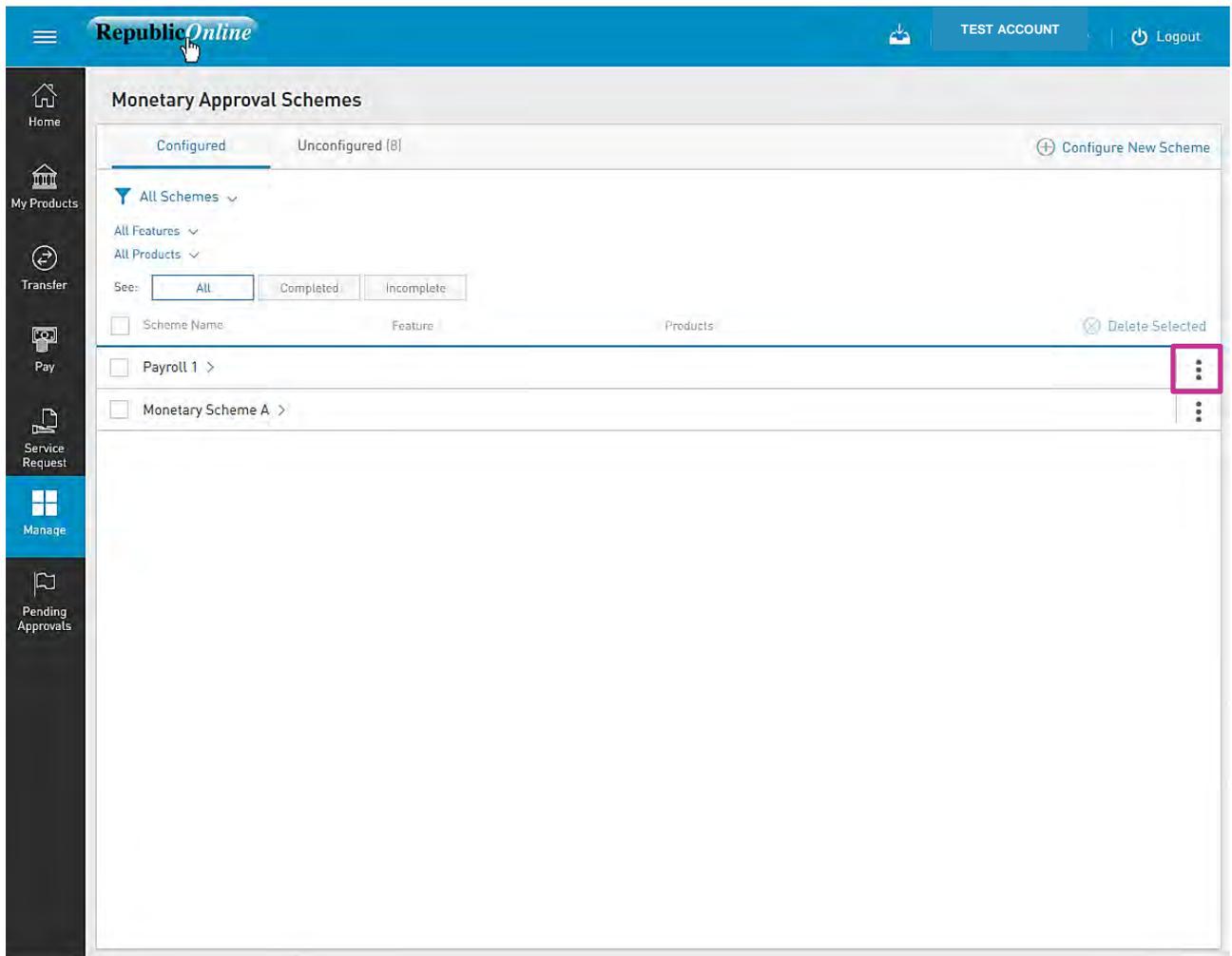


- Enter a name for the new scheme in the space provided.

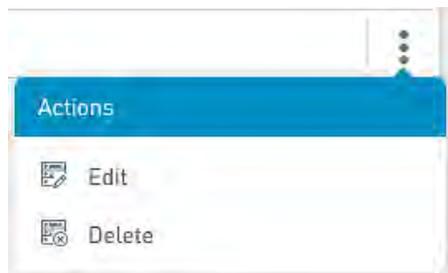


This step completes the process for creating a New Non-Monetary Approval Scheme.

Once the scheme is saved the user will be redirected to the Non-Monetary Approval Schemes page where the new scheme will be listed.



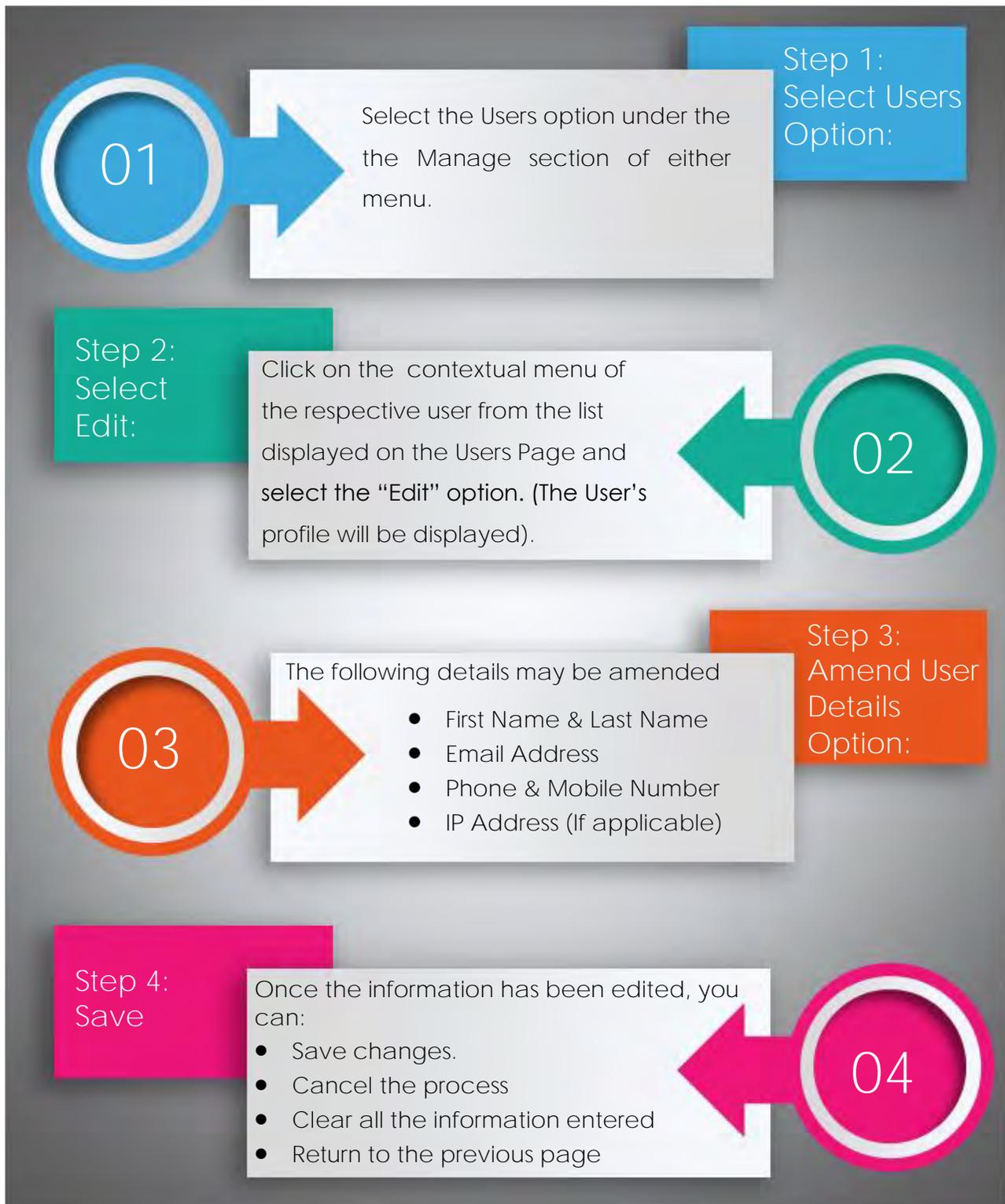
From the page the user may also edit and delete selected approval schemes via the contextual menu of the relevant scheme.



How to Edit a User?

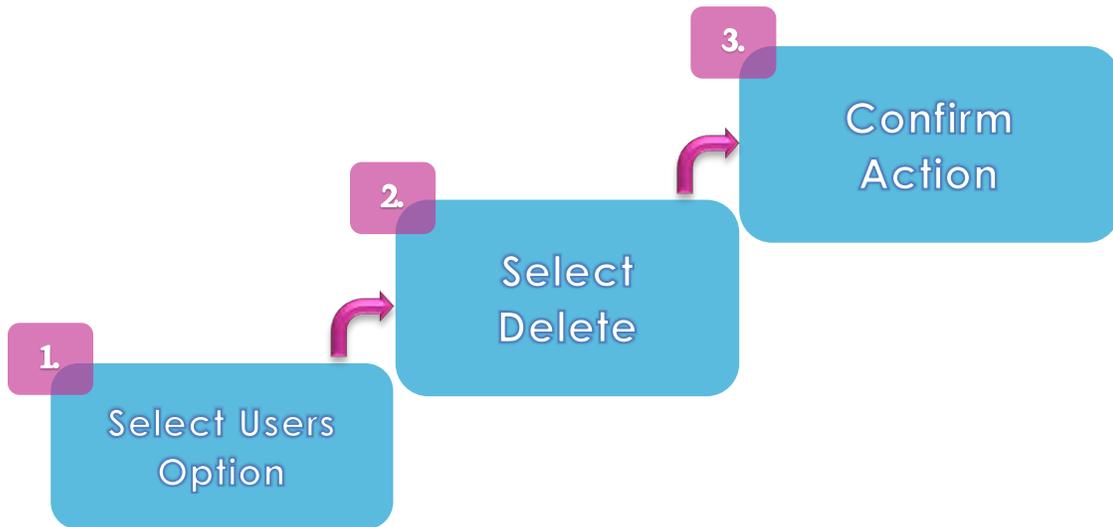
There may be instances where a user's profile details need to be updated.

The process to edit a user's profile entails 4 steps as follows:



How to Delete a User?

The process to edit a user's profile entails 3 steps as follows:

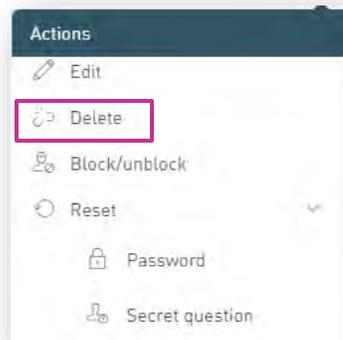


Step 1: Select Users Option:

Select the Users option under the the Manage section of either menu.

Step 2: Select Delete

Click on the  contextual menu of the respective user from the list displayed on the Users Page and select the "Delete" option.



Step 3: Confirm Action

When this option is selected, a message box will appear, asking the Administrator to confirm the action. Select Confirm to proceed.

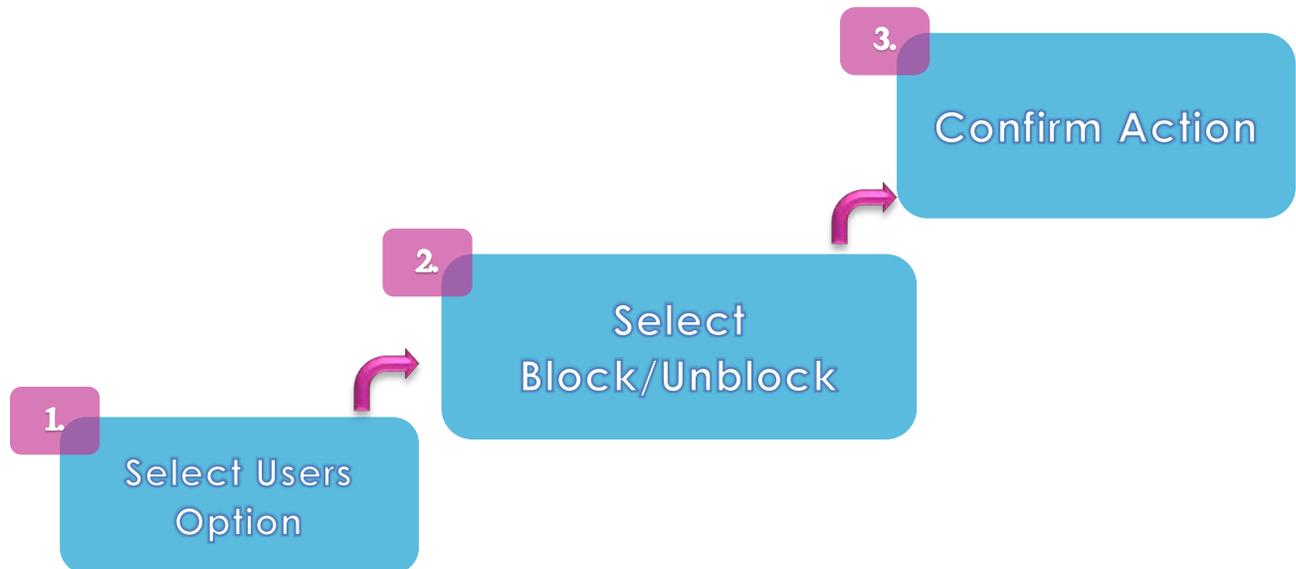


- **Only the Site Administrator, or users assigned the permission “Administration-Users” will be able to delete users.**
- The Site Administrator cannot delete his/her own profile.
- A user whose profile has pending changes cannot be deleted.
- A company must always have at least one (1) Site Administrator. Therefore, the Site Administrator cannot be deleted unless another one exists for the Company.

How to Block/Unblock a User?

The block and/or unblock feature is used to enable or disable a user's access when required.

The process to edit a user's profile entails 3 steps as follows:



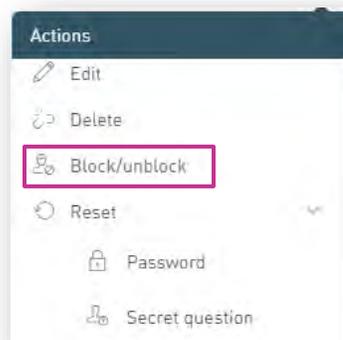
Step 1: Select Users Option:

Select the Users option under the the Manage section of either menu.

Step 2: Select Block/Unblock Option:

Click on the  contextual menu of the respective user from the list displayed on the Users

Page and select the "Block/Unblock" option.



Step 3: Confirm Action

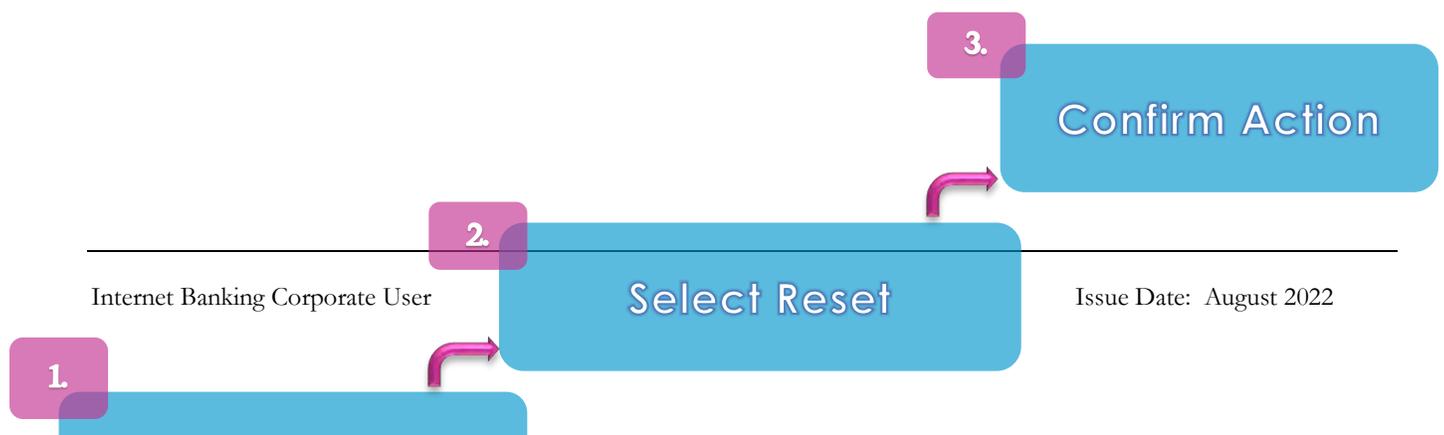
When this option is selected, a message box will appear, asking the Administrator to confirm the action. Select Confirm to proceed.



- An administrator can only unblock a user that was blocked by themselves or another company user.
- A user whose profile has pending changes cannot be blocked/unblocked
- A user that was blocked by the Bank cannot be unblocked by the company
- A user that was blocked by the company cannot be unblocked by a Bank operator
- A user blocked by security device cannot be unblocked by a company user.

How to Reset a User?

A Company Administrator may reset Users' Passwords and/ or Secret Question if required. The process to reset a user's profile entails 3 steps as follows:

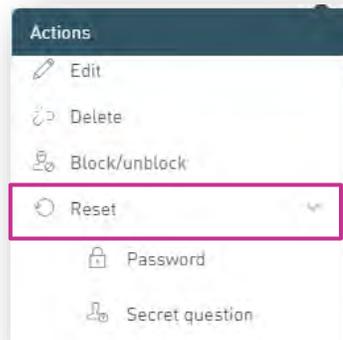


Step 1: Select Users Option:

Select the Users option under the the Manage section of either menu.

Step 2: Select Reset Option:

Click on the  contextual menu of the respective user from the list displayed on the Users Page. Click on the  icon to open the "Reset" options and select the option that needs to be reset (Password or Secret Question).



Step 3: Confirm Action:

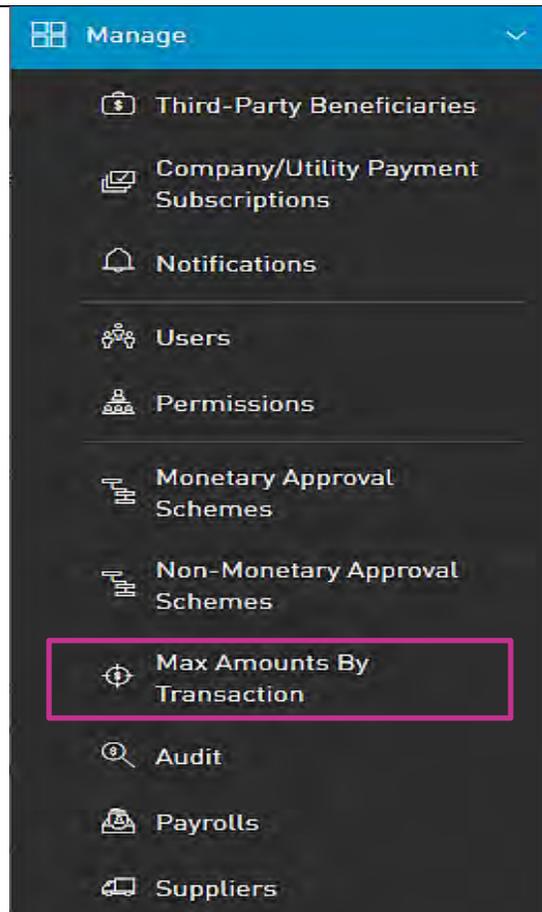
When the reset option is selected, a message box will appear, asking the Administrator to confirm the action. Select Confirm to proceed.

For Password Resets: An email will be sent to the user with a new password, which they will be required to change at their next login.

For the Resetting of the Secret Question: The user will be prompted to enter a new question and answer at their next login.

Max Amount By Transaction

To access this Transaction Limits feature select the Max Amounts by Transaction option under the the Manage section of the Main menu.



Only the users assigned the relevant permissions will be able to access to the Transaction Limits feature. (Refer to Appendix for list of Permissions)

Daily Transaction Amount Limits Page

This page displays the master list of the daily transaction limits for the Business Site.

- To Edit this list, click on the Edit button at the bottom of the page.

The screenshot shows the RepublicOnline interface. At the top, there is a blue header with the RepublicOnline logo, a 'TEST ACCOUNT' dropdown menu, and a 'Logout' button. On the left side, there is a dark sidebar with navigation icons for Home, My Products, Transfer, Pay, Service Request, Manage, and Pending Approvals. The main content area is titled 'Daily Transaction Amount Limits' and contains a table with the following data:

Transaction Type	Max Daily Amounts (USD)
Between Own Account Transfer	999,999,999.00
Company/Utility Payments	9,174.00
International Bank Account Transfer	9,174.00
Load Third-Party VTM Card	5,000.00
Own Credit Card Payment	9,174.00
Own Loan Payments	9,174.00
Payroll Payments	9,174.00
Republic Bank Credit Card Payment	9,174.00
Suppliers Payment	9,174.00
Third-Party Local Bank Account Transfer	9,174.00
Third-Party Republic Bank Account Transfer	9,174.00

At the bottom right of the table, there is a blue 'Edit' button highlighted with a red rectangle.

- Edit the amount in the relevant fields and click Save to proceed.

The screenshot shows the 'Edit Daily Transaction Amount Limits' page in the Republic Online system. The page features a blue header with the Republic Online logo and navigation options like 'TEST ACCOUNT' and 'Logout'. A left sidebar contains icons for Home, My Products, Transfer, Pay, Service Request, Manage, and Pending Approvals. The main content area lists various transaction types with input fields for limits and their maximum values. A 'Save' button is highlighted with a red box at the bottom right.

Transaction Type	Current Limit	Max Value
Between Own Account Transfer	999,999,999.00	999,999,999.00
Company/Utility Payments	9,174.00	9,174.00
International Bank Account Transfer	9,174.00	9,174.00
Load Third-Party VTM Card	5,000.00	5,000.00
Own Credit Card Payment	9,174.00	9,174.00
Own Loan Payments	9,174.00	9,174.00
Payroll Payments	9,174.00	9,174.00
Republic Bank Credit Card Payment	9,174.00	9,174.00
Suppliers Payment	9,174.00	9,174.00
Third-Party Local Bank Account Transfer	5000	9,174.00
Third-Party Republic Bank Account Transfer	9,174.00	9,174.00

How to audit the business' online transactions?

Through the Audit feature, users can access the site's audit logs in a tabular format.



Only the users assigned the administrative permissions will have access to the Audit feature.

Filter

Contextual Menu

Date	Action	Result	User	Channel
18/09/2019 6:00 PM	Display Financial Status Information	Ok	melr	Banking Web
18/09/2019 6:00 PM	Feature Max Amounts	Ok	melr	Banking Web
18/09/2019 6:00 PM	Confirm Site Features Max Amounts	Ok	melr	Banking Web
18/09/2019 5:49 PM	Feature Max Amounts	Ok	melr	Banking Web
18/09/2019 5:46 PM	Internal Operation of the System	Ok	melr	Banking Web
18/09/2019 4:55 PM	Internal Operation of the System	Ok	melr	Banking Web
18/09/2019 4:47 PM	Internal Operation of the System	Ok	melr	Banking Web
18/09/2019 4:39 PM	Internal Operation of the System	Ok	melr	Banking Web
18/09/2019 4:25 PM	Internal Operation of the System	Ok	melr	Banking Web
18/09/2019 4:12 PM	Internal Operation of the System	Ok	melr	Banking Web

Show More

For each action or transaction, the following data is shown:

- Date
- Action
- Results
- User
- Channel

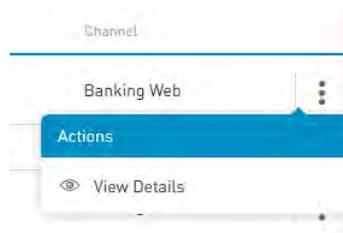
Filters

- Last 7 Days: enables filtering of logs by time period. Click the to change option.

- All Users: enables filtering of log by users. Click the  to change option.
- All Actions: enables filtering by logs by specific actions. Click the  to change option.
- Action Result: enables filtering by status of action. (All/OK/Error)
- All Channels: enables filtering by channel. Click the  to change option.

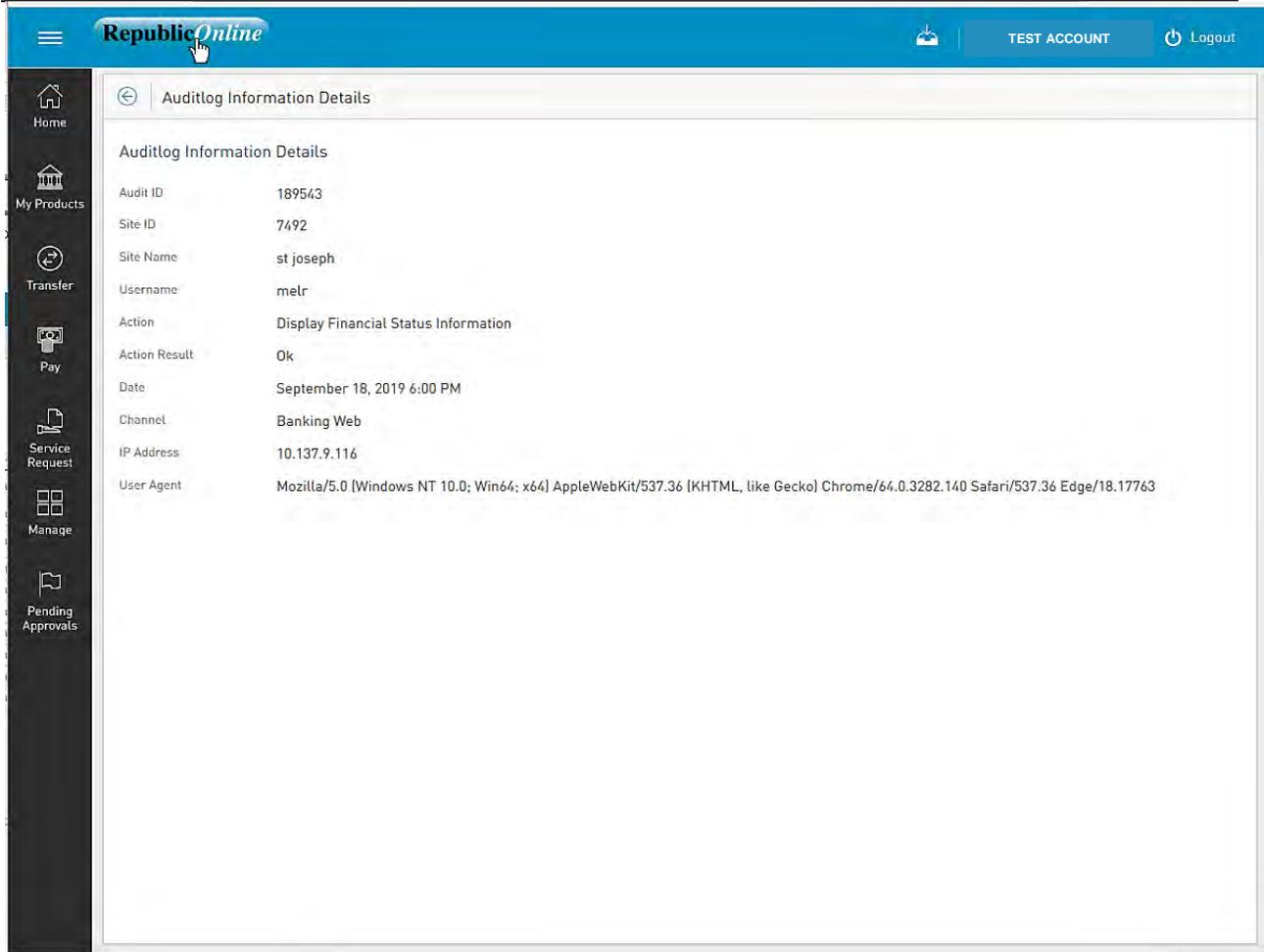
Contextual Menu

The menu on each log offers the View detail option only



The only action available for the Audit is the view detail access. No site user has permission to amend any detail on the audit log.

Auditlog Information Details Screen



The screenshot displays the 'Auditlog Information Details' page in the RepublicOnline interface. The page features a blue header with the 'RepublicOnline' logo and navigation links for 'TEST ACCOUNT' and 'Logout'. A dark sidebar on the left contains icons for 'Home', 'My Products', 'Transfer', 'Pay', 'Service Request', 'Manage', and 'Pending Approvals'. The main content area shows a table of audit log details for a specific action.

Auditlog Information Details	
Audit ID	189543
Site ID	7492
Site Name	st joseph
Username	melr
Action	Display Financial Status Information
Action Result	Ok
Date	September 18, 2019 6:00 PM
Channel	Banking Web
IP Address	10.137.9.116
User Agent	Mozilla/5.0 (Windows NT 10.0; Win64; x64) AppleWebKit/537.36 (KHTML, like Gecko) Chrome/64.0.3282.140 Safari/537.36 Edge/18.17763

For each different action the details displayed will vary. The general data shown is as follows:

- Audit ID
- Site ID
- Site Name
- Username
- Action
- Action Result
- Date
- Channel
- IP Address
- User Agent



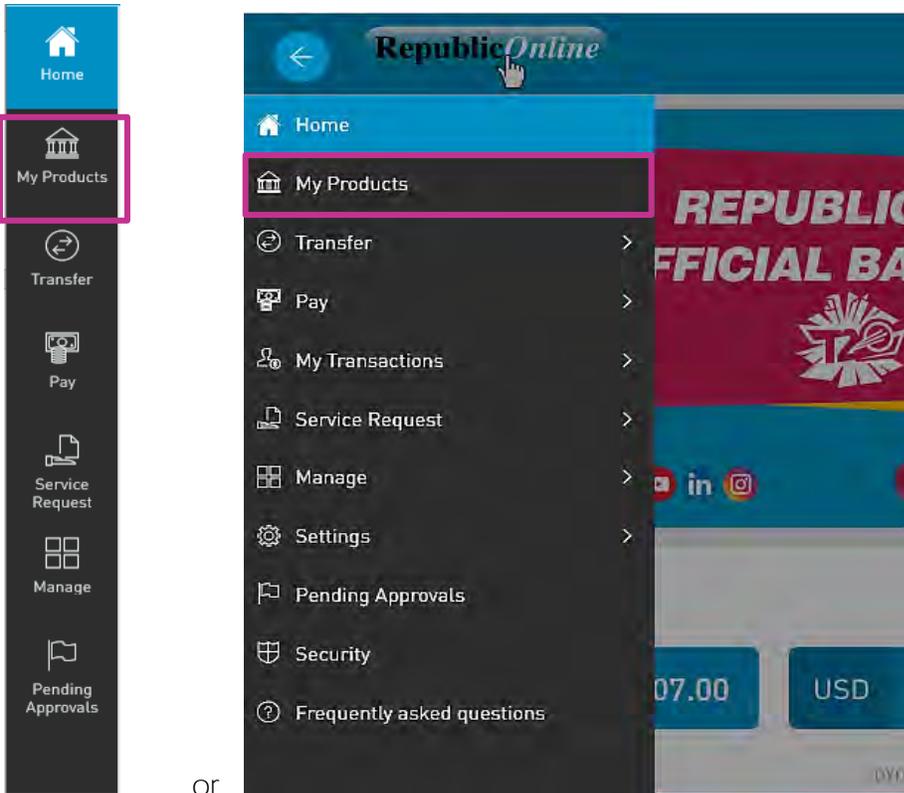
My Products

My Products Overview

The My Products feature accesses the Business' registered Republic Bank products. These include Chequing and Savings accounts, Credit and VTM Cards, Loans and Term Deposits.



Only the users assigned the permissions to access the Business' products will be able to view the My Products tab



The product list may be displayed in three different ways or views:

- Simple
- Combined
- Grouped

User can select the view according to their needs or preference.

The information displayed will vary, based on the view as well as the type of product's accessed.

What does the Simple View display?

The Simple View shows products in a tabular format, where each product is displayed in a different line. Here, the products are organized by type and currency, and the details of each product is shown.

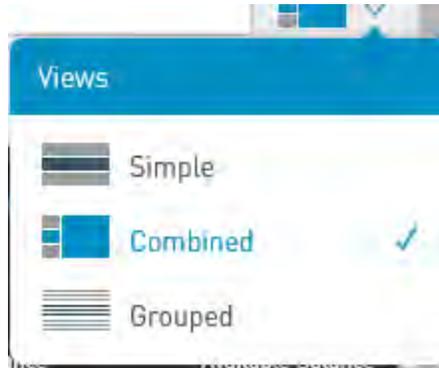
The following product details are displayed in this view:

- Product Type
- Product Nickname (Alias)
- Product Number (Account number)
- Product Status
- Branch name
- Current Balance
- Available Balance

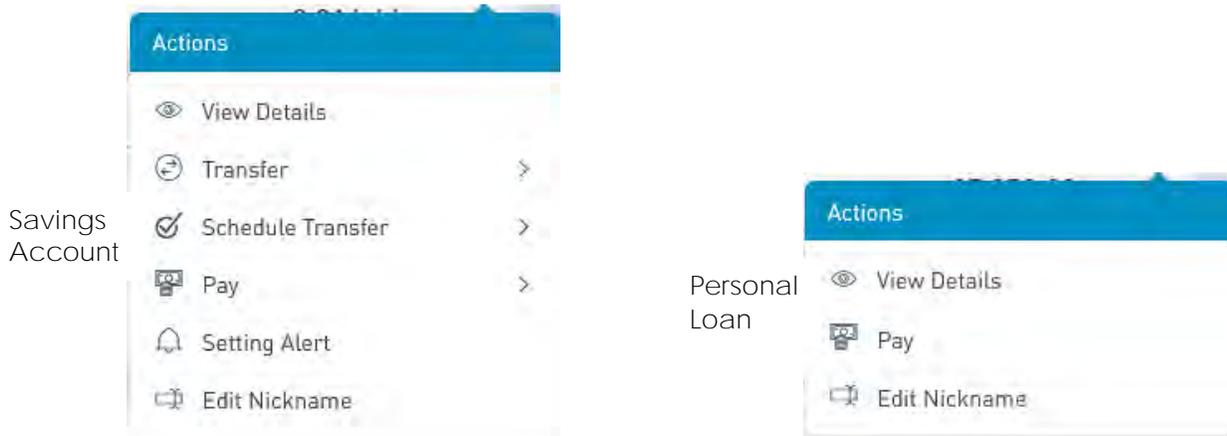
The screenshot displays the Republic Online banking interface. At the top, there is a navigation bar with the Republic Online logo, a user profile icon labeled 'TEST ACCOUNT', and a 'Logout' button. Below the navigation bar is a search bar (labeled 'a. Account Search') and a filter icon (labeled 'b. Filter'). The main content area shows a table of accounts with columns for Product Type, Product Nickname (Alias), Product Number (Account number), Product Status, Branch name, Current Balance, and Available Balance. A 'Show More' button (labeled 'e. Expand list') is located at the bottom of the table. A contextual menu (labeled 'd. Contextual Menu') is shown next to the first row of the table. A 'Change View' icon (labeled 'c. Change View') is located in the top right corner of the table area.

Product Type	Product Nickname (Alias)	Product Number (Account number)	Product Status	Branch name	Current Balance	Available Balance	
Chequing Account	(Alias)	XXXXXXXXXX	Active	--	GVD -32,433.00	GVD -12,433.00	
Saving Account	(Alias)	XXXXXXXXXX	Active	--	GVD 930,000.00	GVD 929,900.00	
Saving Account	(Alias)	XXXXXXXXXX	Active	--	GVD 9,922,136.40	GVD 9,922,236.40	
Credit Card	(Alias)	XXXXXXXXXX	Normal	Credit USD	1,572.99	Available Credit USD	
Loan	(Alias)	XXXXXXXXXX		Branch Name	Next Payment Date	Current Balance	Next Payment Amount
					12/10/2018	GVD 10,000,000.00	GVD 27,777.78

- a. Account Search: User can search by Product Number and/or Nickname.
- b. Filter: User can filter by Product type
- c. Change View: This icon allows users to switch layout or view of products



- d. Contextual Menu: All actions corresponding to the product will be available via this icon. This menu would vary, based on the product selected.



- e. Expand List: By default, RepublicOnline displays 5 products. This icon allows users to expand the list to view more (if available).

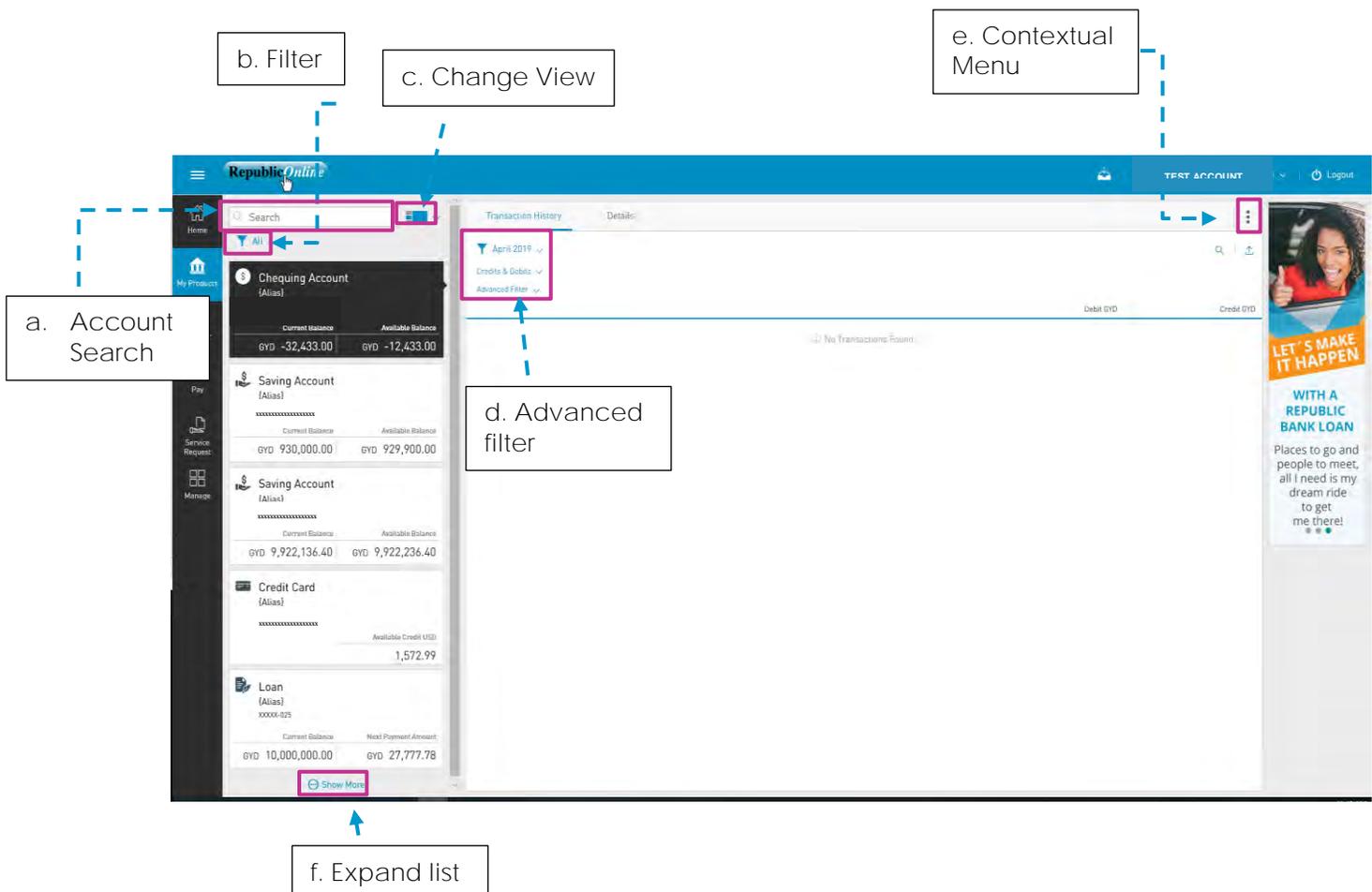
What does the Combined View display?

The Combined View splits the screen to display a combination of the products on the left, and the transaction history on the right. The transactions displayed, will be based upon the product selected in the left column.

This view is designed specially to be used in smaller devices, like tablets and phones. The user can choose the 'reduced size' view to display more information in the screen.

The following product details are displayed in this view:

- Product Type
- Product Nickname (Alias)
- Product Number (Account number)
- Transaction History/Details
- Details
- Current Balance
- Available Balance



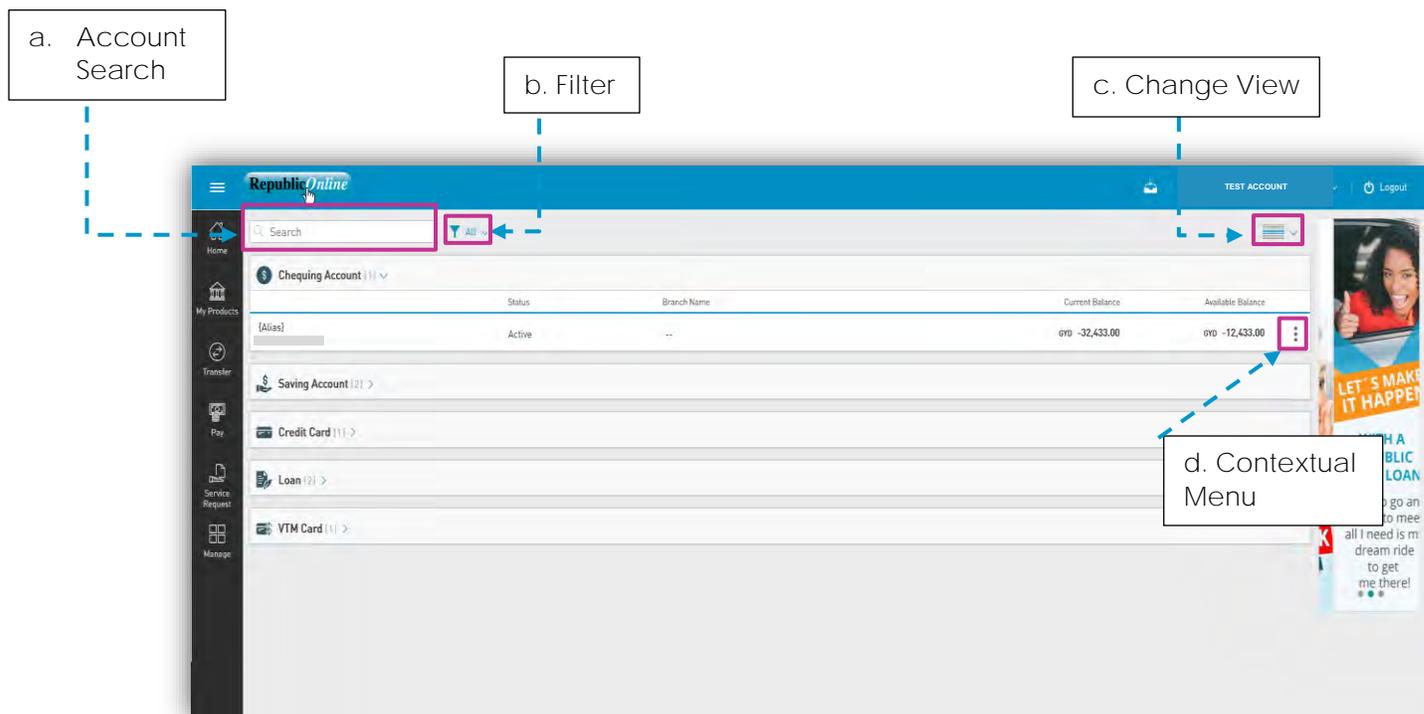
-
- a. Account Search: User can search by Product Number and/or Nickname.
 - b. Filter: User can filter by Product type
 - c. Change View: This icon allows users to switch layout or view of products
 - d. Advanced Filter: These options allow defined searching of transactions based on transaction type and period.
 - e. Contextual Menu: All actions corresponding to the product will be available via this icon.
 - f. Expand List: By default, Reublic*Online* displays 5 products. This icon allows users to expand the list to view more (if available).

What does the Grouped View display?

The Grouped View groups or categorises products by type. Users can expand and contract to unfold or to hide each individual product within these groupings.

The following product details are displayed in this view:

- Product Group/Type
- Product Nickname (Alias)
- Product Number (Account number)
- Product Status
- Branch Name
- Current Balance
- Available Balance



- Account Search: User can search by Product Number and/or Nickname.
- Filter: User can filter by Product type
- Change View: This icon allows users to switch layout or view of products
- Contextual Menu: All actions corresponding to the product will be available via this icon.

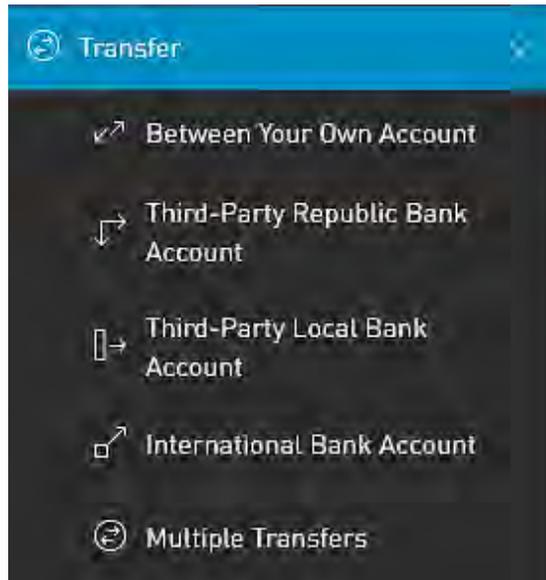


Transfers



RepublicOnline Transfers

RepublicOnline offers five (5) transfer options.



There are three ways to access the Transfer feature:

- Quick Menu
-  Main Menu
-  Contextual Menu on each product

All Transfer options entail a four (4) step process as detailed below:

- 1) Select TRANSFER option from either the menu.
- 2) Input required data
- 3) Confirm payment
- 4) Result

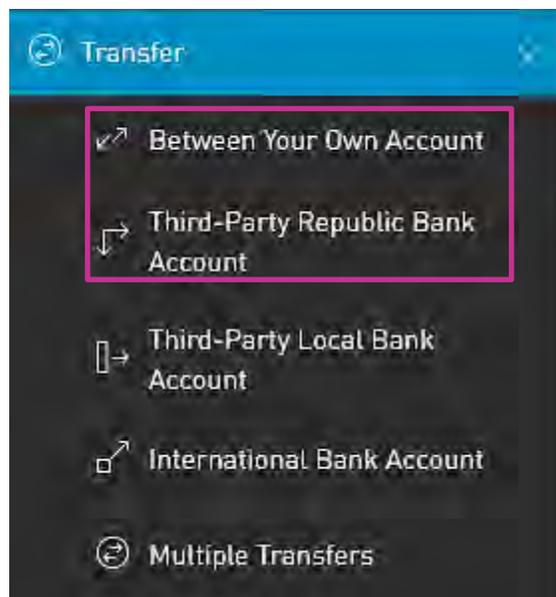
How to perform a Transfer Between Republic Accounts

The options to transfer funds between Republic accounts are as follows:

- Between Your Own Account
- Third-Party Republic Bank Account

Both options follow the same four step process. The difference between the two would be the credit account selected. For “your own” accounts, the account details will be automatically saved and available to the user whereas for the third party transfers the users are required to input the beneficiary information.

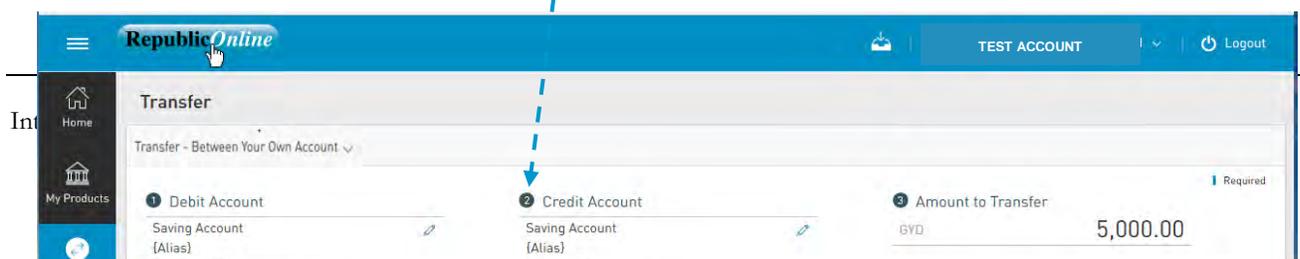
Step 1: Select Transfer option from the menu.

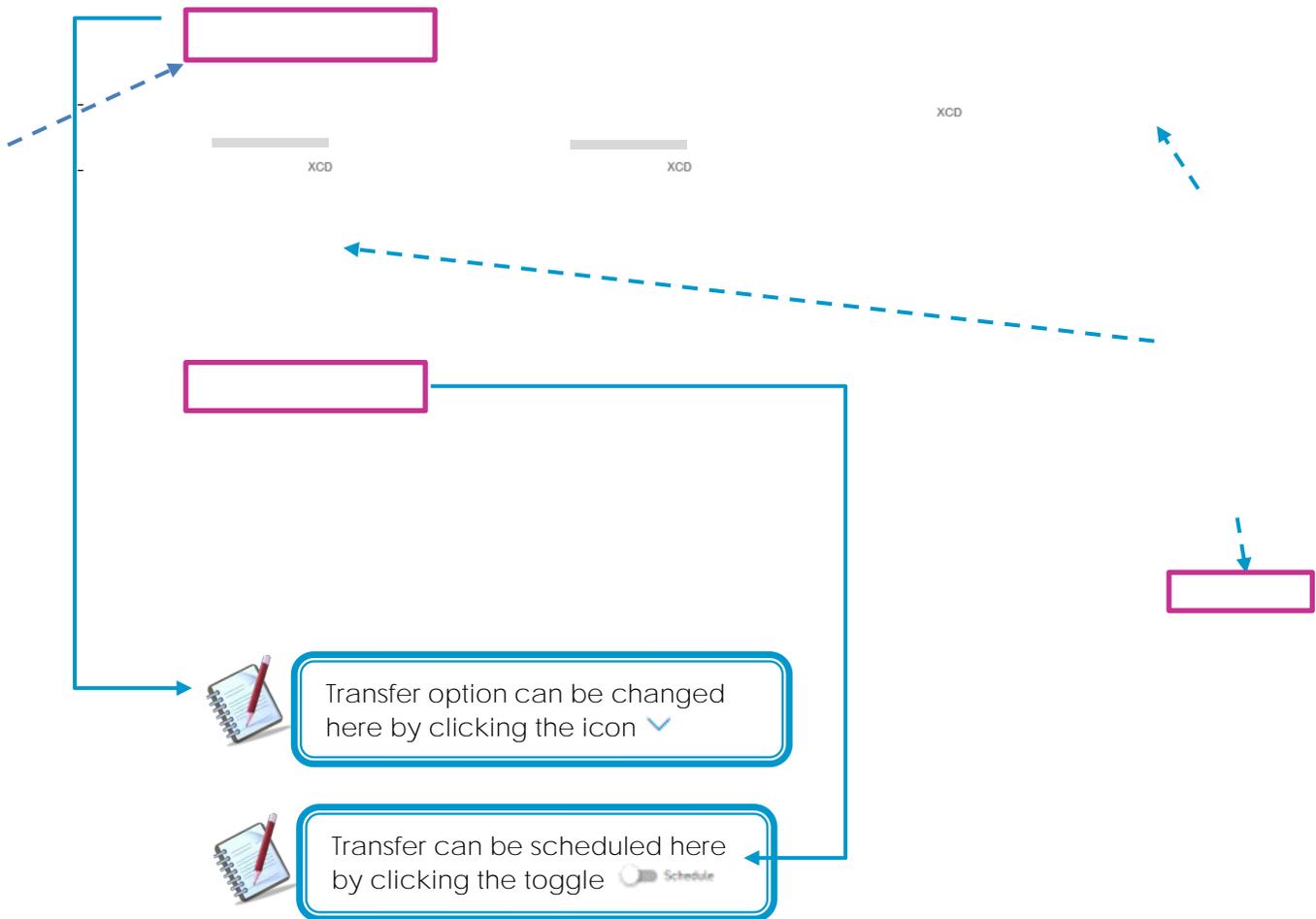


Only the users assigned the relevant permissions will be able to access Transfers **Between the Business' Accounts or to Third-Party Republic Bank Accounts** feature. (Refer to Appendix for list of Permissions)

Step 2: Input transfer data

2. Input Credit account





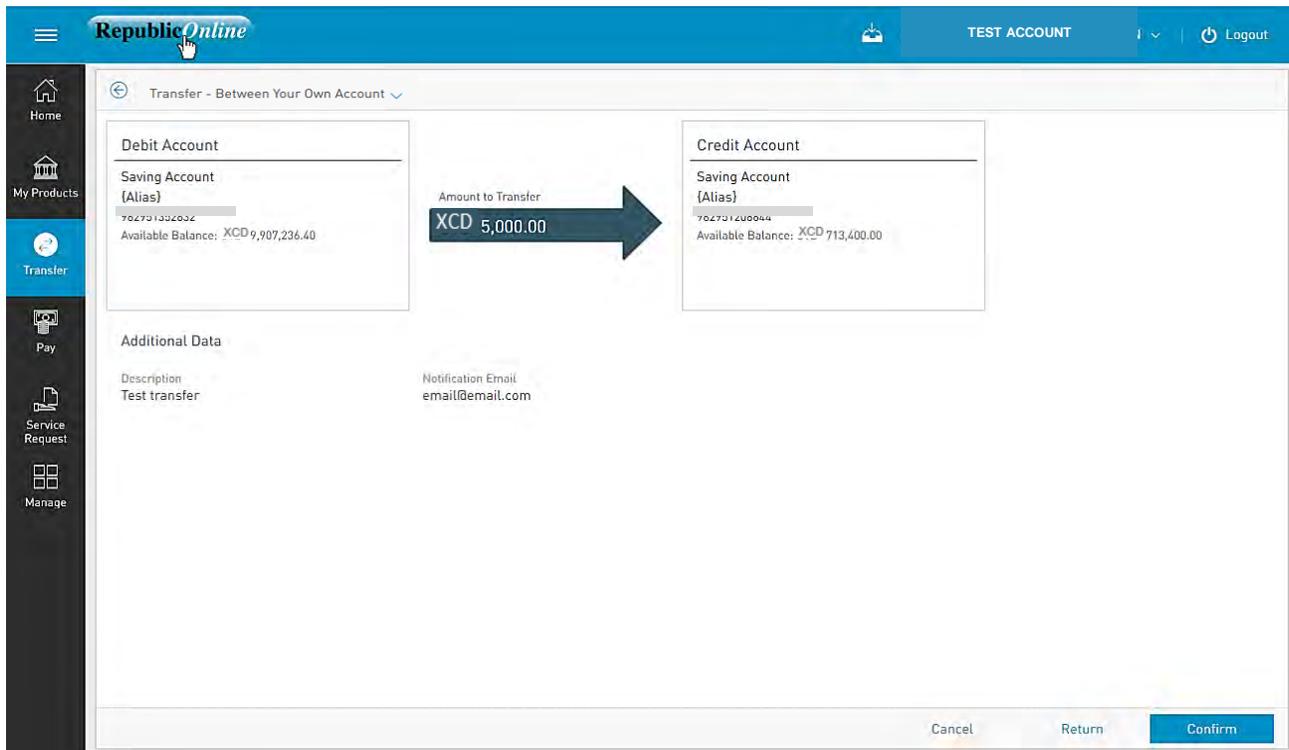
- 2 - Credit Account: If the user selects *Between Own Accounts*, all registered personal accounts will be listed here.
 - If the user selects the *Republic Bank Transfers* option, to transfer to a third party account, he/she user may either enter the payment information here or select from their registered third-party beneficiaries.



 See instructions for registering third party beneficiaries on page 205
 See instructions for scheduling payments on page 182

- 4 - Description: Mandatory for all transfers.
 - Email Address: The address input in this field will be the one that receives the transfer notification. If one is not included, the system will automatically send the notification to the user's registered email address.

Step 3: Confirm payment



This step allows the user to review/validate the information entered in the previous step, before submitting the transaction. Once the transaction information has been verified select Confirm to proceed.



The available actions are:

- **Continue** : to confirm the date and proceed to the next step.
- **Cancel** : to cancel application.
-  or **Return** : to return to the previous step

Step 4: Result

Status message &
Transaction info

The screenshot displays the Republic Online interface for a corporate user. At the top, the navigation bar includes the Republic Online logo, a user profile icon, and the text 'TEST ACCOUNT' and 'Logout'. A green checkmark icon indicates a successful transaction. The main content area shows a confirmation message: 'Your transfer has been successfully executed' with details: 'Creation Date and Time: 05/02/2019 - 1:38:00 PM', 'Reference Number: 345', and 'Executed Date: 05/02/2019'. Below this, two account boxes are shown: 'Debit Account' (Saving Account [Alias]) and 'Credit Account' (Saving Account [Alias]). A large arrow labeled 'Transferred Amount' points from the debit account to the credit account, with the value 'XCD 5,000.00'. An 'Additional Data' section shows 'Description: Test transfer' and 'Notification Email: email@email.com'. On the right, an 'Action panel' contains links for 'Download Receipt', 'Save as Favourite', 'Schedule', 'Online Activity', and 'Pending Approvals'. At the bottom, 'New Transfer' and 'Home' buttons are highlighted with callouts 'Make another transfer' and 'Go to Homepage' respectively. A left-hand navigation menu includes 'Home', 'My Products', 'Transfer', 'Pay', 'Service Request', and 'Manage'.

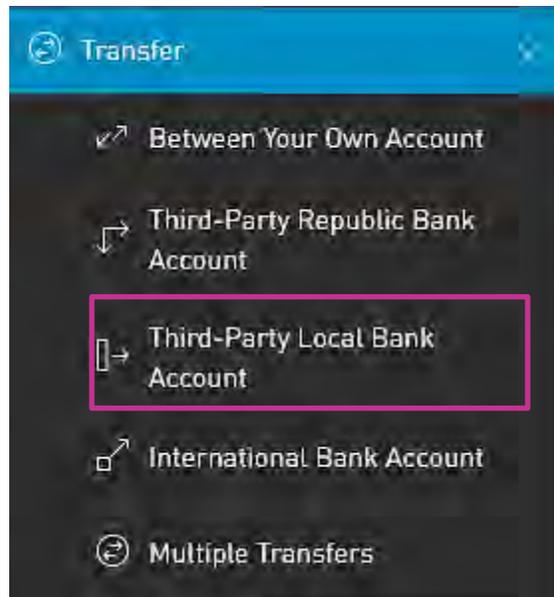
After the Confirmation of the transaction, the user will receive one of the following potential results (based on their permissions and the approval scheme(s) established for this transaction):

- Successful: the transaction was completed successfully.
- Pending approval: where one or more approvals is required to perform the transaction. The users that are authorised to approve the transaction will be informed of the pending authorizations via email.
- Failed: the transaction does not meet the necessary requirements The specific error will be shown to the user.

How to Transfer to Third-Party Local Accounts

To transfer to third party accounts in other local banks the user must follow a similar four (4) step process. Here, the difference lies in the beneficiary data requested, as the details of the local bank are also required for these transactions.

Step 1: Select the Third-Party Local Bank Account option from the menu.



Only the users assigned the relevant permissions will be able to access Transfers to Third-Party Local Bank accounts feature. (Refer to Appendix for list of Permissions)

Step 2: Input transfer data

2. Select a beneficiary

1. Select Debit account from list

3. Insert amount to transfer

4. Input additional data (Description & Notification email)

5. Select Continue

Transfer option can be changed here by clicking the icon

Transfer can be scheduled here by clicking the toggle

2 - Credit Account: Third-Party local bank beneficiaries must be pre-registered.



See instructions for registering third party beneficiaries on page 205
See instructions for scheduling payments on page 182

4 - Description: Mandatory for all transfers.

- Email Address: The address input in this field will be the one that receives the transfer notification. If one is not included, the system will automatically send the notification to the user's registered email address.

Step 3: Confirm data

Republic Online

TEST ACCOUNT | Logout

Transfer to third party in country account

Debit Account
 Saving Account (Alias)
 Available Balance: XCD 9,902,236.40

Amount to Transfer
XCD 5,000.00

Credit Account
 Test Local Transfer
 Test Beneficiary
 123456

Additional Data

Description: Test Local Transfer
 Notification Email: email@email.com

Cancel | Return | **Confirm**

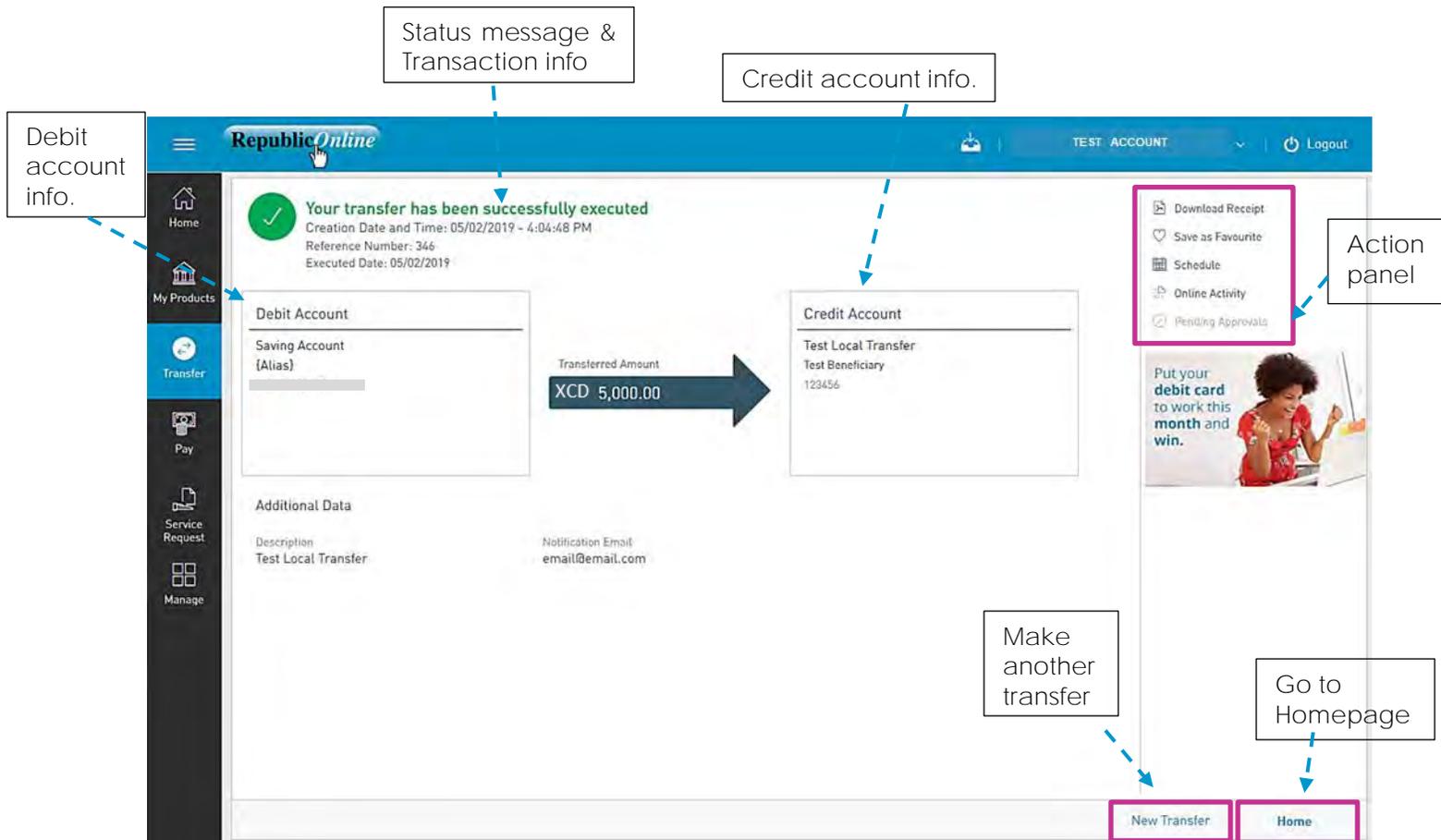
This step allows the user to review/validate the information entered in the previous step, before submitting the transaction. Once the transaction information has been verified select Confirm to proceed.



The available actions are:

- **Continue**: to confirm the date and proceed to the next step.
- **Cancel**: to cancel application.
-  or **Return**: to return to the previous step

Step 4: Result



After the Confirmation of the transaction, the user will receive one of the following potential results (based on their permissions and the approval scheme(s) established for this transaction):

- Successful: the transaction was completed successfully.
- Pending approval: where one or more approvals is required to perform the transaction. The users that are authorised to approve the transaction will be informed of the pending authorizations via email.
- Failed: the transaction does not meet the necessary requirements The specific error will be shown to the user.

How to Transfer to International Bank Accounts

RepublicOnline now offers transfers to international bank accounts. The process is similar to other transfers except for the data requested. Beneficiary data, beneficiary account data and intermediary bank details are required for these transactions.

Step 1: Select the International Bank Account transfer option from the menu.

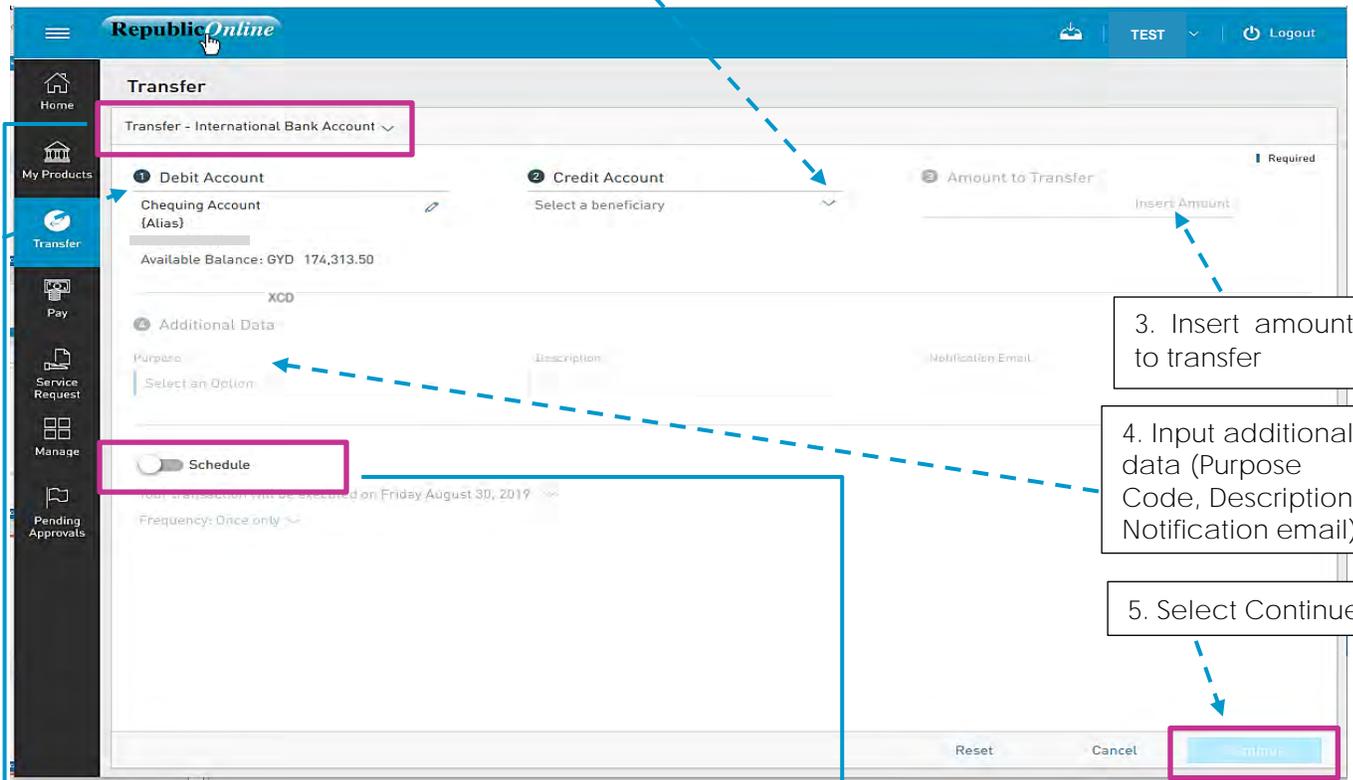


Only the users assigned the relevant permissions will be able to access Transfers to International Bank Account feature. (Refer to Appendix for list of Permissions)

Step 2: Input transfer data

2. Select a beneficiary

1. Select Debit account from list



3. Insert amount to transfer

4. Input additional data (Purpose Code, Description & Notification email)

5. Select Continue

Transfer option can be changed here by clicking the icon

Transfer can be scheduled here by clicking the toggle

2 - Credit Account: International transfer beneficiaries must be pre-registered.



See instructions for registering third party beneficiaries on page 205
See instructions for scheduling payments on page 182

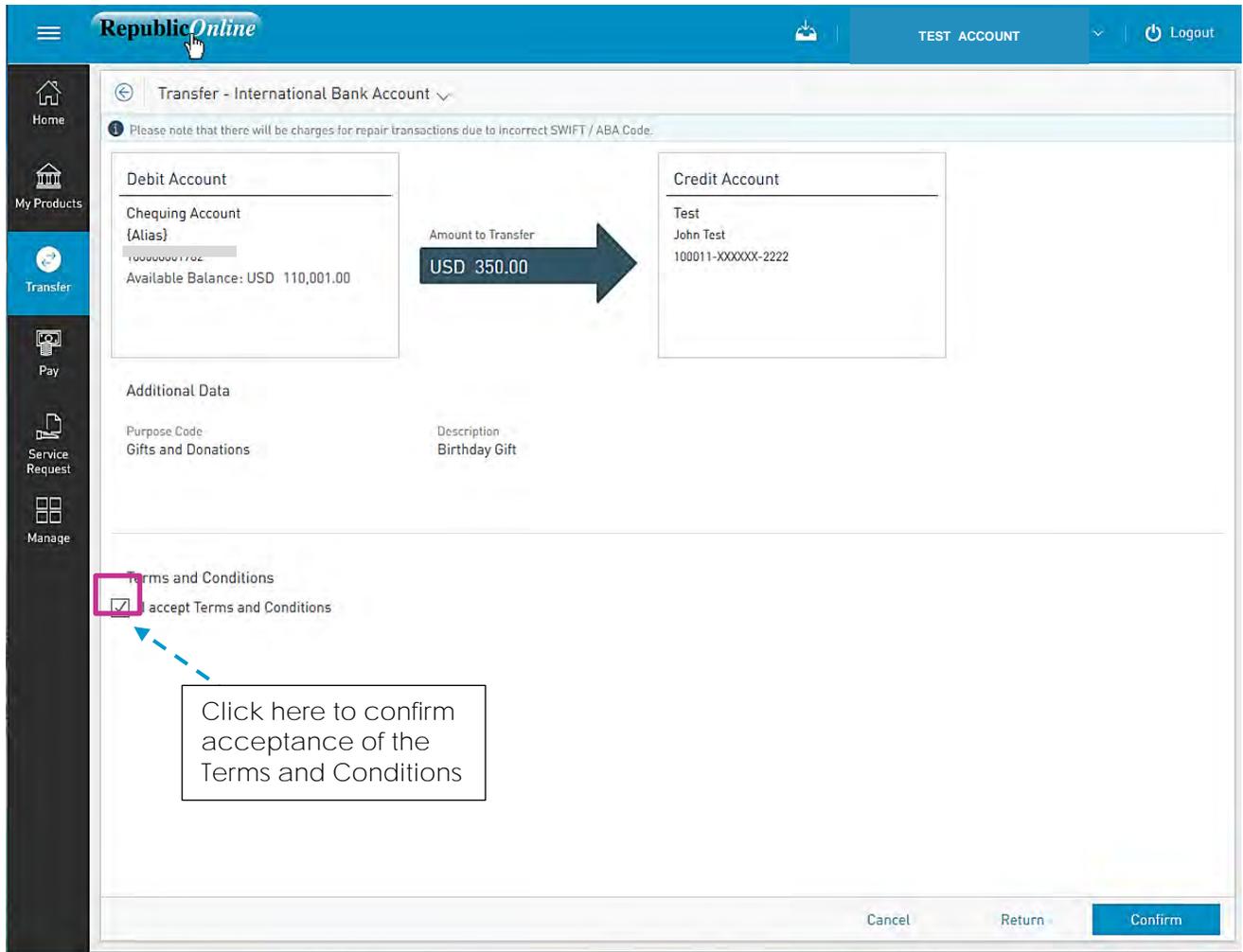
4 - Purpose Code: Mandatory for all Wire transfers. User must select the appropriate one from list provided.

- Email Address: The address input in this field will be the one that receives the transfer notification. If one is not included, the system will automatically send the notification to the user's registered email address.

To input payment information from the payment screen, select "Other" and click on the "Insert Product Data" field to input the beneficiary data. The beneficiary account information required for local transfers is as follows:

- Product Nickname
- Beneficiary Data: - Beneficiary
 - Address
 - City
 - Country
 - Beneficiary Email
- Beneficiary Account Data: - Account Number
 - Bank
 - Bank Country
 - Address
 - ABA
 - SWIFT
 - Routing No./Transit No./Sort Code
- Intermediary Bank Data: - ABA
 - SWIFT
 - Routing No./Transit No./Sort Code
 - Address
 - Bank
 - City
 - Country

Step 3: Confirm data



This step allows the user to review/validate the information entered in the previous step, before submitting the transaction. Once the transaction information has been verified select Confirm to proceed.

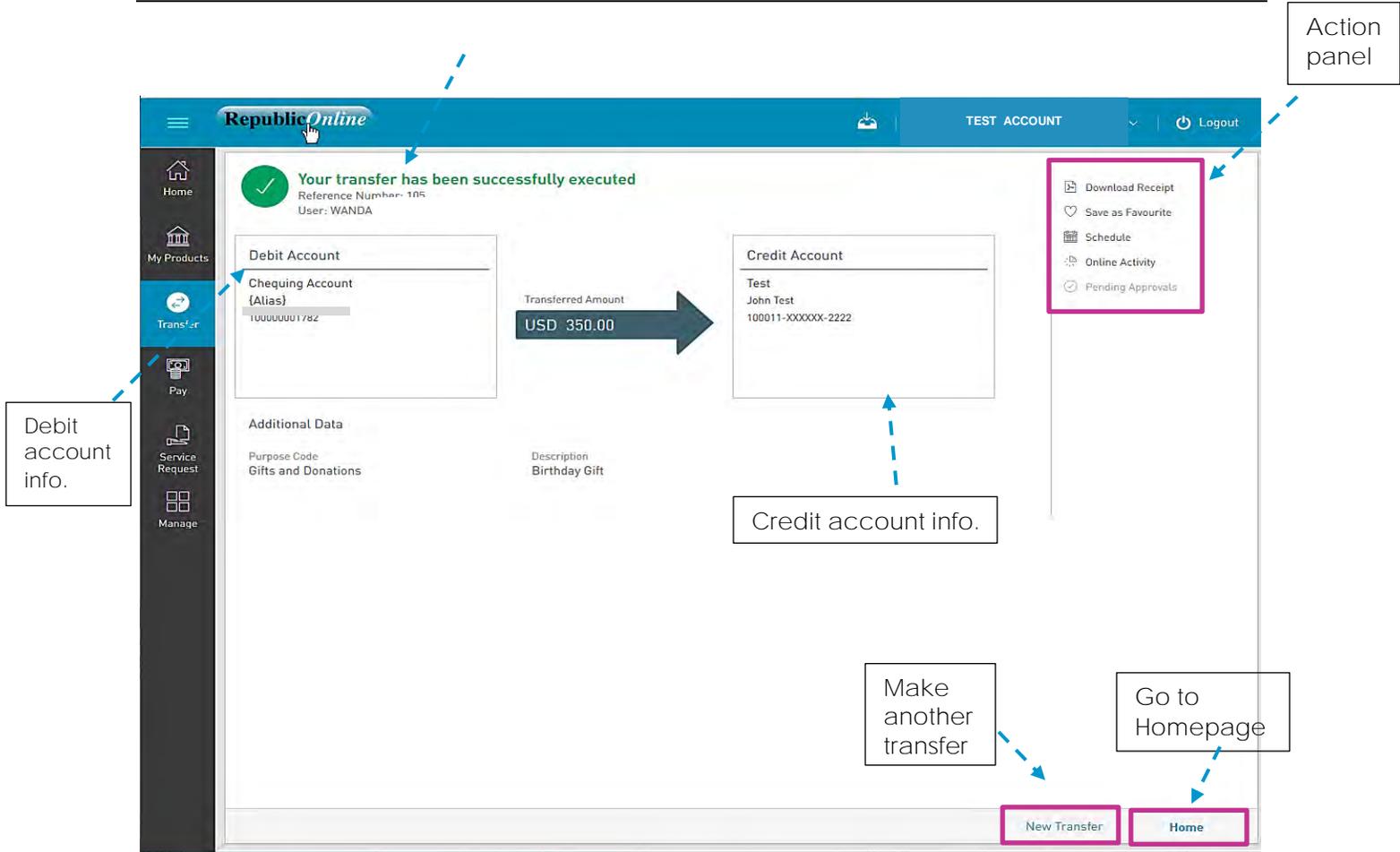


The available actions are:

- **Continue** : to confirm the date and proceed to the next step.
- **Cancel** : to cancel application.
-  or **Return** : to return to the previous step

Step 4: Result

Status message &
Transaction info



After the Confirmation of the transaction, the user will receive one of the following potential results (based on their permissions and the approval scheme(s) established for this transaction):

- Successful: the transaction was completed successfully.
- Pending approval: where one or more approvals is required to perform the transaction. The users that are authorised to approve the transaction will be informed of the pending authorizations via email.
- Failed: the transaction does not meet the necessary requirements The specific error will be shown to the user.

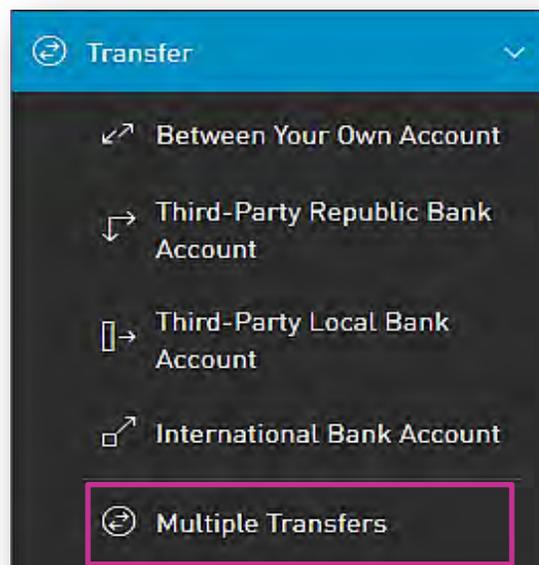
What does the Multiple Transfers feature entail?

Republic*Online* enables users to create numerous transfers to be sent at the same time via the Multiple Transfers screen.

This option allows the user to make the following transfers simultaneously:

- Between Your Own Account
- Republic Bank
- Local Bank

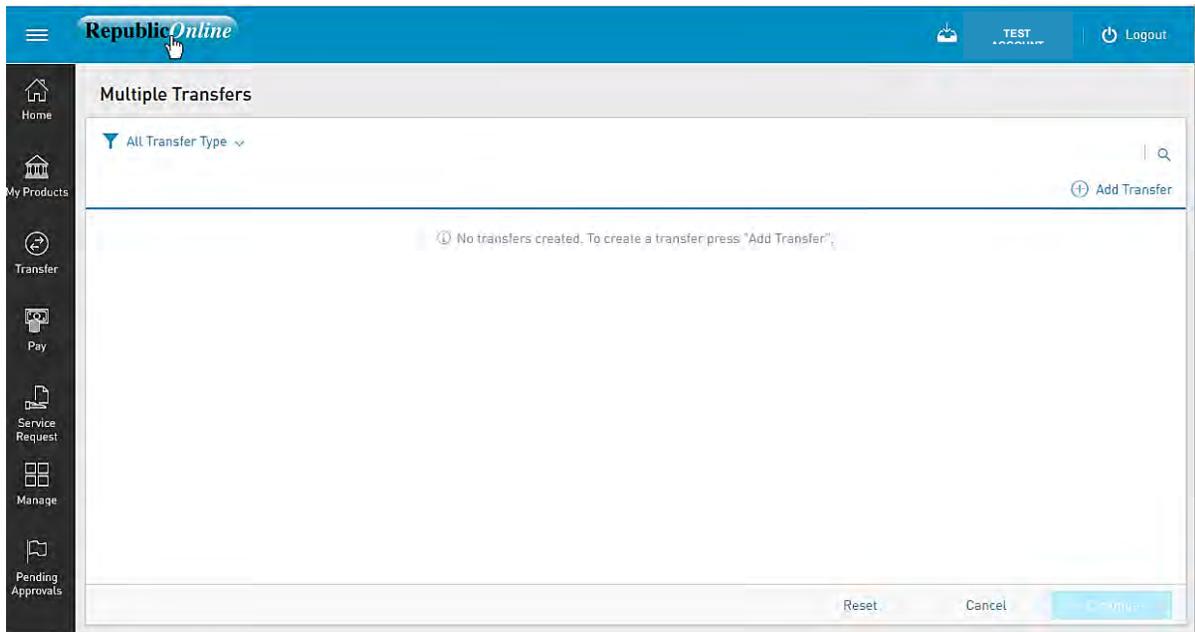
Step 1: Select the Multiple Transfers option from the Transfer menu.



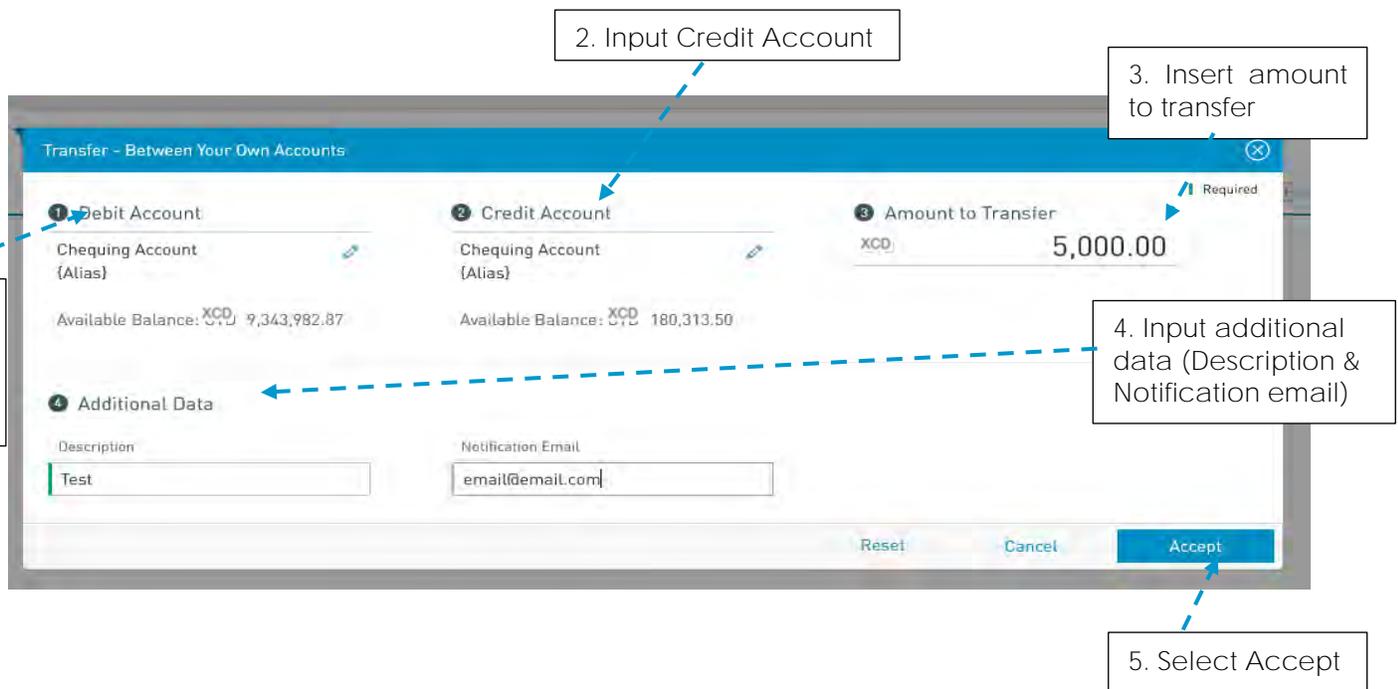
Only the users assigned the relevant permissions will be able to access this Multiple Transfers feature. (Refer to Appendix for list of Permissions)

Step 2: Input transfer data

- Click on  Add Transfer to input the transfer data.

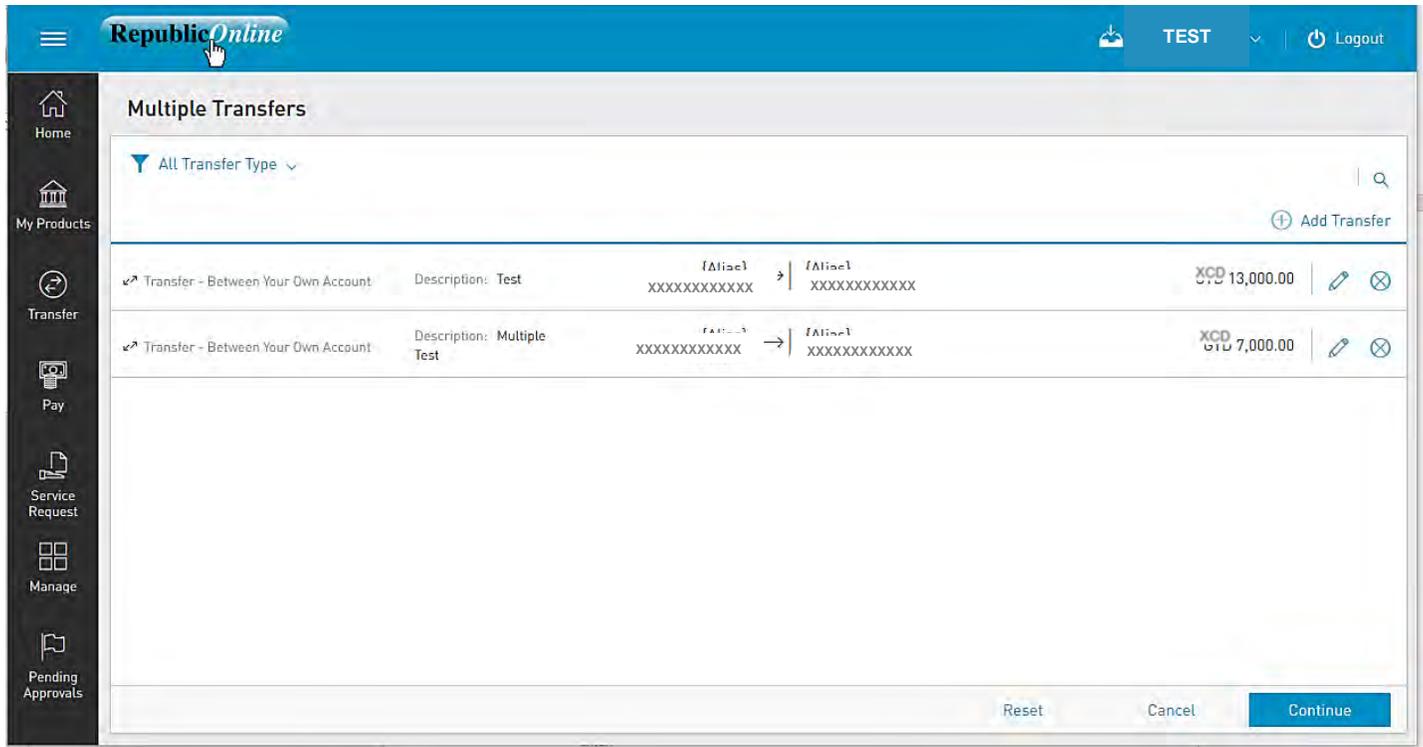


The following window will appear. Input required data as follows:



-  : to erase the entered data.
-  : to discard the changes will be discarded and be redirected to the “Multiple Transfers” page.
-  : to save the transfer and add it to the transaction list.

When the transfer data has been input, and saved, the user will be redirected to the Multiple Transfers screen.



The following options will be available on the Multiple Transfers screen:

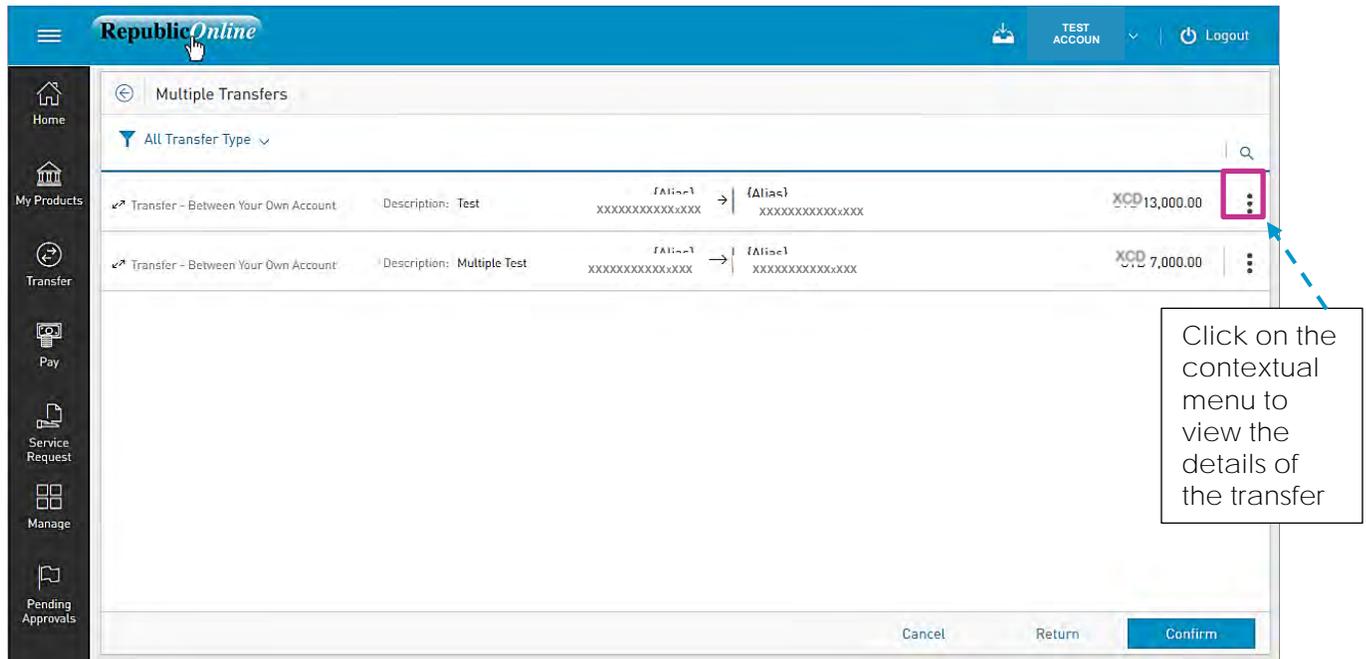
-  **Add Transfer** : To add another transfer. Repeat the process as required.
-  **Edit Transfer**: To edit the details of a saved transfer.
-  **Delete Transfer**: To delete any saved transfer from the list.

 : delete all transfers created.

 : to discard all changes; the user will be redirected to the previous page.

 : the user will continue to the confirm transfers.

Step 3: Confirm data



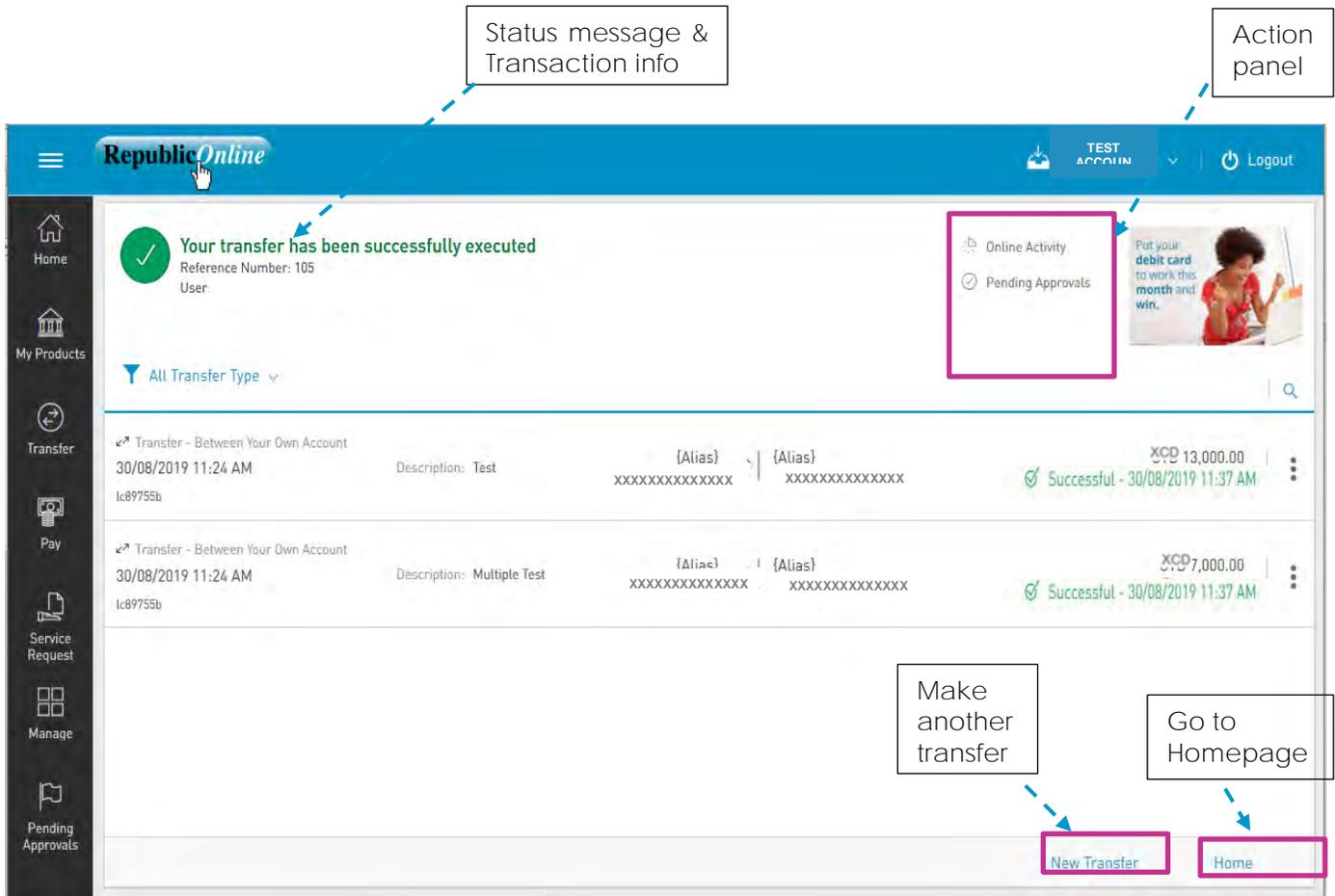
This step allows the user to review/validate the information entered in the previous step, before submitting the transaction. Once the transaction information has been verified select Confirm to proceed.



The available actions are:

-  : to confirm the date and proceed to the next step.
-  : to cancel application.
-  or  : to return to the previous step

Step 4: Result



After the Confirmation of the transaction, the user will receive one of the following potential results (based on their permissions and the approval scheme(s) established for this transaction):

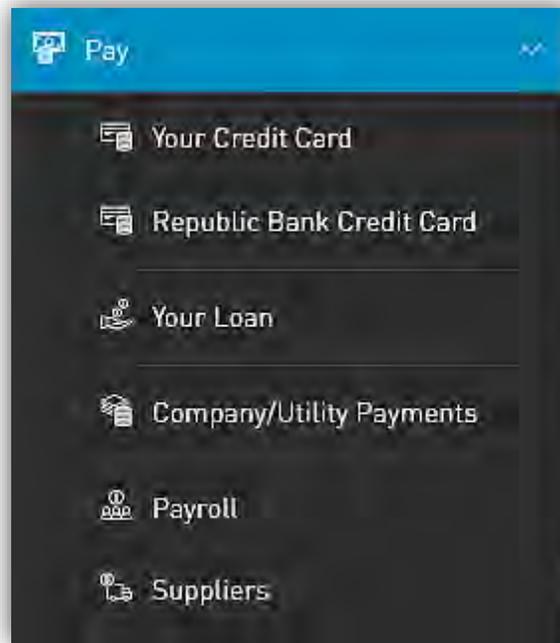
- Successful: the transaction was completed successfully.
- Pending approval: where one or more approvals is required to perform the transaction. The users that are authorised to approve the transaction will be informed of the pending authorizations via email.
- Failed: the transaction does not meet the necessary requirements The specific error will be shown to the user.

Pay



RepublicOnline Payments

There are six (6) payments options offered on RepublicOnline.



There are three ways to access the Payment feature:

- Quick Menu
-  Main Menu
-  Contextual Menu on each product

Each of these entails a four (4) step process as detailed below:

- 1) Select Pay option from either the menu.
- 2) Input required data
- 3) Confirm payment
- 4) Result

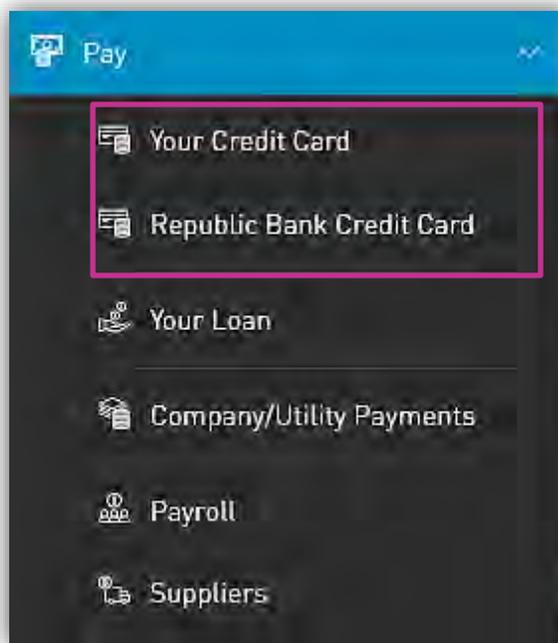
How to Pay Credit Cards?

The options to pay a credit card are as follows:

- Pay Your Credit Card
- Pay Republic Bank Credit Cards

Both options follow the same four step process. The difference between the two would be the credit account selected. For registered "Your Credit Card" payments the account details will be automatically saved and available to the user while for the loads to "Republic Bank Credit Cards", the users are required to input the beneficiary information.

Step 1: Select Credit Cards option under the Pay menu tab.



Step 2: Input payment data

1. Select Credit Card to pay from list

2. Insert amount to pay

3. Select Debit Card to pay from list

4. Input additional data (Description, Notification email)

5. Select Continue

Transfer option can be changed here by clicking the icon

Transfer can be scheduled here by clicking the toggle

2 - Credit Account:

- If the user selects Pay Own Credit Card, all registered personal credit cards will be listed here. If the user selects the Republic Bank Credit Card option, to make a payment to a third-party credit card, he/she user must select the third-party credit card from their registered third-party beneficiaries

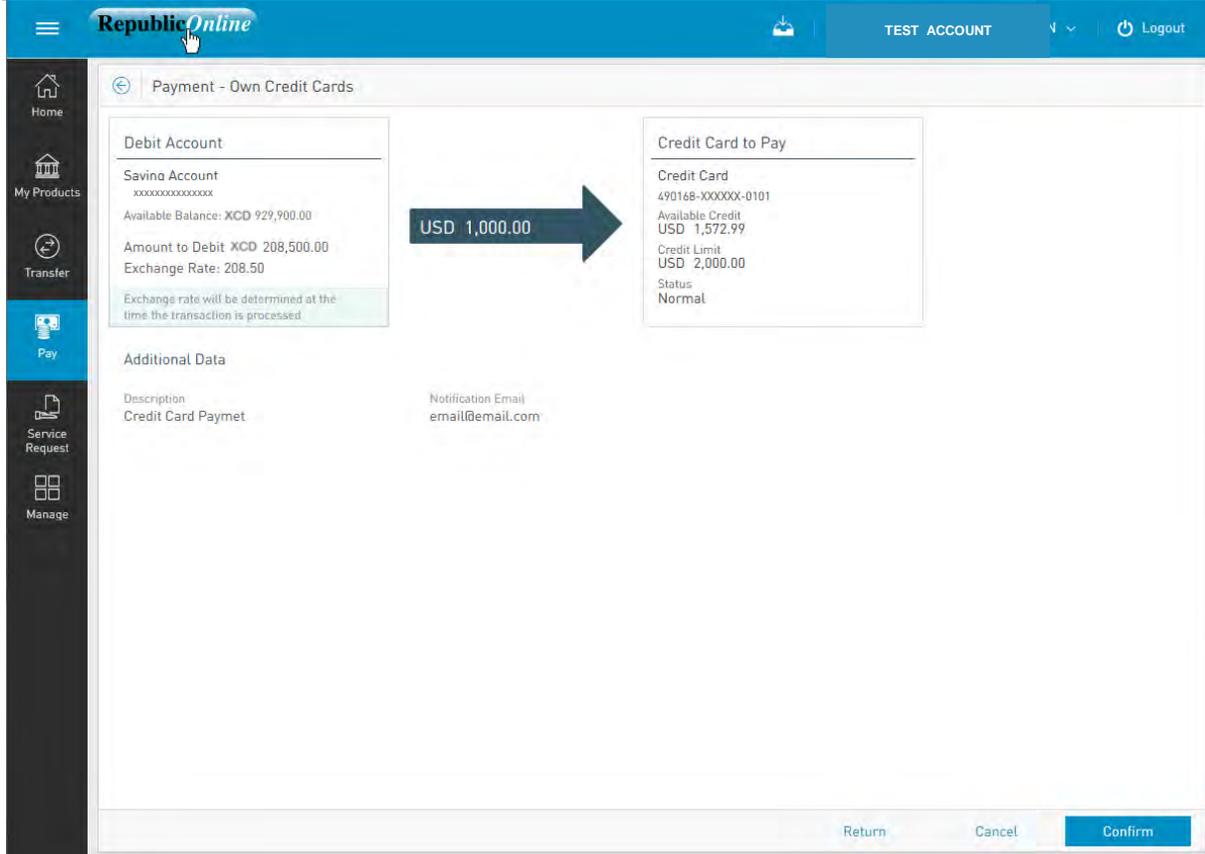


See instructions for registering third party beneficiaries on page 210
See instructions for scheduling payments on page 187

4 - Description: Mandatory for all transfers.

- Email Address: The address input in this field will be the one that receives the transfer notification. If one is not included, the system will automatically send the notification to the user's registered email address.

Step 3: Confirm payment



This step allows the user to review/validate the information entered in the previous step, before submitting the transaction. Once the transaction information has been verified select Confirm to proceed.

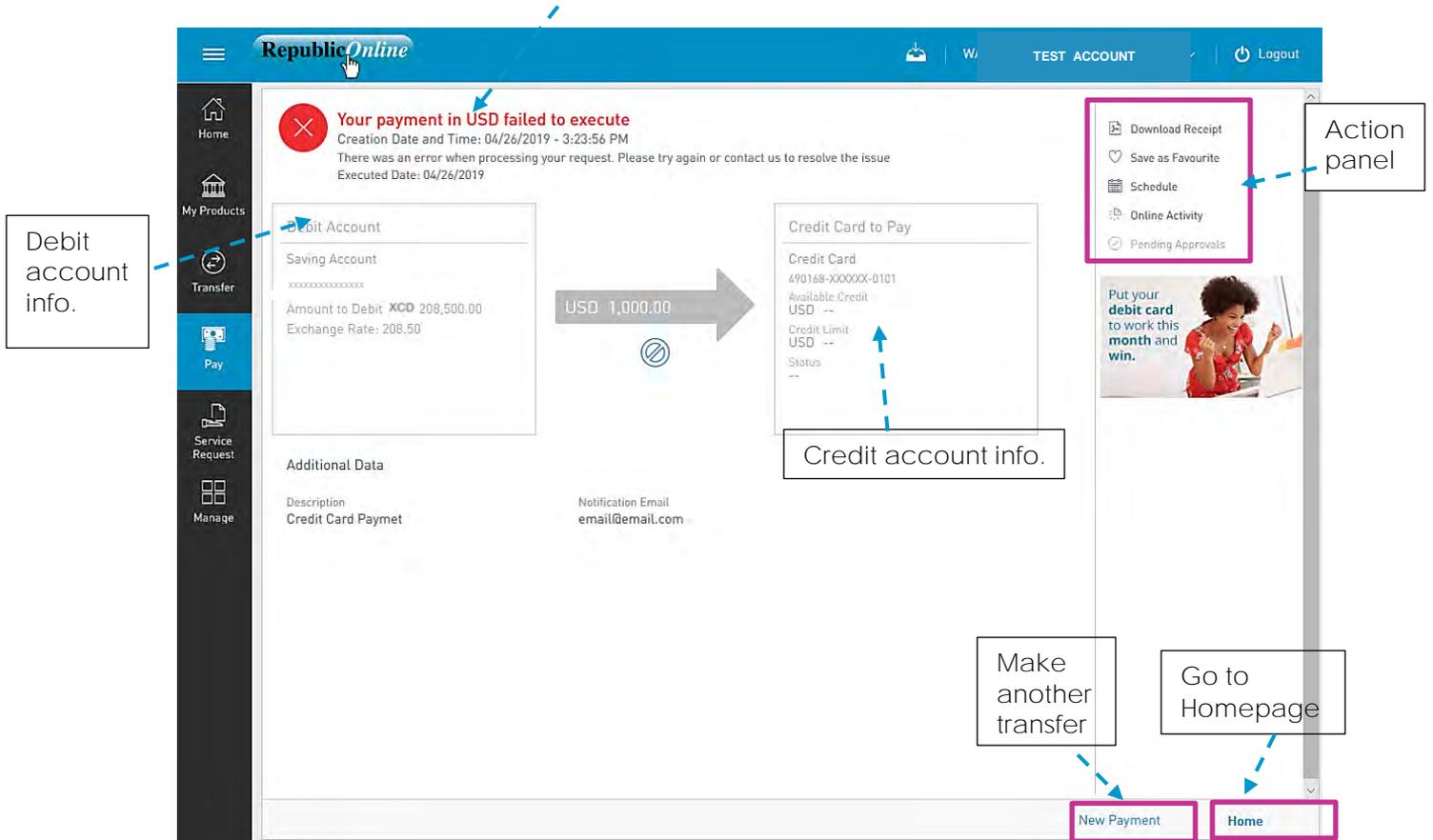


The available actions are:

- **Continue** : to confirm the date and proceed to the next step.
- **Cancel** : to cancel application.
-  or **Return** : to return to the previous step

Step 4: Result

Status message &
Transaction info



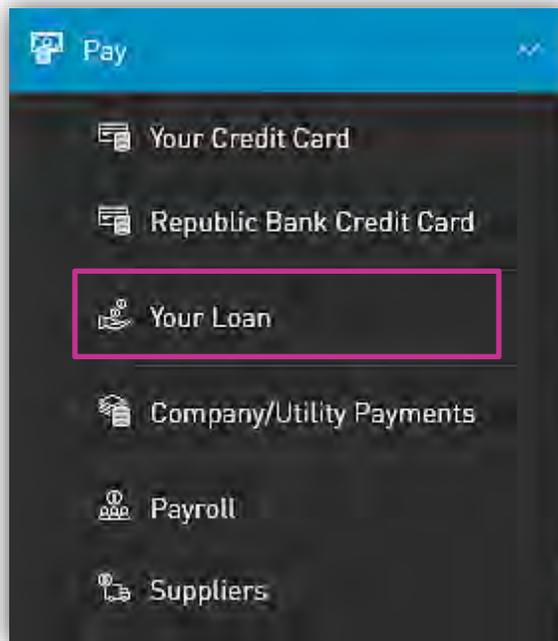
After the Confirmation of the transaction, the user will receive one of the following potential results (based on their permissions and the approval scheme(s) established for this transaction):

- Successful: the transaction was completed successfully.
- Pending approval: where one or more approvals is required to perform the transaction. The users that are authorised to approve the transaction will be informed of the pending authorizations via email.
- Failed: the transaction does not meet the necessary requirements The specific error will be shown to the user.

How to Pay Loans?

Customers can make payments to their personal loans on RepublicOnline. The procedure to pay loans entails the same four step process.

Step 1: Select the "Your Loan" option under the Pay menu tab.



Only the users assigned the relevant permissions will be able to access the Pay **the Business' Loans feature. (Refer to Appendix for list of Permissions)**

Step 2: Input payment data

The screenshot shows the 'Pay' page in the RepublicOnline interface. The page is titled 'Pay' and has a sub-header 'Payment - Loan'. It contains several sections:

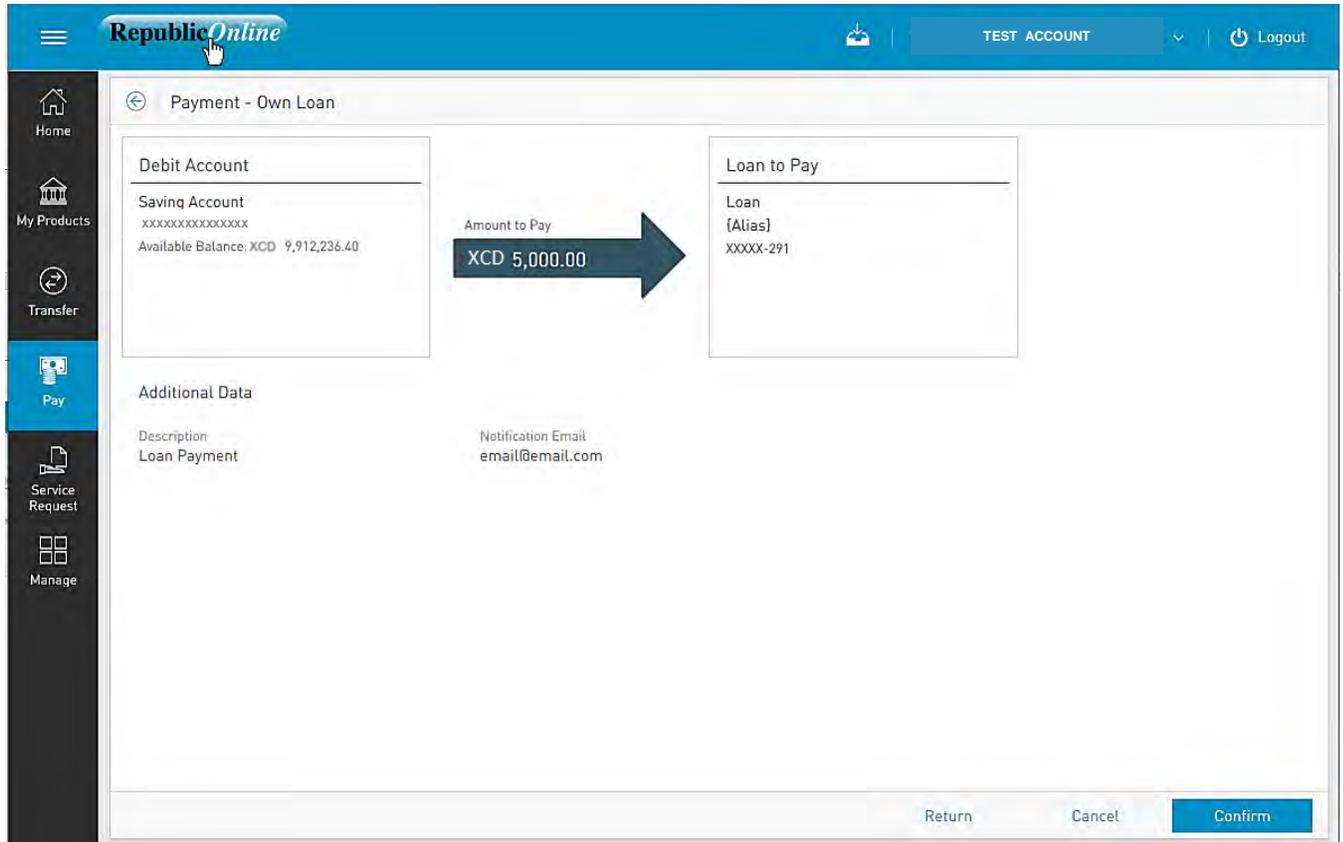
- 1. Select Loan to pay from list:** A callout box points to the 'Loan to Pay' section, which lists a loan with details like 'Original Amount XCD 520,000.00' and 'Payoff Amount XCD 408,276.94'.
- 2. Insert amount to pay:** A callout box points to the 'Amount to Pay' section, which has radio buttons for 'Loan Pymt (?)' and 'Principal Pymt (?)', and an input field showing '5,000.00'.
- 3. Select Debit account from list:** A callout box points to the 'Debit Account' section, which shows a 'Saving Account {Alias}' with an available balance of 'XCD 718,400.00'.
- 4. Input additional data (Description Notification email):** A callout box points to the 'Additional Data' section, which has input fields for 'Description' (containing 'Loan Payment') and 'Notification Email' (containing 'email@gmail.com').
- 5. Select Continue:** A callout box points to the 'Continue' button at the bottom right of the page.

At the bottom of the page, there is a callout box with a notebook icon and the text: 'Transfer can be scheduled here by clicking the toggle Schedule'.

2 - For loan payments the user is given two (2) options. The user should select one of the following by clicking on the respective radio button:

- Loan payment
- Principal payment

Step 3: Confirm payment



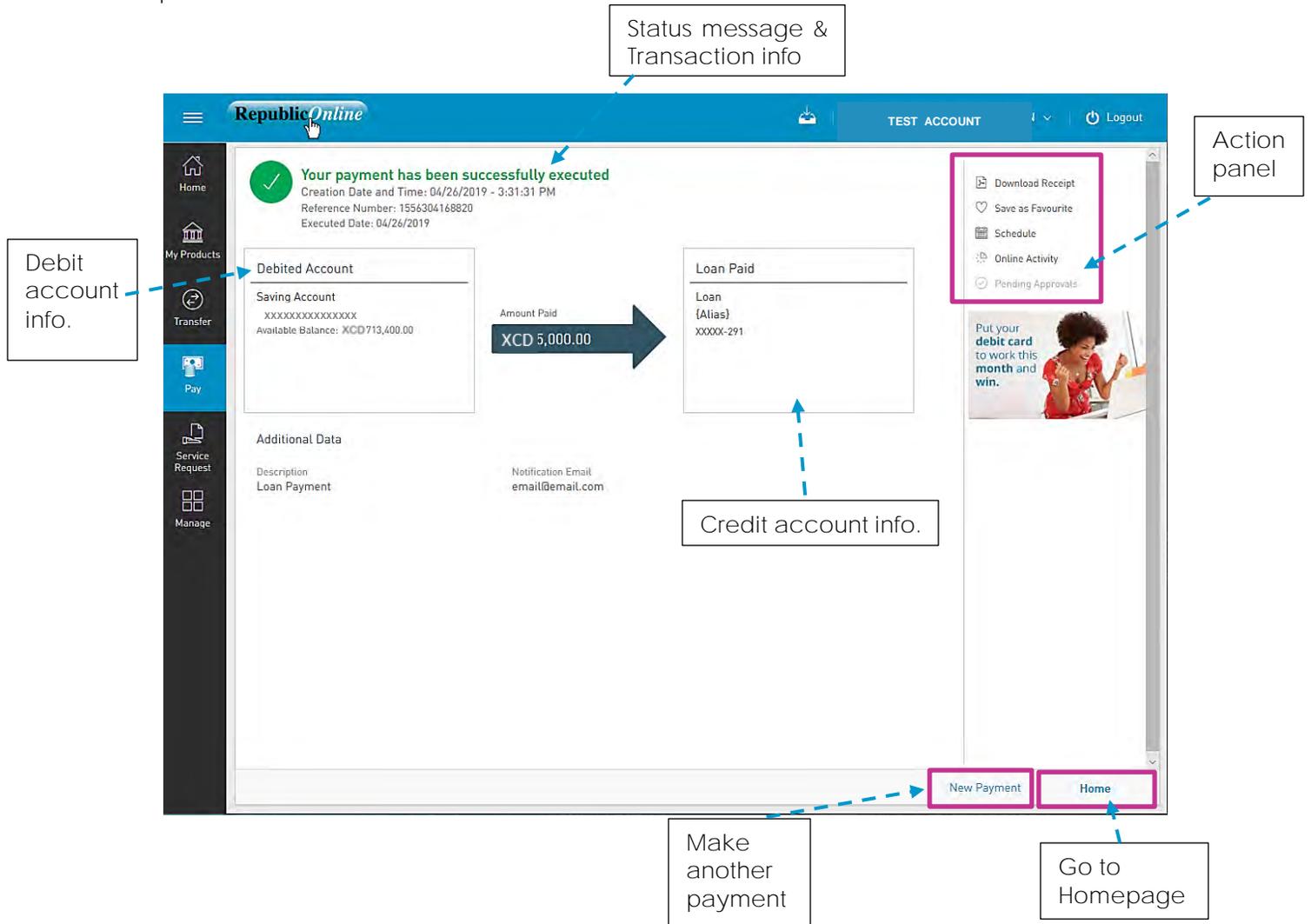
This step allows the user to review/validate the information entered in the previous step, before submitting the transaction. Once the transaction information has been verified select Confirm to proceed.



The available actions are:

- **Continue** : to confirm the date and proceed to the next step.
- **Cancel** : to cancel application.
-  or **Return** : to return to the previous step

Step 4: Result



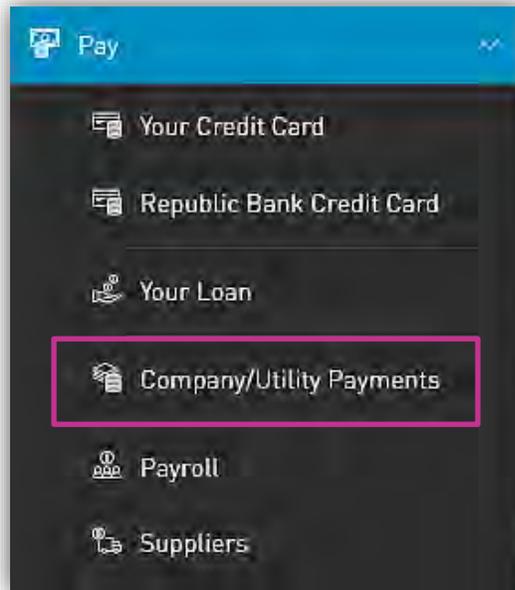
After the Confirmation of the transaction, the user will receive one of the following potential results (based on their permissions and the approval scheme(s) established for this transaction):

- Successful: the transaction was completed successfully.
- Pending approval: where one or more approvals is required to perform the transaction. The users that are authorised to approve the transaction will be informed of the pending authorizations via email.
- Failed: the transaction does not meet the necessary requirements The specific error will be shown to the user.

How to Pay Company/Utility Payments?

RepublicOnline allows users to make Utility payments via a four step process.

Step 1: Select the Company/Utilities option under the Pay menu tab.



Only the users assigned the relevant permissions will be able to access the Pay Company Utility feature. (Refer to Appendix for list of Permissions)

Step 2: Input payment data

The screenshot shows the 'Pay' page in the Republic Online interface. The page title is 'Pay' and the sub-header is 'Payment - Company/Utility Payments'. The interface is divided into three main sections: 'Utility to Pay', 'Payment Details', and 'Debit Account'. The 'Utility to Pay' section has two tabs: 'Pre-registered' and 'Other'. The 'Payment Details' section shows a currency of 'XCD' and an amount of '5,000.00'. The 'Debit Account' section shows a 'Saving Account (Alias)' with a balance of 'XCD 9,912,236.40'. Below these sections is an 'Additional Data' section with fields for 'Description' (containing 'Test Utility Payment') and 'Notification Email' (containing 'email@email.com'). At the bottom right, there are three buttons: 'Reset', 'Cancel', and 'Continue'. The 'Continue' button is highlighted with a red box.

1 - The user must select the utility they wish to pay either by selecting from the pre-registered list or by entering the information at the time of payment.

For pre-registered utilities: - Click the “Pre-registered” option under “Utility to Pay”

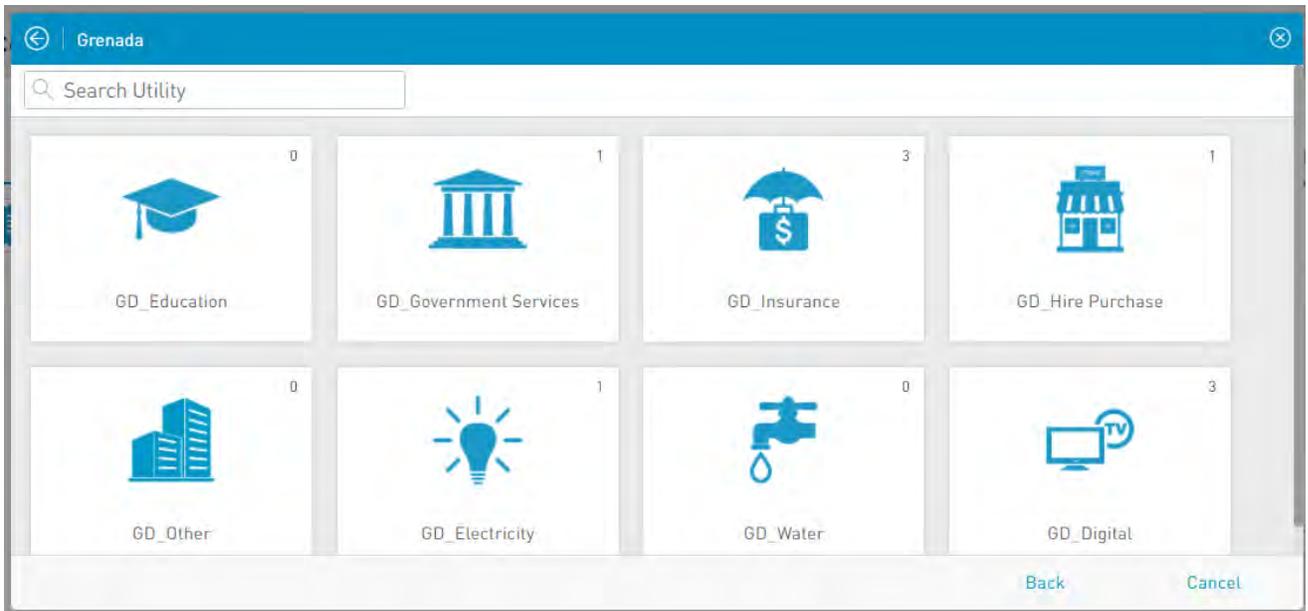
- Expand the list via the icon
- Select the required Utility to be paid



All required payment and consumer data would be automatically populated in payment window, as it would have been saved when the utility was registered.

For unlisted utilities:

- Click the “Manage Pre-Registered”
- Select the “+ Pre-Register Utility”
- Select your territory
- Select the Utility category and select the relevant utility from the list.
- Enter the required payment data
- Select CONFIRM to proceed.



Example:

TEST POWER &
ELECTRICITY

Description

Registration Data

Customer Name

Confirm Customer Name

Account Number

Confirm Account Number

Step 3: Confirm payment

Payment - Company/Utility Payments

Debit Account

Saving Account
{Alias}
XXXXXXXXXXXXXXXXXXXX
Available Balance: XCD 9,912,236.40

Utility to Pay

TEST POWER AND
LIGHT INCORPORATED
Consumer Number
12345
Payee
Test

Amount to Pay
XCD 5,000.00

Additional Data

Description
Test Utility Payment

Notification Email
email@email.com

Return Cancel Confirm

This step allows the user to review/validate the information entered in the previous step, before submitting the transaction. Once the transaction information has been verified select Confirm to proceed.



The available actions are:

- **Continue** : to confirm the date and proceed to the next step.
- **Cancel** : to cancel application.
-  or **Return** : to return to the previous step

Step 4: Result

After the Confirmation of the transaction, the user will receive one of the following potential results (based on their permissions and the approval scheme(s) established for this transaction):

- Successful: the transaction was completed successfully.
- Pending approval: where one or more approvals is required to perform the transaction. The users that are authorised to approve the transaction will be informed of the pending authorizations via email.
- Failed: the transaction does not meet the necessary requirements The specific error will be shown to the user.

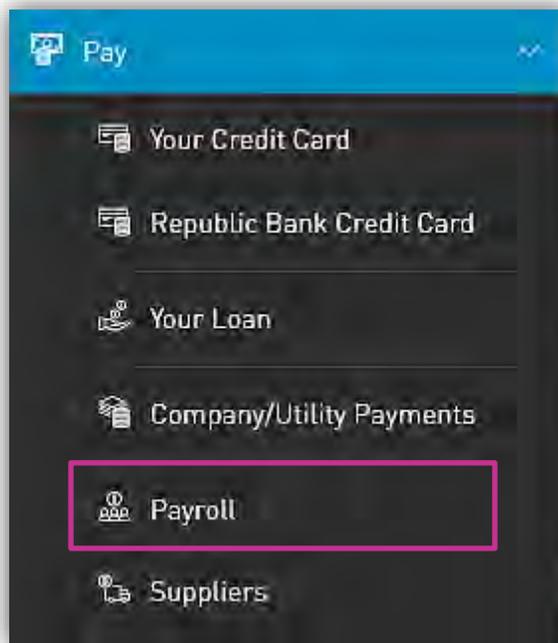
How to Pay Payroll?

This feature enables corporate customers to make payroll payments via RepublicOnline. There are two (2) options for payroll payments:

- (1) Manual
- (2) File Upload

Both Options follow the same four step process as follows:

Step 1: Select the Payroll option under the Pay tab or either the Quick or Main Menu.



Only the users assigned the relevant permissions will be able to access the Payroll feature. (Refer to Appendix for list of Permissions)

Step 2: Input payment data

Option (1) Manual

1. Select Payment Type

2. Select Debit account from list

3. Input additional data (Description & Notification email)

4. Beneficiaries

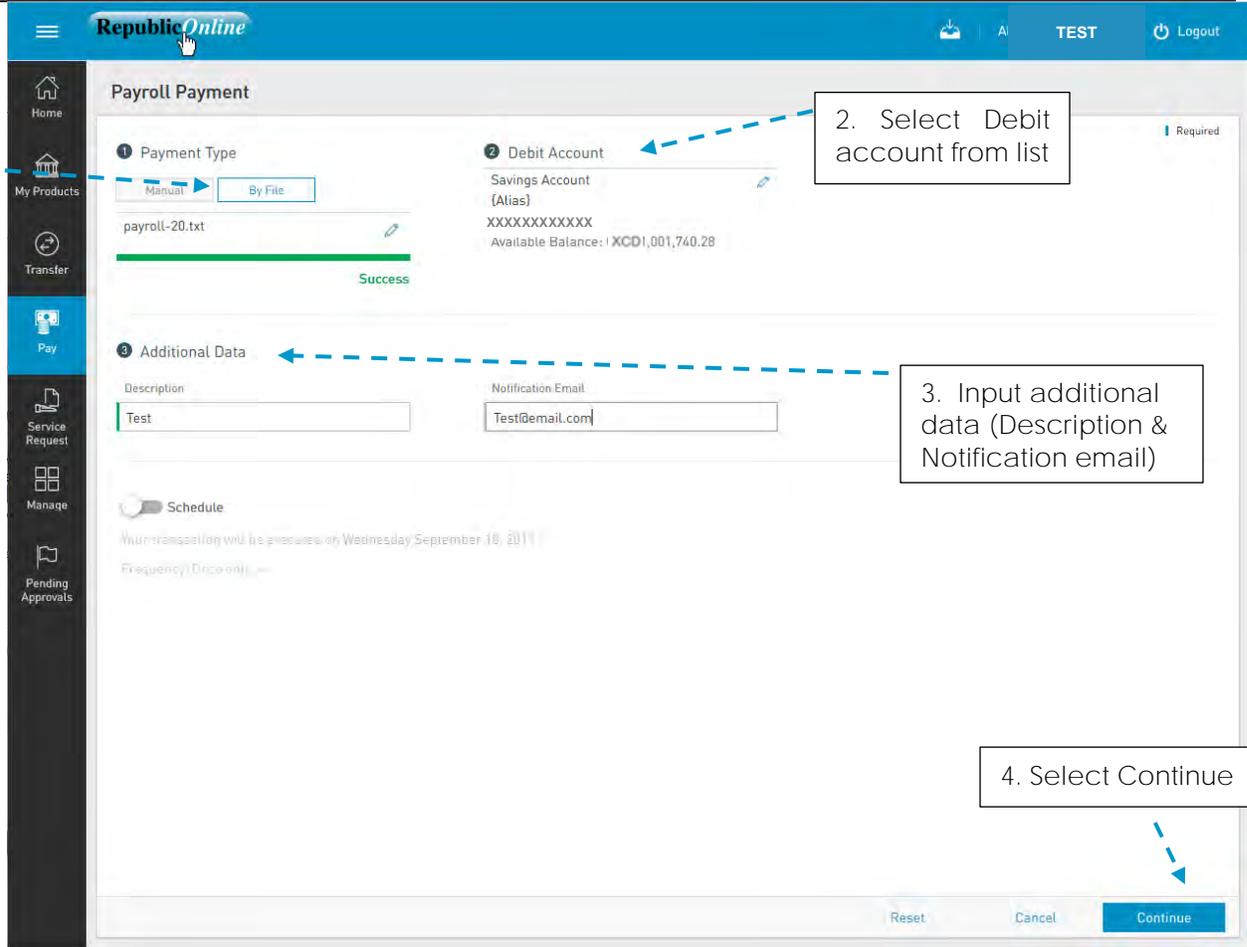
5. Select Next

1. Select the Payroll from the list of pre-registered Payrolls.

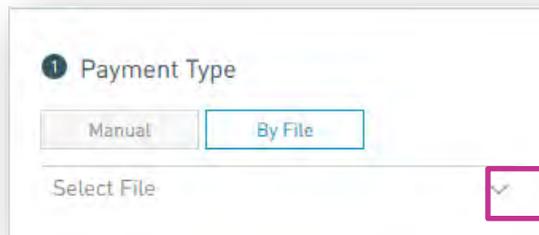


Manual Payrolls must be pre-registered. See instructions for registering payrolls on page 219.

Option (2) File Upload

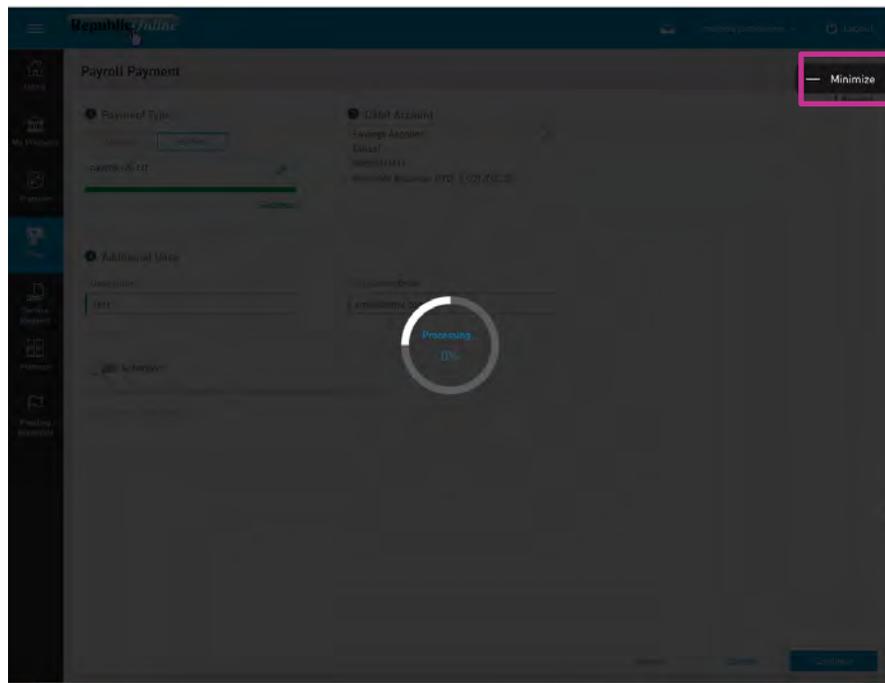


1. Click on the icon  to select a file from the Saved files.



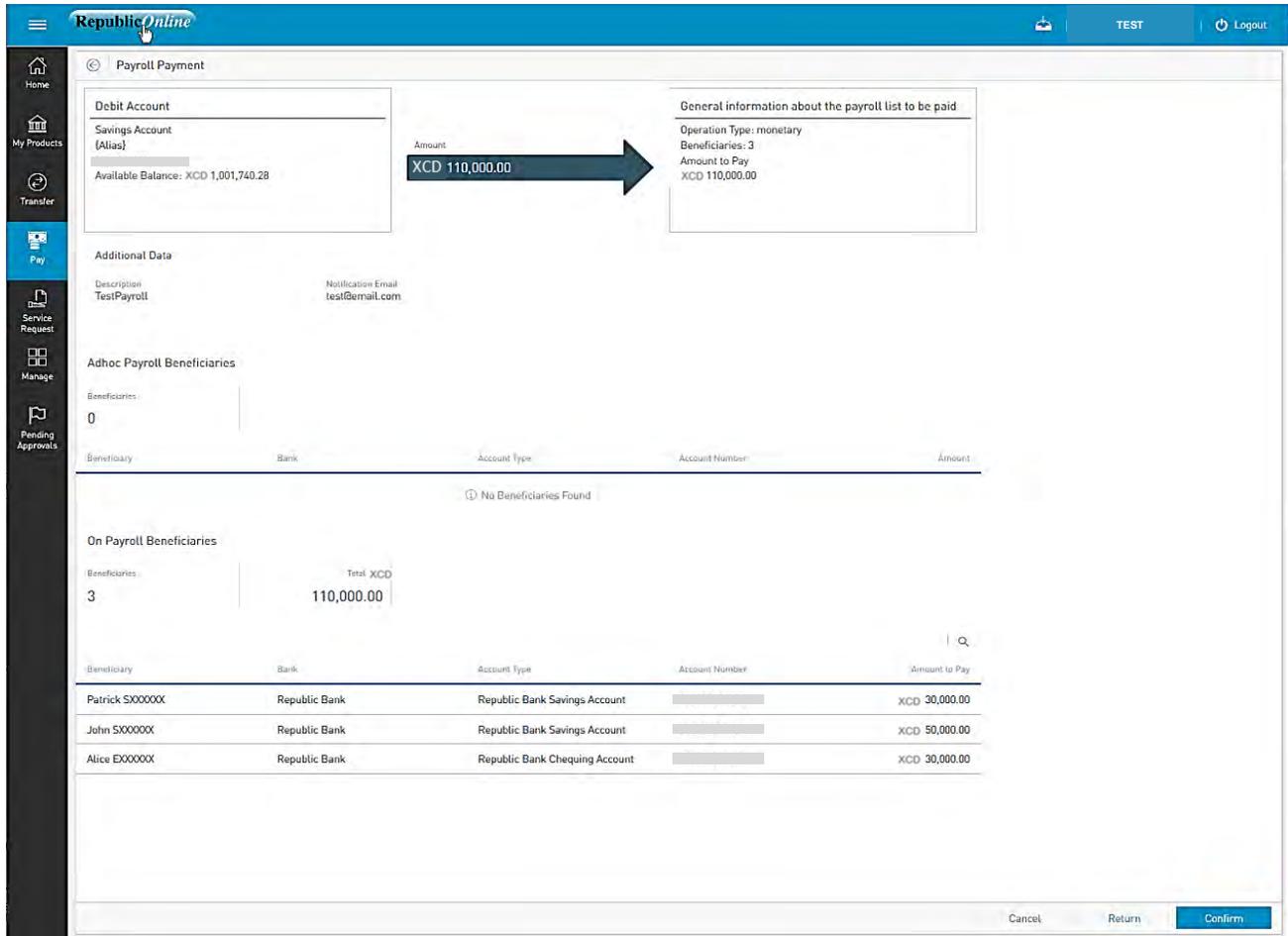
Payroll files must follow the specified format to be recognised by the application. Refer to Appendix for file specifications.

4. When the user selects Confirm, the system will attempt to read and save the data from the uploaded file.



This process may take a while. The user has the option to minimize this screen until the upload is completed.

Step 3: Confirm payment



This step allows the user to review/validate the information entered in the previous step, before submitting the transaction. Once the transaction information has been verified select Confirm to proceed.

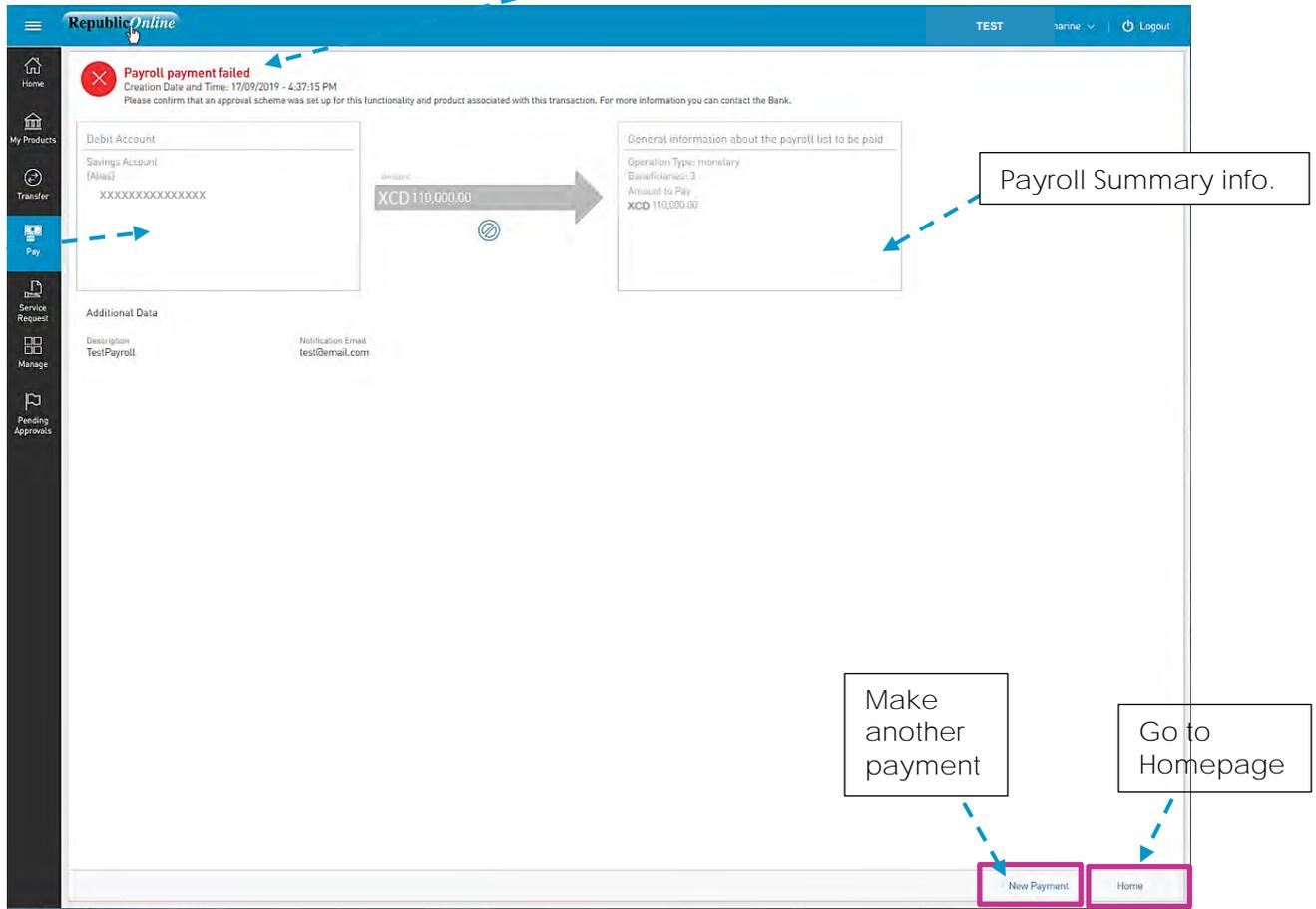


The available actions are:

- **Continue** : to confirm the date and proceed to the next step.
- **Cancel** : to cancel application.
-  or **Return** : to return to the previous step

Step 4: Result

Status message &
Transaction info



After the Confirmation of the transaction, the user will receive one of the following potential results (based on their permissions and the approval scheme(s) established for this transaction):

- Successful: the transaction was completed successfully.
- Pending approval: where one or more approvals is required to perform the transaction. The users that are authorised to approve the transaction will be informed of the pending authorizations via email.
- Failed: the transaction does not meet the necessary requirements The specific error will be shown to the user.



The status for each individual beneficiary will also be displayed here. If there **are any failed payments or errors, the “Failed” status will be displayed next to the record, along with the link for the user to view the details of the error.**

How to Pay Suppliers?

Republic*Online* enables corporate users to make payments to their business' suppliers. The procedure is similar to that of the Payroll payment and also offers two options:

- (1) Manual
- (2) File Upload

Both Options follow the same four step process as follows:

Step 1: Select the Suppliers option under the Pay tab or either the Quick or Main Menu.



Only the users assigned the relevant permissions will be able to access the Pay the Suppliers feature. (Refer to Appendix for list of Permissions)

Step 2: Input payment data

Option (1) Manual

The screenshot shows the 'Supplier Payment' interface. It includes sections for 'Payment Type' (Manual selected), 'Debit Account' (Chequing Account selected), 'Additional Data' (Description and Notification Email fields), 'Beneficiaries' (On Suppliers List of Beneficiaries), and a 'Schedule' section. A 'Continue' button is highlighted at the bottom right.

1. Select the Supplier List from the list of pre-registered Payrolls.



For manual Supplier payments, the supplier list must be pre-registered. See instructions for registering Supplier Lists on page 231.

4. On Supplier List of Beneficiaries

This section lists all the beneficiaries listed on the pre-registered Supplier list. The following details are displayed for each listed beneficiary:

- Name
- Bank
- Account Type

- Account Currency
- Account Number
- Amount

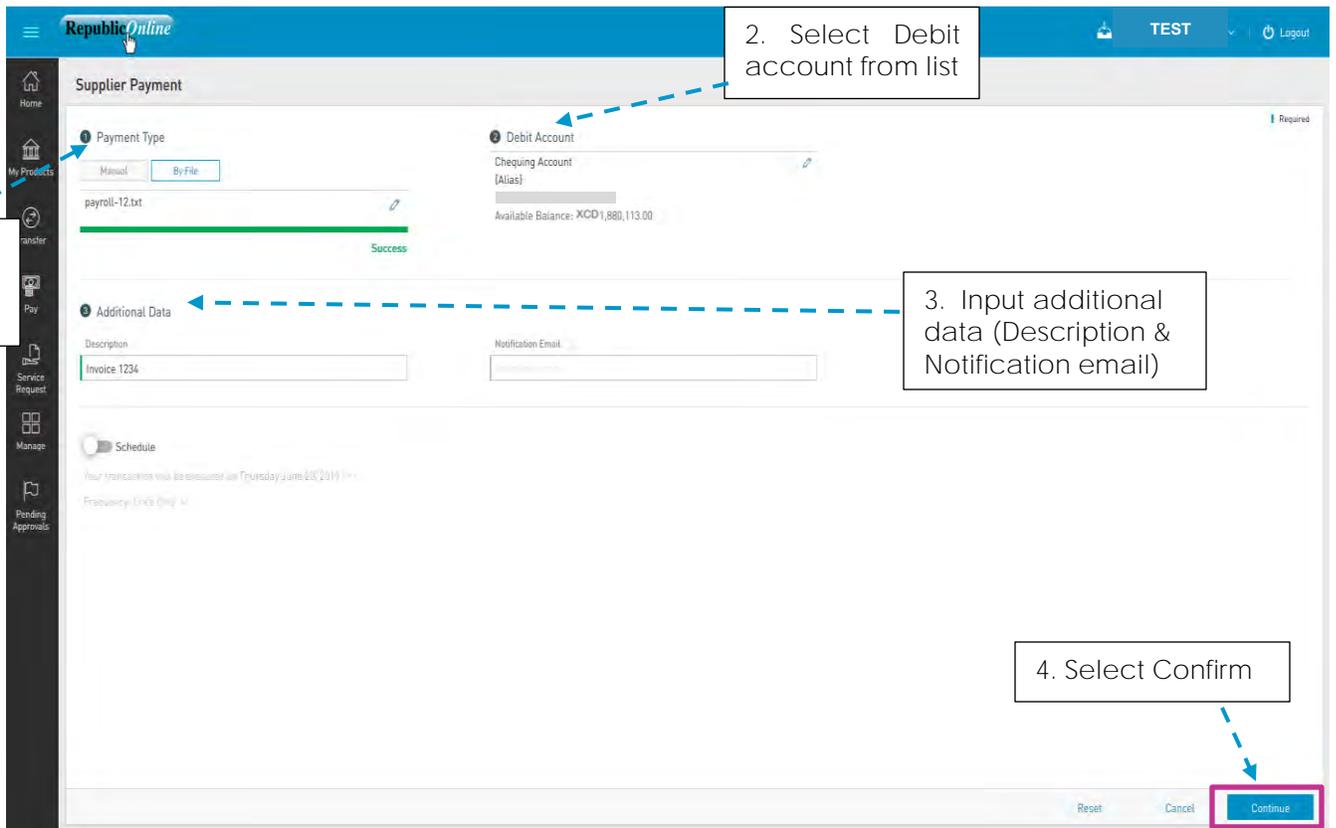


Supplier lists can be created in either XCD only or USD only. As such the corresponding currency for all Supplier debit accounts and beneficiary accounts must be XCD or USD.

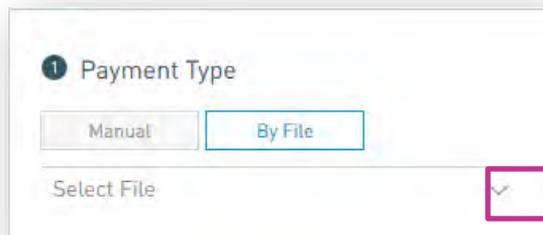


Each beneficiary amount must be set manually, from the payment screen. This detail will not be saved in the Supplier List as these amounts tend to vary.

Option (2) File Upload

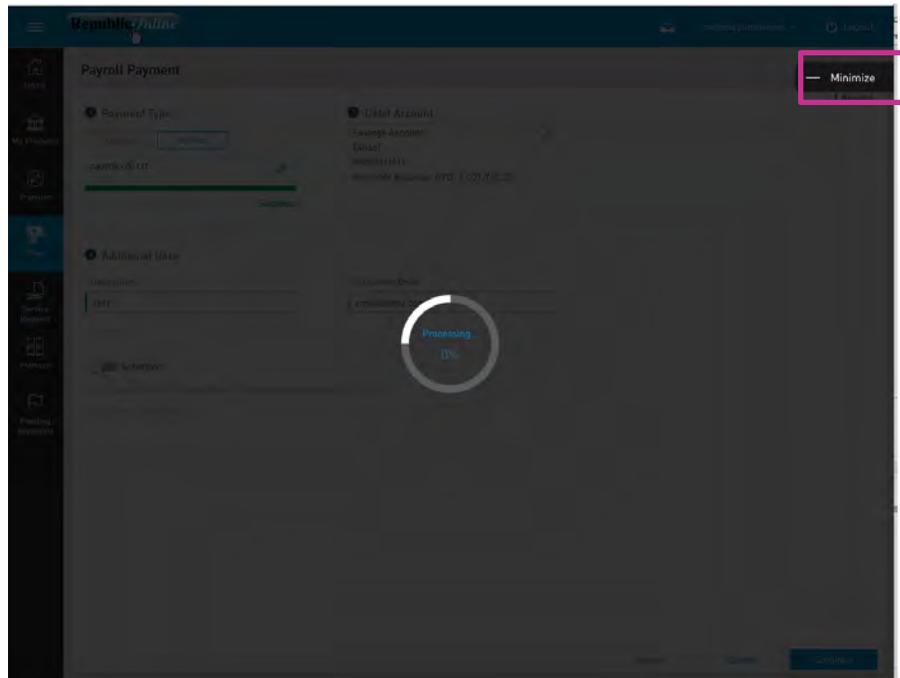


1. Click on the icon  to select a file from the Saved files.



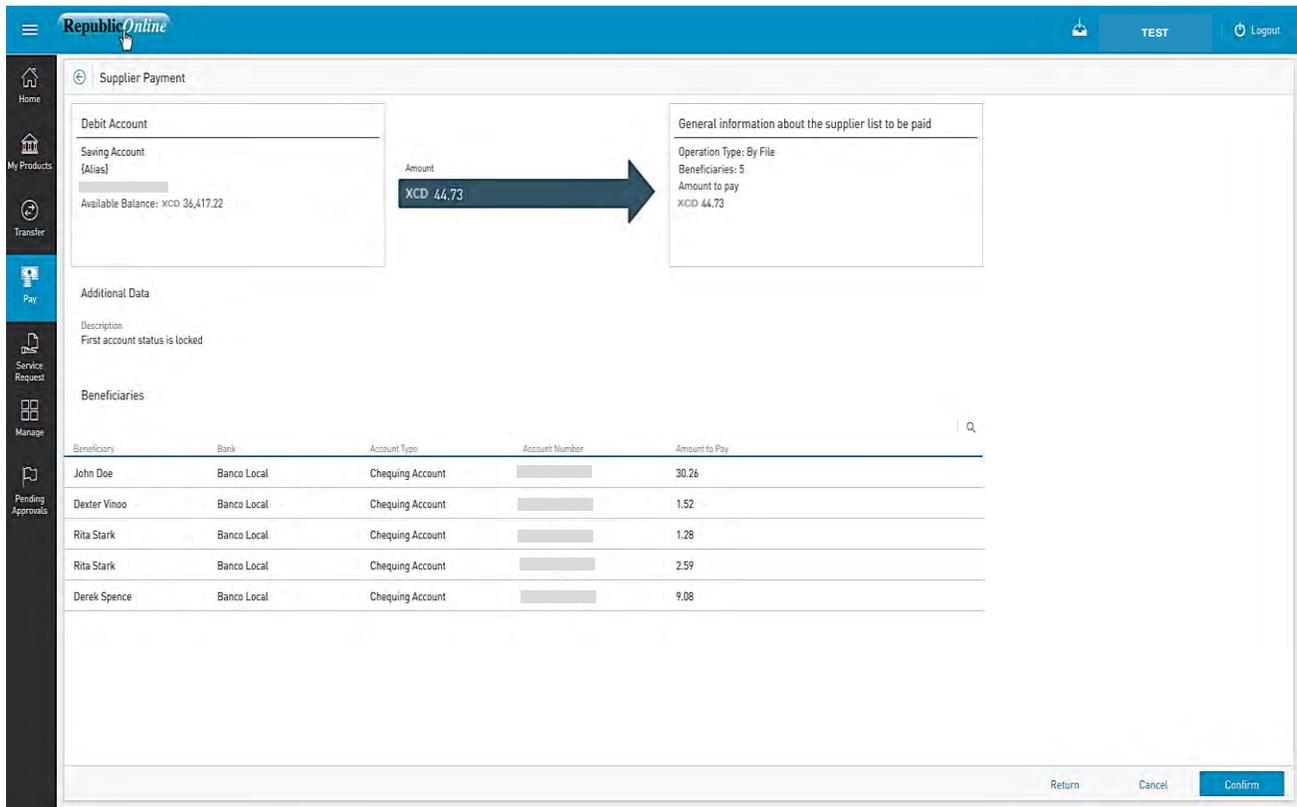
Supplier files must follow the specified format to be recognised by the application. Refer to Appendix for file specifications.

4. When the user selects Confirm, the system will attempt to read and save the data from the uploaded file.



This process may take a while. The user has the option to minimize this screen until the upload is completed.

Step 3: Confirm payment



This step allows the user to review/validate the information entered in the previous step, before submitting the transaction. Once the transaction information has been verified select Confirm to proceed.



The available actions are:

- **Continue** : to confirm the date and proceed to the next step.
- **Cancel** : to cancel application.
-  or **Return** : to return to the previous step

Step 4: Result

Supplier payment has been successfully executed
Creation Date and Time: 06/19/2019 - 11:44:52 AM
Reference Number: 1901

Account debited
Chequing Account [Alias]
Amount: XCD 44.73

Paid suppliers
Operation Type: By File
Beneficiaries: 5
Amount paid: XCD 44.73

Additional Data
Description: STATUS ON 1ST ACCOUNT RESTRICTED

Approvals
Name: Charmaine Accosta | User Name: Tom | Status: Approved - 06/19/2019 11:44 AM

Beneficiary	Bank	Account Type	Account Number	Amount to Pay	Status
John Doe	Banco Local	Republic saving account	[Redacted]	30.26	Success
Dexter Vinoo	Banco Local	Republic chequing account	[Redacted]	1.52	Success
Rita Stark	Banco Local	Republic chequing account	[Redacted]	1.28	Success
Rita Stark	Banco Local	Republic chequing account	[Redacted]	2.59	Success
Derek Spence	Banco Local	Republic chequing account	[Redacted]	9.08	Success

Callout boxes:
 - Debit account info. (points to Chequing Account)
 - Status message & Transaction info (points to success message)
 - Supplier List Summary info. (points to Paid suppliers)
 - Make another payment (points to New Document button)
 - Go to Homepage (points to Home button)

After the Confirmation of the transaction, the user will receive one of the following potential results (based on their permissions and the approval scheme(s) established for this transaction):

- Successful: the transaction was completed successfully.
- Pending approval: where one or more approvals is required to perform the transaction. The users that are authorised to approve the transaction will be informed of the pending authorizations via email.
- Failed: the transaction does not meet the necessary requirements The specific error will be shown to the user.



The status for each individual beneficiary will also be displayed here. If there **are any failed payments or errors, the "Failed" status will be displayed next to the record, along with the link for the user to view the details of the error.**



My Transactions

What is the Favourite feature?

RepublicOnline allows users to save completed payments and transfers as favourites, for future use.

To save a favourite, the user has two options:

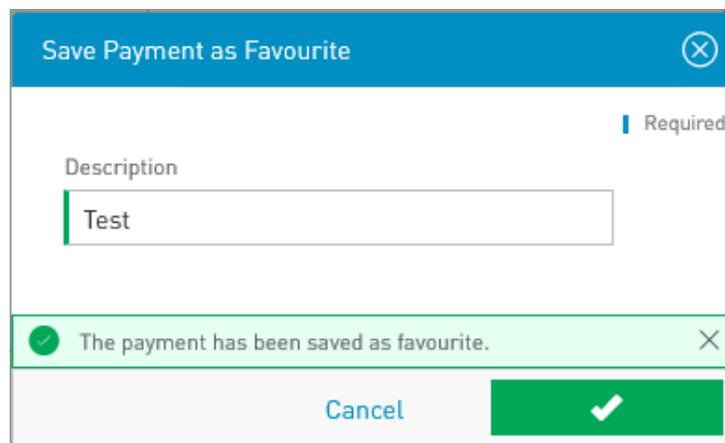
1) Action Panel

- On the Results page of the completed transaction go to the Action Panel
- Click on  Save as Favourite
- Input a description for the transaction in the message box that appears.



- Click OK

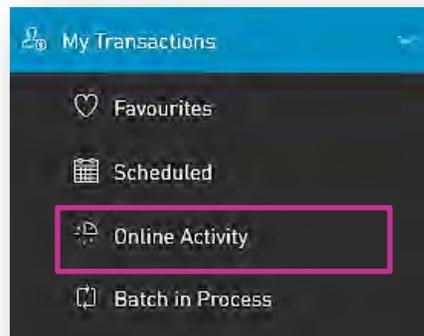
The following message will appear:



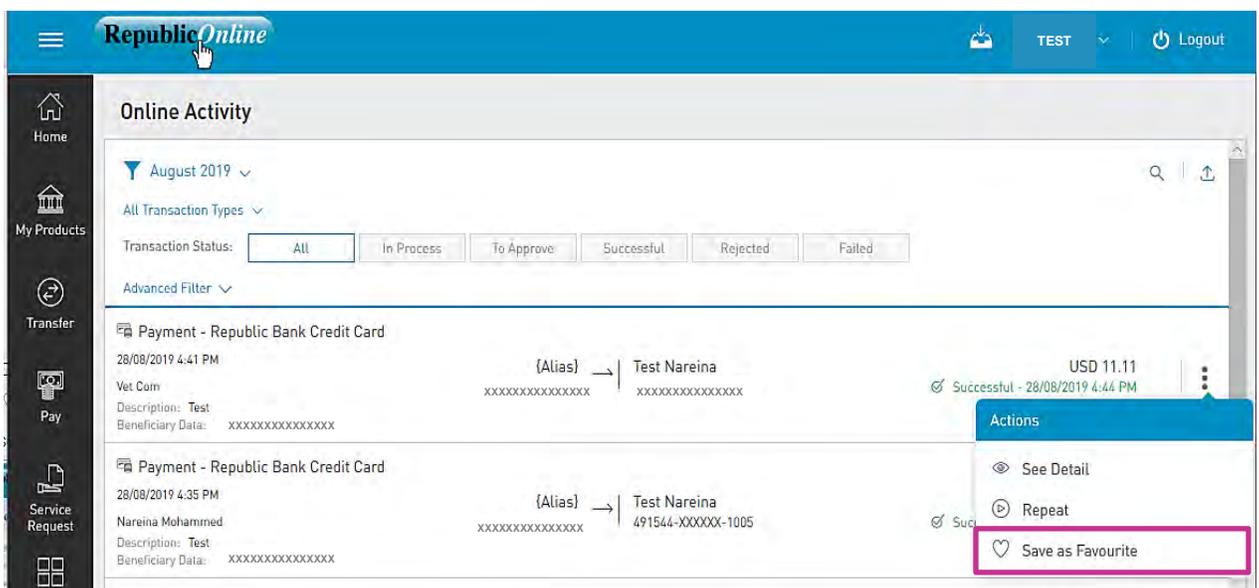
- Click  to proceed.

2) Online Activity Screen

- Select the Online Activity option under the the My Transactions section of the main menu.



- Go to the Contextual menu  of the transaction to be saved as a favourite and select the  Save as Favourite option.

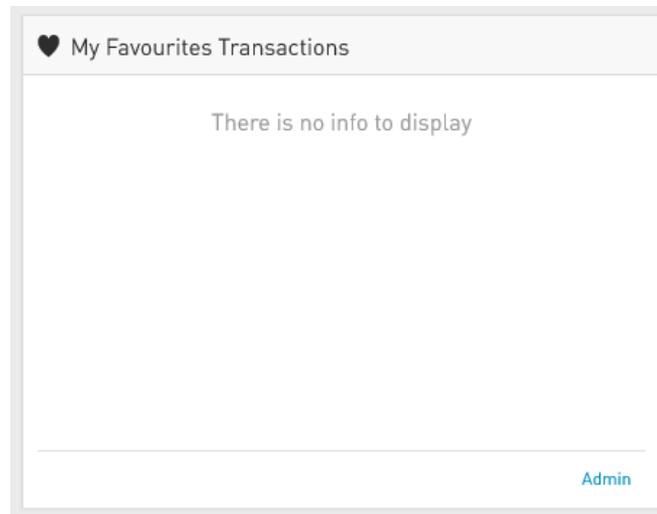


- Input a description for the transaction in the message box that appears and click OK to save the transaction as a favourite.

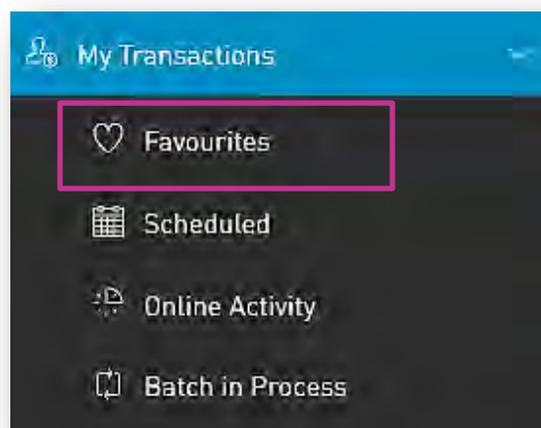
How to view Favourite Transactions?

There are two options to view *Favourite Transactions*.

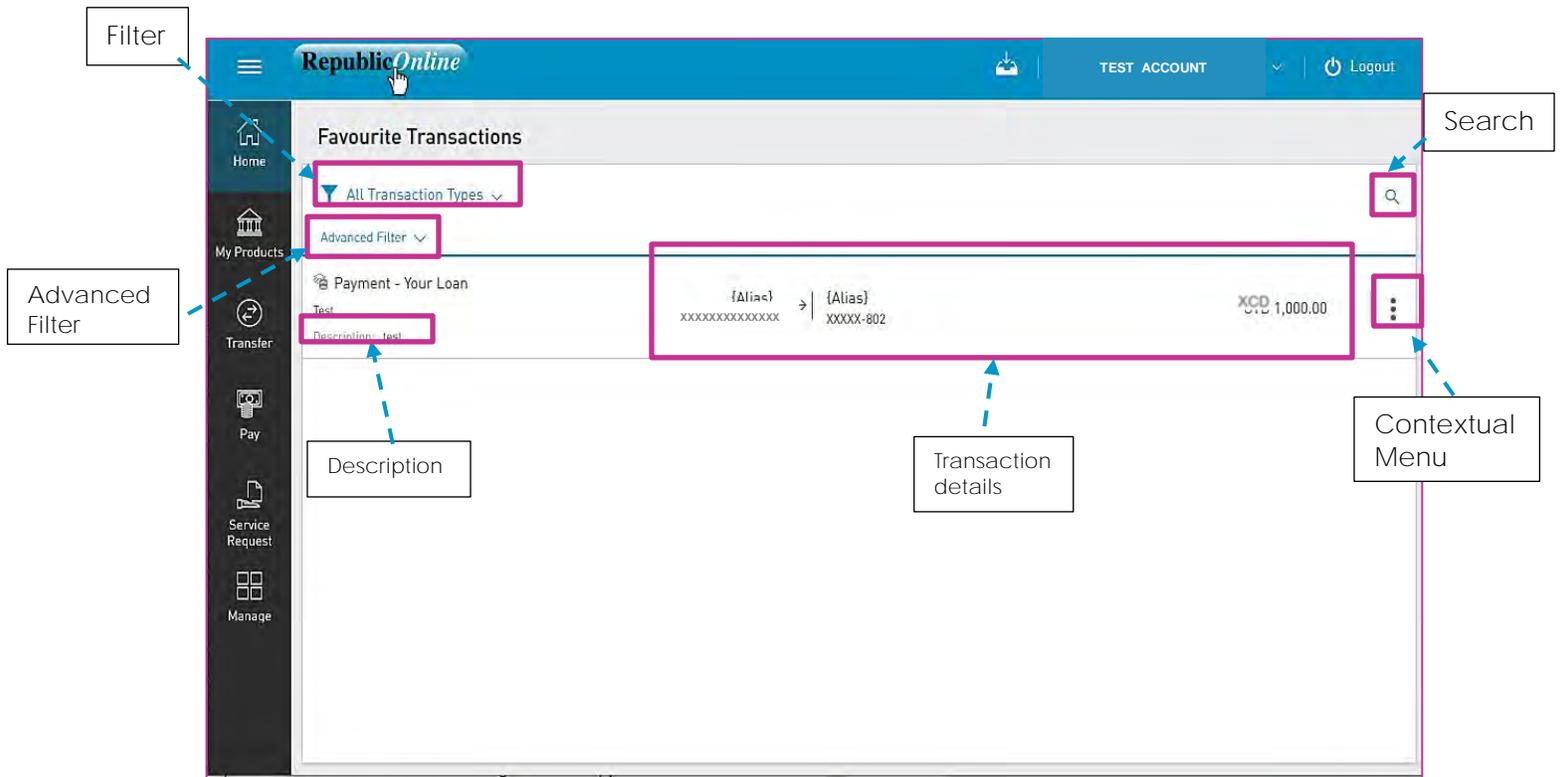
- 1) Home Page – My Favourite Transactions section.
 - This section provides a summarized view of the saved *Favourites*.
 - To view the details or to amend the Favourites, click on the [Admin](#) link, to be redirected to the Favourite Transactions page.



- 2) Select the Favourites option under the My Transactions section of the main menu.



This option will direct the user to the the Favourite Transactions page.



Filters

- All Transaction Types: enables filtering of favourites by transaction types.
- Advanced Filter: enables filtering by transaction amount ranges.

Contextual Menu

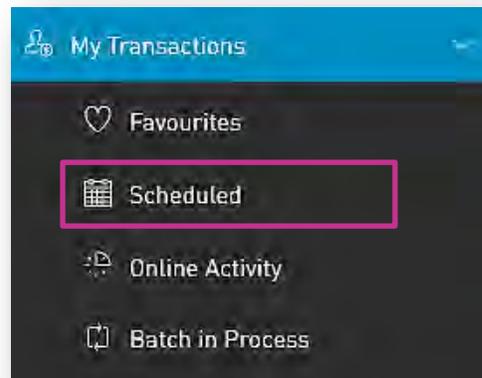
The menu on each alerts offers the following actions:



- Execute: to perform the selected transaction.
- Delete: to delete the selected favourite.

How to view Scheduled Payments?

To view the scheduled payments - select the Scheduled option under the the My Transactions section of the main menu.



The following are the transactions that users will be able to schedule via *RepublicOnline*:

- Transfers between own accounts
- Republic Bank transfers
- Local Bank Account transfers
- International Bank Account Transfers
- Your Credit Card Payments
- Republic Bank Credit Card Payments
- Payment of Own Loans
- Utility payments (if the services are configured to be scheduled)

The scheduling switch enables the user to schedule transactions and will be available on the payment screen of all listed above.

How to Schedule Payments?

There are two ways to schedule a payment:

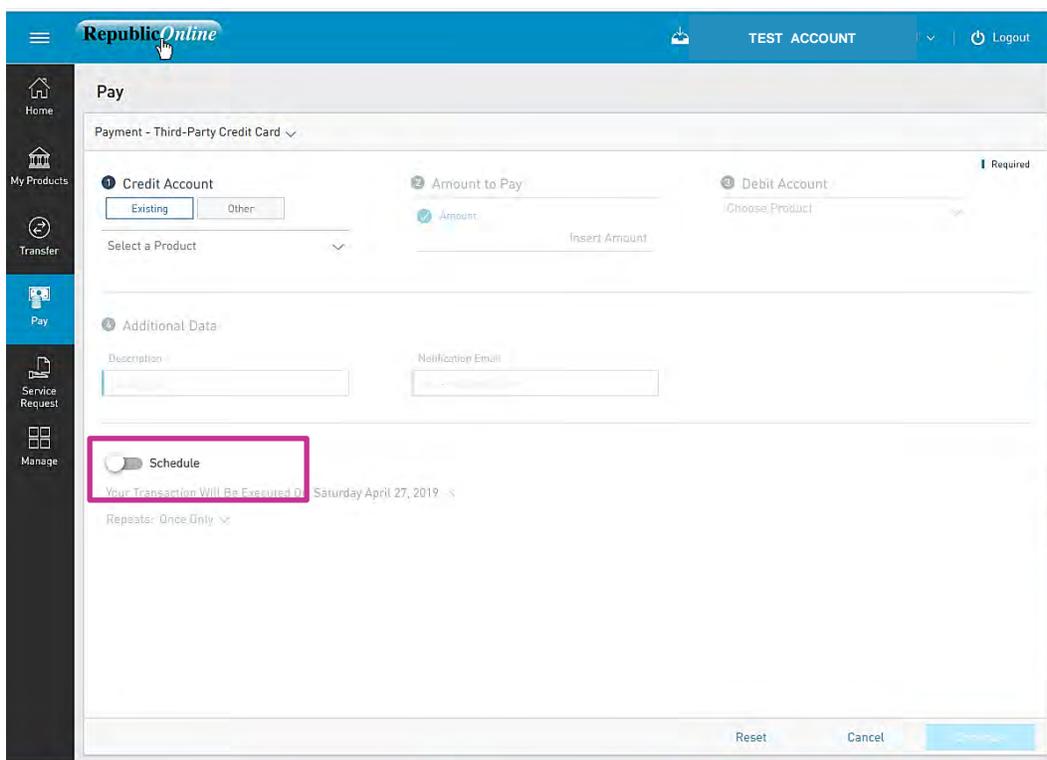
A. Payment screen: Via the “Other” option when inputting the “Utility to Pay” data on the payment screen

Or

B. Contextual Menu: available on the selected product.

A. Payment Screen

1. Select payment or transfer option
2. Click on the scheduling switch on the lower half of the screen.



The screenshot displays the RepublicOnline interface for making a payment. The top navigation bar includes the RepublicOnline logo, a TEST ACCOUNT indicator, and a Logout button. A left-hand sidebar contains navigation icons for Home, My Products, Transfer, Pay, Service Request, and Manage. The main content area is titled 'Pay' and shows a 'Payment - Third-Party Credit Card' form. The form is divided into sections: 'Credit Account' with 'Existing' and 'Other' tabs and a 'Select a Product' dropdown; 'Amount to Pay' with an 'Amount' field and an 'Insert Amount' button; and 'Debit Account' with a 'Choose Product' dropdown. Below these is the 'Additional Data' section with 'Description' and 'Notification Email' fields. At the bottom of the form, a 'Schedule' toggle switch is highlighted with a red rectangular box. Below the toggle, the text reads 'Your Transaction Will Be Executed On Saturday April 27, 2019' and 'Repeat: Once Only'. At the very bottom of the form are 'Reset', 'Cancel', and a blue arrow button.

Once the switch has been activated, the options for scheduling the payment will be enabled.

3. Confirm the date of execution:

The message will state: "Your transaction will be executed on *day/month/year*". By default, the current date will be shown.

- Select the icon to change the date using the calendar provided.



The date selected must be later than the current date.

4. Select the Frequency:

"Repeats" denotes the frequency of the transaction. By default, the "Once Only" option will be enabled.

- Select the icon to next to "Once Only" to expand the frequency options.



The Frequency options for scheduled transactions are as follows:

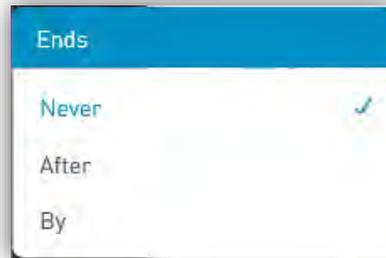
- Only once (By default)
- Every X day: Weekly schedule whereby the transaction will be set to run every week on a selected day. E.g. Every Saturday.
- Every X of every month: Monthly schedule where the transaction is set to run on a particular date of every month. E.g. Every 27th of every month.
- Every X of M: Annual schedule where X represents the day and M denotes the month. In this instance the transaction will be set to run on a particular date every year. E.g. Every 27 of April.
- Every day: Daily schedule
- Daily: Run daily, every N number of days
- Weekly: The schedule can be set to run every N *number* of weeks on the X day of the week. E.g. Every 5 weeks, on Friday.
- Monthly: The schedule can be set to run every N *number* of months on day X.

E.g. Every 5 months, on the day 12.

- Annually: The schedule can be set to run every year, M (*month*) on day X.
E.g. Every August, on day 5.

5. Select the end date of the schedule:

- Select the  icon to select when the recurrences of the schedule will end.



The options for ending the schedule are:

Never: Default

After: The user must select an amount of recurrences after which the schedule will end.

E.g. After 12 occurrences.

By: The user must select a specific calendar date. E.g. By June 27, 2020.



The date selected must be later than the start date of the transaction.

6. Select a limit (for Credit Card payments only):

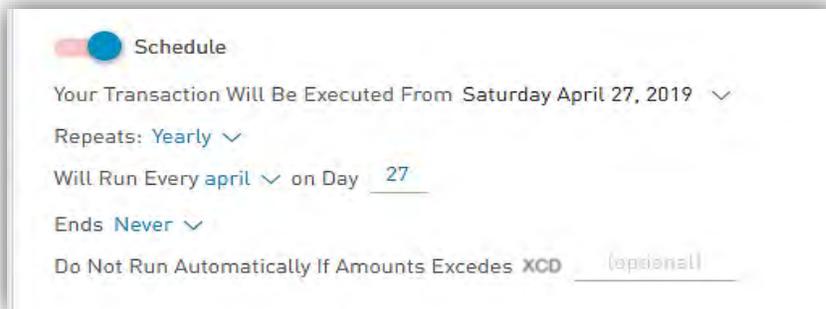
For credit card payments, a maximum amount can be set. In such cases, the transaction will not be executed if the payment exceeds the limit set by the user.

The message shown will be:

“Do not run automatically if amount exceeds XCD_____”.

To set a limit on the transaction, insert the desired amount in the space provided.

Example:



The screenshot shows a scheduling interface with the following elements:

- A toggle switch labeled "Schedule" is turned on.
- The text "Your Transaction Will Be Executed From Saturday April 27, 2019" is displayed with a dropdown arrow.
- The text "Repeats: Yearly" is displayed with a dropdown arrow.
- The text "Will Run Every april" is displayed with a dropdown arrow, followed by "on Day" and the number "27" in a text input field.
- The text "Ends Never" is displayed with a dropdown arrow.
- The text "Do Not Run Automatically If Amounts Exceeds XCD" is displayed, followed by a text input field containing "(optional)".

7. Select Continue at the bottom of the payment screen to continue the transaction and save the scheduling options.

Option B - Contextual Menu

Each product has a contextual menu attached, which contains the scheduling option.

1. Click on the  icon next to selected product or account
2. Select *Schedule*
3. Select the transaction to be scheduled by clicking on the  icon to expand the list.

This process will redirect the user to the payment input screen as shown in Procedure A above. The same process will be applicable here.

Viewing Your Online Activity

Users may view all of their transaction history via the Online Activity menu option.

- Select the Online Activity option under the the My Transactions section of the main menu.

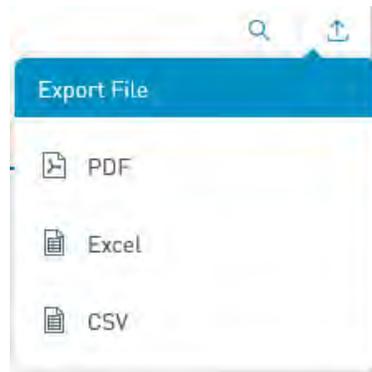
The screenshot shows the 'Online Activity' page in the Republic Online banking system. The page features a top navigation bar with the 'Republic Online' logo and a 'Logout' button. A left sidebar contains navigation icons for Home, My Products, Transfer, Pay, Service Request, Manage, and Pending Approvals. The main content area displays a list of transactions with columns for Description, Amount, Status, and Date. A 'Filters' box highlights the date and transaction type filters. A 'Search' box is in the top right. A 'Contextual Menu' is shown for a transaction, with options for 'Export File' and 'Expand List'.

Description	Amount	Status	Date
Payment - Republic Bank Credit Card 28/08/2019 4:44 PM	USD 11.11	Successful	28/08/2019 4:44 PM
Payment - Republic Bank Credit Card 28/08/2019 4:35 PM	USD 22.22	Successful	28/08/2019 4:38 PM
Payment - Republic Bank Credit Card 28/08/2019 1:45 PM	USD 7.22	Error	
Payment - Republic Bank Credit Card 28/08/2019 1:43 PM	USD 11.55	To Approve	
Payment - Republic Bank Credit Card Vet Cam	USD 5.88	Successful	28/08/2019 9:23 AM

- **Filters**
 - Date: enables filtering of transactions by a date or date range.
 - All Transaction Types: enables filtering by transaction types.
 - Transaction Status: transactions may be filtered by their status (e.g. In Process, Rejected etc)
 - Advanced Filter: enables filtering by transaction amount ranges.

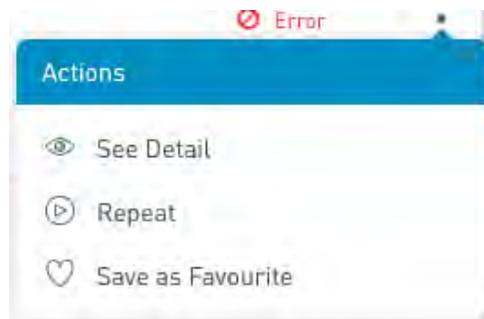
-  Export File

The Transaction History on an account may be exported using one of the following options:



-  Contextual Menu

The menu on each alerts offers the following actions:



- See Detail: to see the transaction details of the selected item.
- Repeat: to repeat the selected transaction.
- Save as Favourite: to save the selected transaction as a Favourite (*as detailed on page 179*)

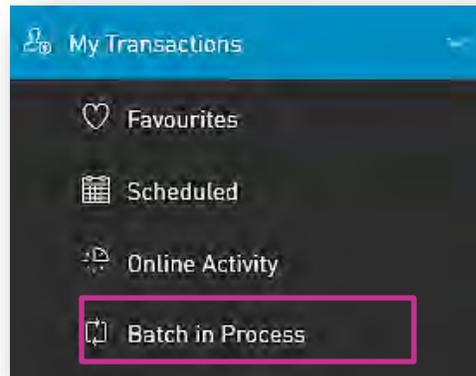


Only the users assigned the relevant permissions will be able to access to the Online Activity. (Refer to Appendix for list of Permissions)

What is Batch in Process?

This feature allows users to view the status of the batch transactions submitted. These include the Payroll Payment, Supplier Payments of Multiple transfer.

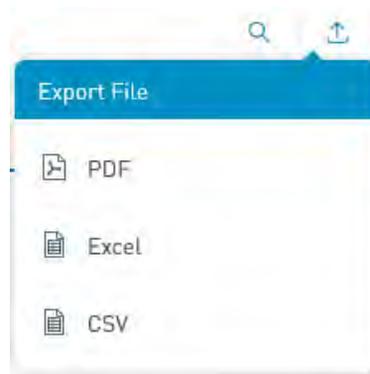
- Select the Batch in Process option under the the My Transactions section of the main menu to view all batches submitted.



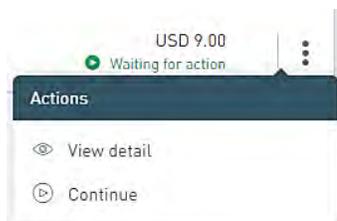
A screenshot of the Republic Online 'Batch in Process' page. The page title is 'Batch in Process'. It shows a filter for 'September 2019' and 'All Transaction Types'. Below this, there are buttons for 'All', 'Waiting for Action', and 'Processing'. A table lists a transaction: 'Payment - Payroll' on '17/09/2019 5:43 PM' with a description 'Test type: File' and 'File: payroll-20.txt'. The status is 'Waiting for Action'. Annotations include: 'Filters' pointing to the month and transaction type dropdowns; 'Search' pointing to a search icon; 'Export File' pointing to an export icon; and 'Contextual Menu' pointing to a three-dot menu icon next to the transaction row. The left sidebar contains navigation options like Home, My Products, Transfer, Pay, Service Request, Manage, and Pending Approvals. The top right shows 'TEST ACCOUNT' and 'Logout'.

-  Filters
 - Date: enables filtering of transactions by a date or date range.
 - All Transaction Types: enables filtering by transaction types.
 - Transaction Status: transactions may be filtered by their status (e.g. Waiting for Action, Processing)
 - Advanced Filter: enables filtering by transaction amount ranges.
-  Export File

The Transaction History on an account may be exported using one of the following options:



-  Contextual Menu



- View Detail: To see details of transaction
- Continue: To proceed with the transaction



Only the users assigned the relevant permissions will be able to access to the Batch in Process Feature. (Refer to Appendix for List of Permissions)

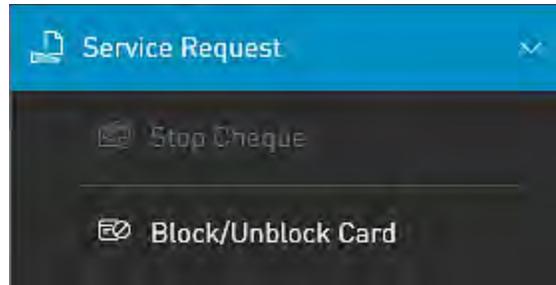


Service Requests

Service Request Overview

RepublicOnline offers two (2) new service requests options for customers:

- Stop Cheque
- Block/Unblock Card



All Service requests follow a four (4) step process which includes:

1. Selecting the required request option
2. Inputting the necessary data
3. Confirmation of information
4. Result

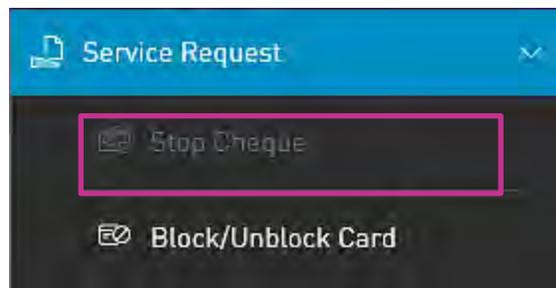
How to request a Stop Cheque?

The Stop Cheque feature allows the user to stop one or more cheques on their chequing account(s) where required.



This feature can be accessed from either the Quick or Main Menu

Step 1: Select the Stop Cheque option under the the Service Request section of either menu.



Only the users assigned the relevant permissions will be able to access to the Stop Cheque Feature. (Refer to Appendix for list of Permissions)

Step 2: Input the required information

The screenshot shows the 'Stop Cheque' interface. On the left is a navigation menu with icons for Home, My Products, Transfer, Pay, Service Request (highlighted), Manage, and Pending Approvals. The main form area is titled 'Stop Cheque' and includes a 'Required' indicator. The form contains the following fields and options:

- Select Origin Bank Account:** A dropdown menu labeled 'Choose an Account' with a pink box around the arrow and a callout 'Select Chequing Account'.
- Data of Stop Cheque:** A section with a 'Cancel:' label and two buttons: 'Just One' and 'Range'. A pink box surrounds these buttons, and a callout 'Select Option' points to them.
- Cheque Number:** A text input field.
- Cheque Amount:** A text input field.
- Reason for Stop Cheque:** A dropdown menu labeled 'Choose an Option'.

Below the form is a disclaimer: "I declare that the following information is true and accurate and is to be regarded as part of the Republic Bank Limited Terms and Conditions that was agreed upon online registration. The Bank shall not be liable for loss incurred on cheque(s) previously processed. Before submitting this request, please verify that the cheque(s) have not yet been processed by the Bank. You can do so by review of your online statements and Transaction History. The cost of a stop cheque request is GYD\$3500 and will be debited from the selected Chequing account." At the bottom right, there are 'Reset', 'Cancel', and 'Continue' buttons. A pink box highlights the 'Continue' button, with a callout 'Select Continue to proceed' pointing to it.

The following information will be required for a *Stop Cheque* request:

- Cheque number [Required]
- Cheque amount [Required]
- Reason for cancelation [Required]. (Lost/Stolen/Damaged/Other)

Data requested will vary, based on the option selected.

Data of Stop Cheque

Cancel:

Cheque Number

Cheque Amount

Reason for Stop Cheque ▼

VS

Data of Stop Cheque

Cancel:

Cheque Number "from"

Cheque Number "to"

Reason for Stop Cheque ▼



The Stop Cheque feature is only applicable to cheques that have not already been processed by the bank.

Therefore, it is the customer's responsibility to ensure that before a request is submitted, the cheque has not yet been processed.

The following message will be displayed below the request information:

"I declare that the following information is true and accurate and is to be regarded as part of the Republic Bank Limited Terms and Conditions that was agreed upon online registration.

The Bank shall not be liable for loss incurred on cheque(s) previously processed.

Before submitting this request, please verify that the cheque(s) have not yet been processed by the Bank. You can do so by review of your online statements and Transaction History.

By selecting , the user also acknowledges that he/she has read and agree to the terms of this request.

Step 3: Confirm Data

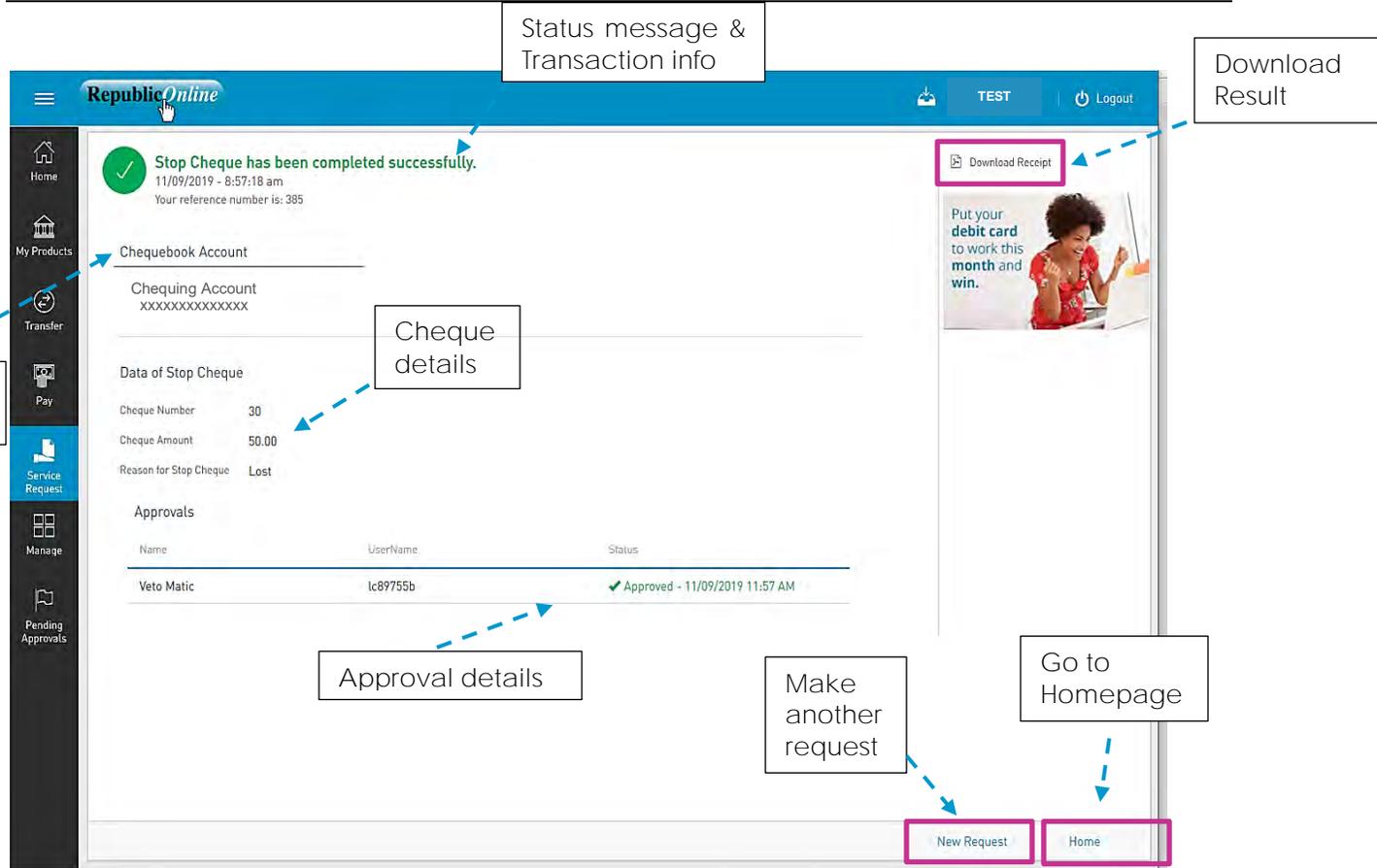
This step allows the user to review/validate the information entered in the previous step, before submitting the transaction. Once the transaction information has been verified select Confirm to proceed.



The available actions are:

-  : to confirm the date and proceed to the next step.
-  : to cancel application.
-  or  : to return to the previous step

Step 4: Results



After the Confirmation of the transaction, the user will receive one of the following potential results (based on their permissions and the approval scheme(s) established for this transaction):

- Successful: the transaction was completed successfully.
- Pending approval: where one or more approvals is required to perform the transaction. The users that are authorised to approve the transaction will be informed of the pending authorizations via email.
- Failed: the transaction does not meet the necessary requirements. The specific error will be shown to the user.

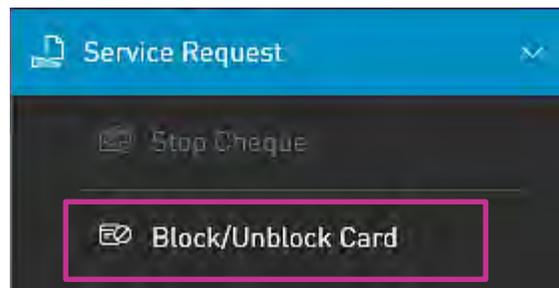
How to Block/Unblock Cards?

The Block/Unblock feature allows the user to place or remove a stop on the debit card associated with their account.



This feature can be accessed from either the Quick or Main Menu

Step 1: Select the Block/Unblock Card option under the the Service Request section of either menu.



Only the users assigned the relevant permissions will be able to access to the Block/Unblock feature. (Refer to Appendix for list of Permissions)

Step 2: Input the required information

The screenshot shows the 'Card - Block and Unblock Card' page in RepublicOnline. The interface includes a sidebar with navigation options like Home, My Products, Transfer, Pay, Service Request, Manage, and Pending Approvals. The main content area is titled 'Card - Block and Unblock Card' and features a 'Required' indicator. It contains several sections: 'Card Type' with 'Credit' and 'Debit' buttons; 'Account' with a 'Savings Account' entry; 'Debit Card' with a 'Debit Card' entry; and 'Requested Data' with 'Option' set to 'Block' and 'Reason' set to 'Lost Card'. At the bottom, there are 'Reset', 'Cancel', and 'Continue' buttons. Five callout boxes with dashed arrows point to these key elements: 1. Select Card Type, 2. Select account from list, 3. Select associated Card, 4. Input Request data (Option and Reason), and 5. Click Continue.

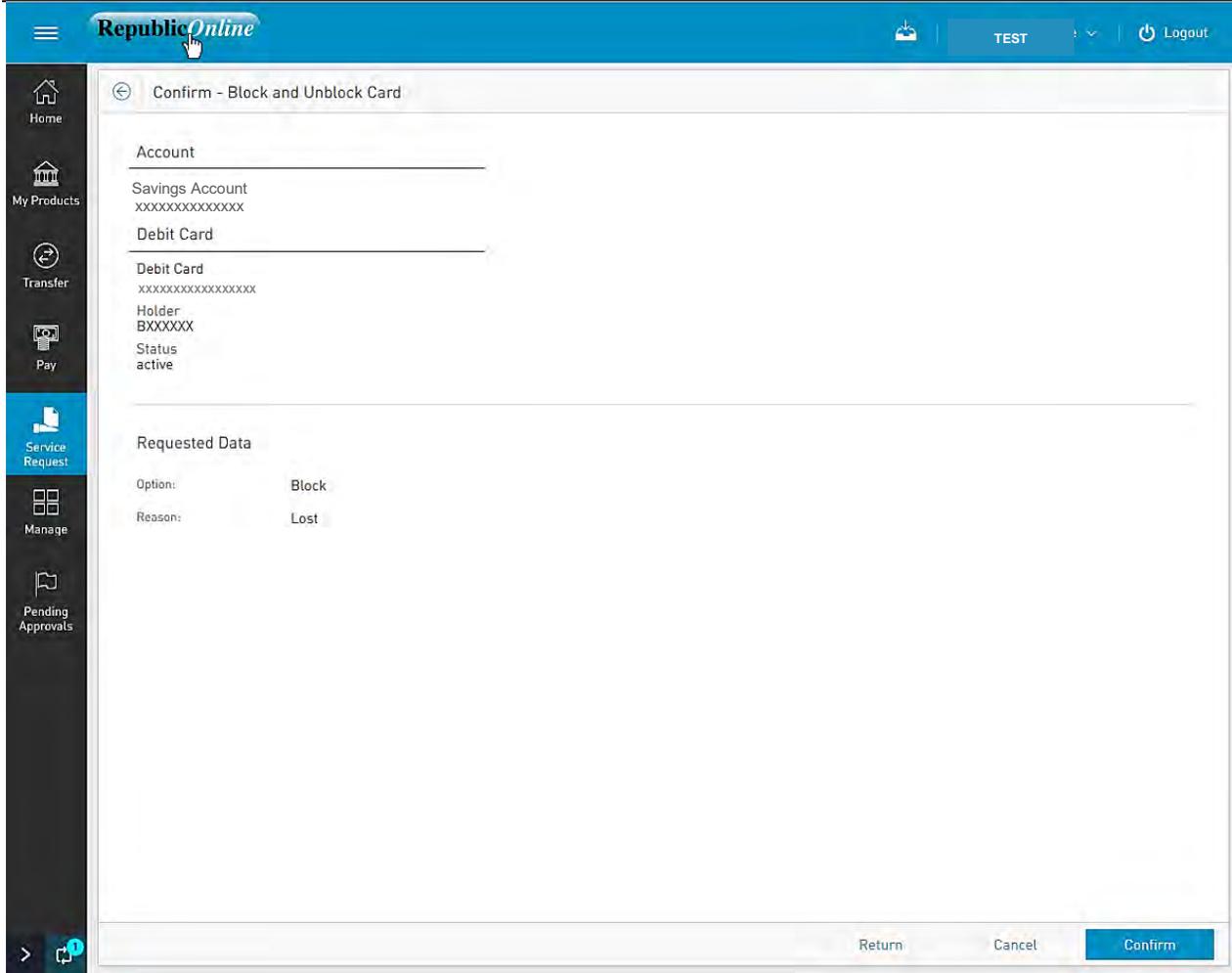


For Debit Cards, the option to block and unblock will be available on RepublicOnline. For Credit Cards, users will only be allowed to block. Unlocking of Credit Cards will be handled by the Bank.



- Cards blocked by a Business or Company user must be unblocked by a Business or Company user as the Bank will not have the permissions to unblock such cards.
- In the same way, cards blocked by the Bank must also be unblocked by the Bank as the Business or Company users will not have the requisite permissions to unblock such cards.

Step 3: C



This step allows the user to review/validate the information entered in the previous step, before submitting the transaction. Once the transaction information has been verified select Confirm to proceed.

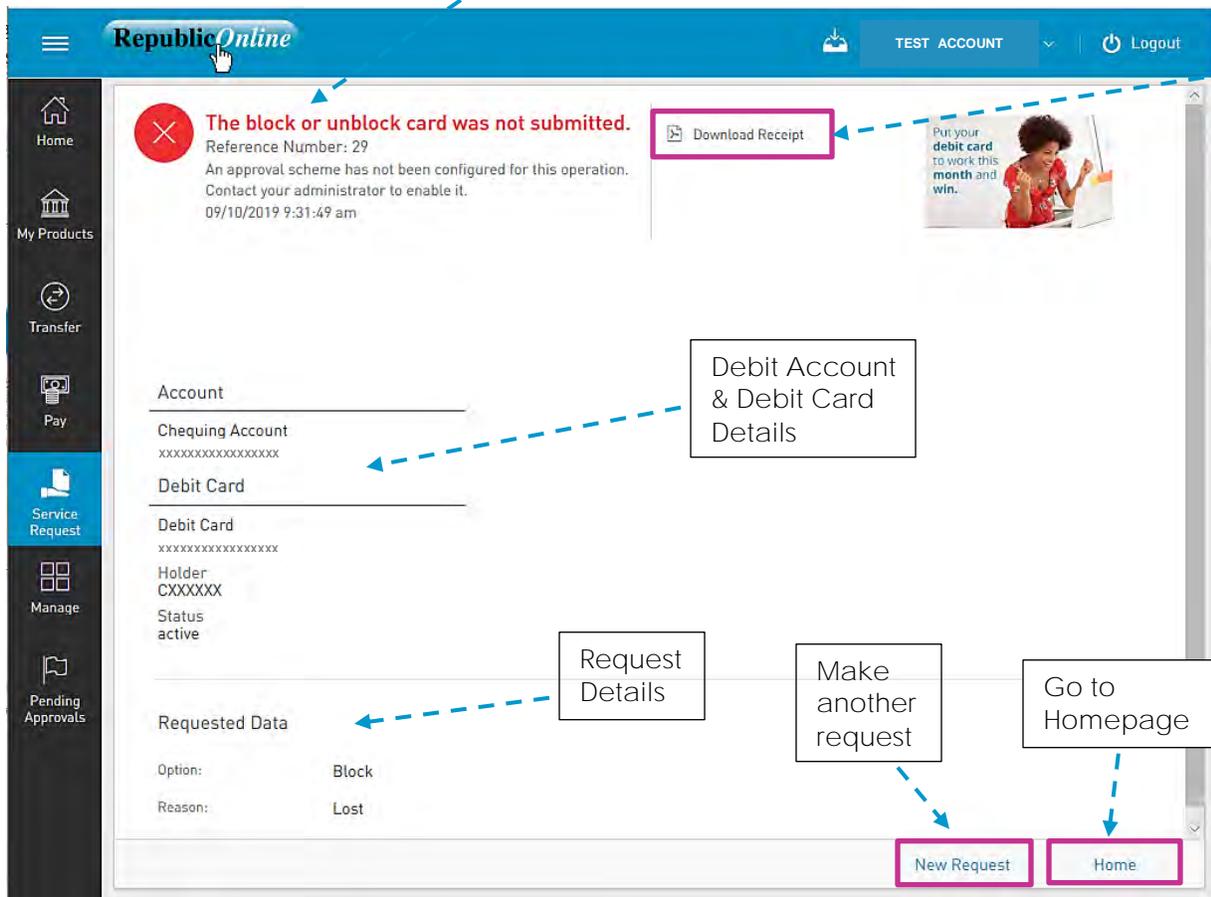


The available actions are:

- **Continue** : to confirm the date and proceed to the next step.
- **Cancel** : to cancel application.
-  or **Return** : to return to the previous step

Step 4: Result

Status message &
Transaction info



After the Confirmation of the transaction, the user will receive one of the following potential results (based on their permissions and the approval scheme(s) established for this transaction):

- Successful: the transaction was completed successfully.
- Pending approval: where one or more approvals is required to perform the transaction. The users that are authorised to approve the transaction will be informed of the pending authorizations via email.
- Failed: the transaction does not meet the necessary requirements The specific error will be shown to the user.

Manage

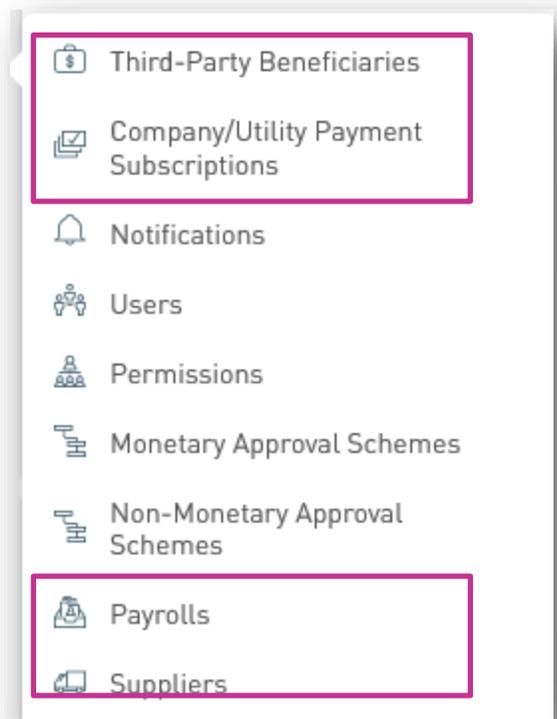
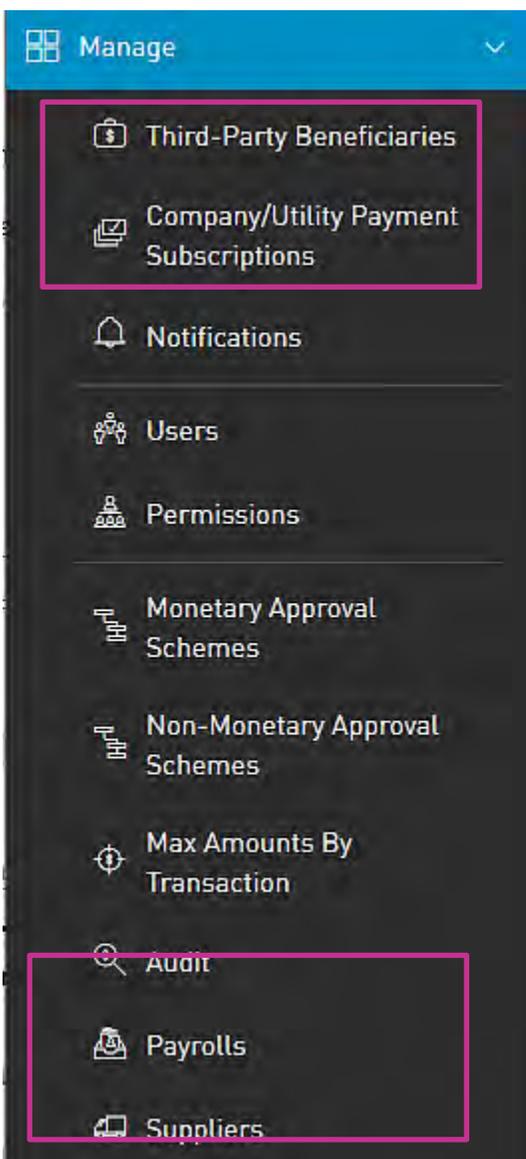


Manage - Overview

This section of the application is where users access the administrative functions. This option is available from both the Quick and Main Menu.



The fundamental administrative functions were explained in the Site Administration section of this book. This section will expound on the other administrative features that are related to products and monetary functions.



OR

Third-Party Beneficiaries

Customers will be allowed to make payments to the following third-party products:

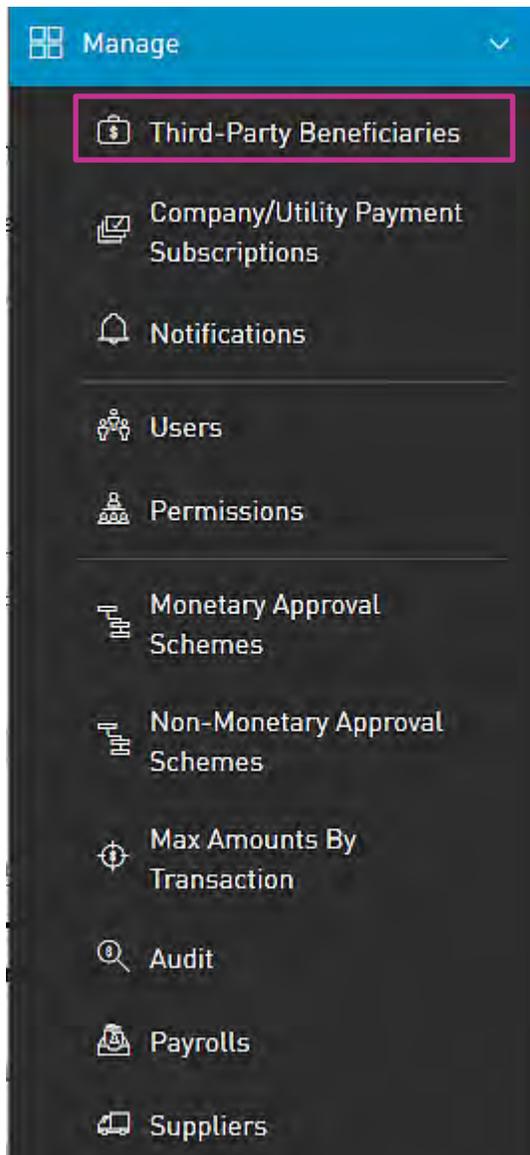
- Republic Bank Chequing Account
- Republic Bank Savings Account
- Republic Bank Credit Card
- Local Bank Deposit Account
- International Bank Deposit Account



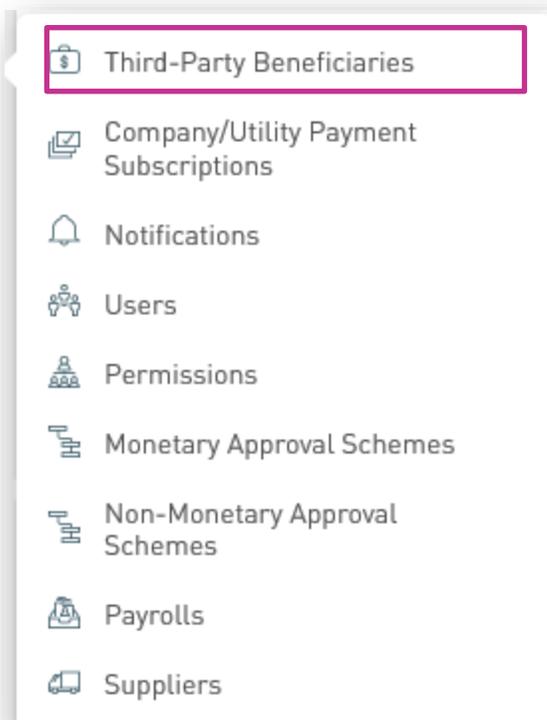
For Corporate RepublicOnline customers, all beneficiaries must be registered.

How to Register Third-Party Beneficiaries

To register third-party beneficiaries, select the Third-Party Beneficiaries option under the Manage tab of either the Main or Quick Menu.

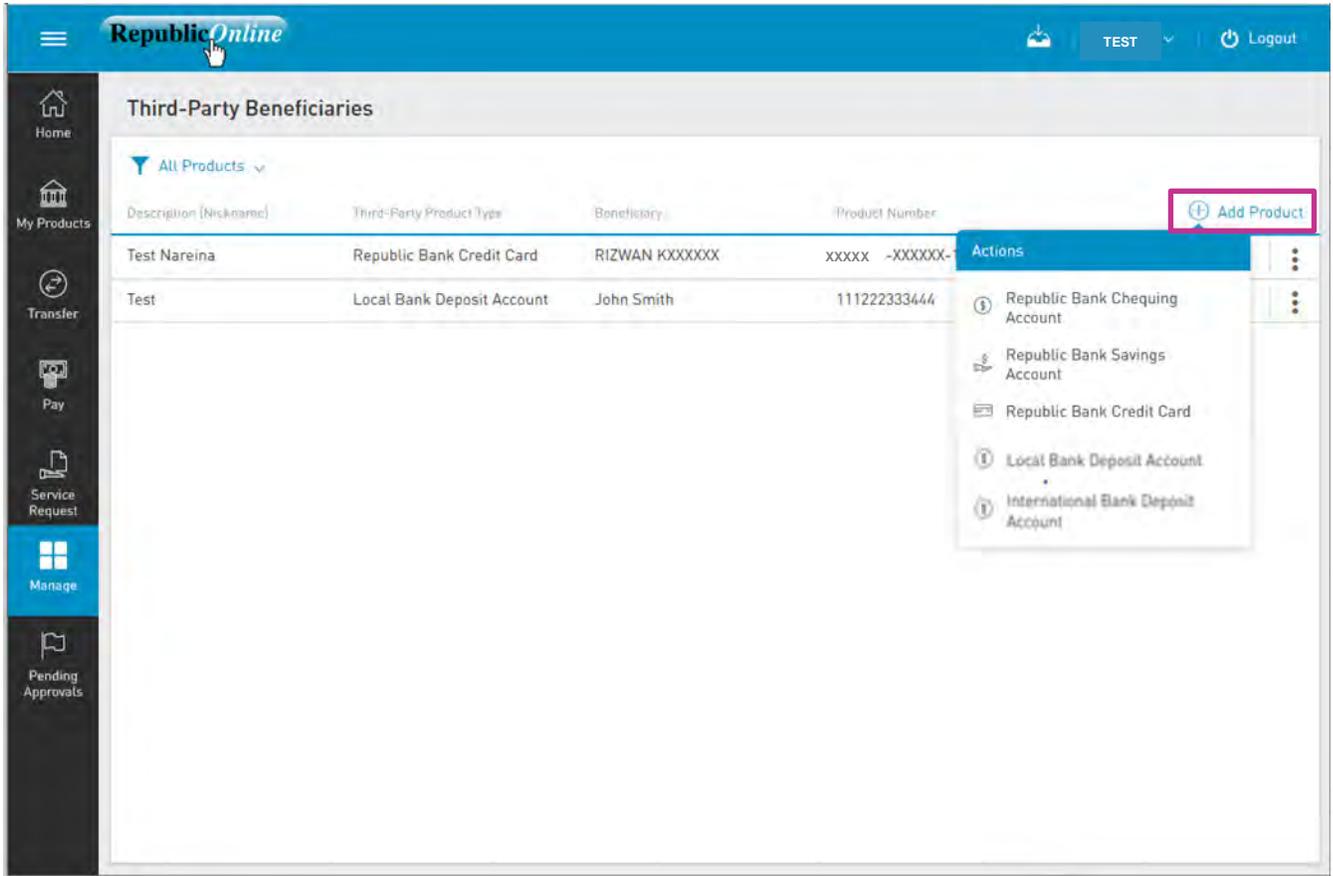


OR



This option will direct the user to the the Third-Party Beneficiaries page.

1. Select the “Add Product” icon 



2. Select the relevant type of beneficiary account from the list provided.

For Republic Bank Beneficiaries (Republic Bank Chequing account, Savings account, or Credit Card) the following information will be requested:

1. Product Nickname(Required)
2. Account data - number (Required)
3. Beneficiary Email – This field is not mandatory. However, if the user requires the beneficiary to be notified when payments are made, then the beneficiary's email address can be included here. If no data is input in this field, the system will automatically send the notification to the default email address, which is the user's registered email address.

Example:

The screenshot shows a web application interface for adding a new third-party beneficiary. The page title is "New Third-Party Beneficiary" and the active tab is "Details". The form is organized into three sections:

- Beneficiary Type:** A dropdown menu is set to "Republic Bank Savings Account", which is marked as "Required". Below it is an empty text input field for "Product Nickname".
- Account Data:** This section contains three empty text input fields: "Product Number", "Currency", and "Beneficiary".
- Beneficiary Data:** This section contains one text input field for "Beneficiary Email" with the value "mymail@bbm.com".

At the bottom right of the form, there are three buttons: "Reset", "Cancel", and "Save". A vertical navigation menu on the left side of the screen includes options for Home, My Products, Transfer, Pay, Service Request, and Manage.

For external beneficiaries, which include the local bank deposit account and International Bank Deposit account, the user will be required to input the product data as well as the external bank information.

Local Deposit Account:

The following information will be requested for a Deposit account in a local bank:

1. Product Nickname(Required)
2. Account data:
 - Territory (Required)
 - Bank (Required)
 - Beneficiary name (Required)
 - Account Number (Required)
3. Beneficiary data:
 - Email address
 - Identification type
 - Identification number
 - Address

Beneficiary Type	Local Bank Deposit Account
Product Nickname	<input type="text"/>
<hr/>	
Account Data	
Territory	<input type="text" value="Select a Territory"/>
Bank	<input type="text" value="Select a Bank"/>
Beneficiary	<input type="text"/>
Account Number	<input type="text"/>
<hr/>	
Beneficiary Data	
Email Address	<input type="text" value="mymail@domain.com"/>
Identification Type	<input type="text" value="Select an Option"/>
Identification Number	<input type="text"/>
Address	<input type="text"/>

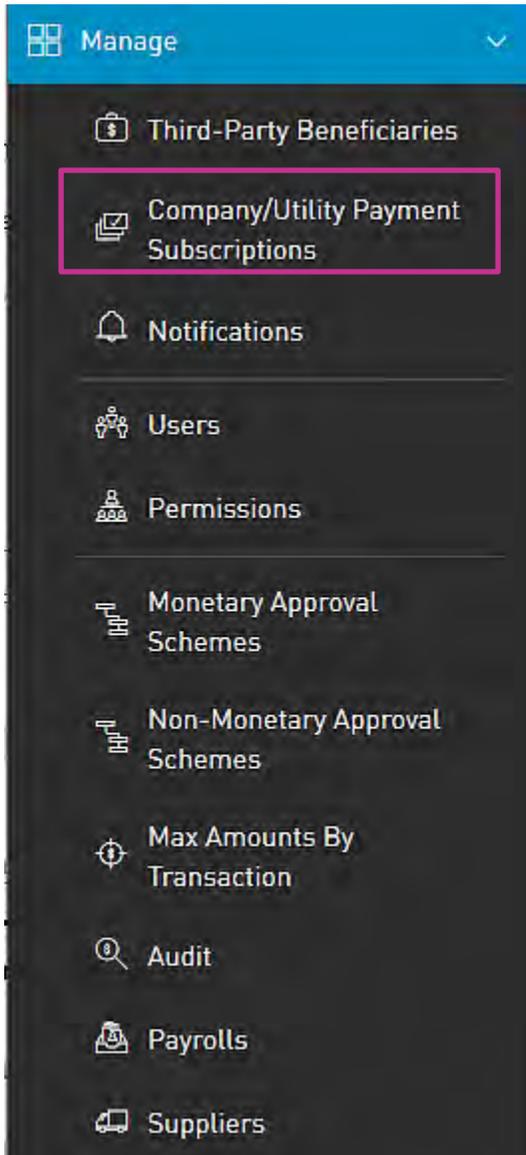
International Bank Deposit Account:

The following information will be requested for a Deposit account in an international bank:

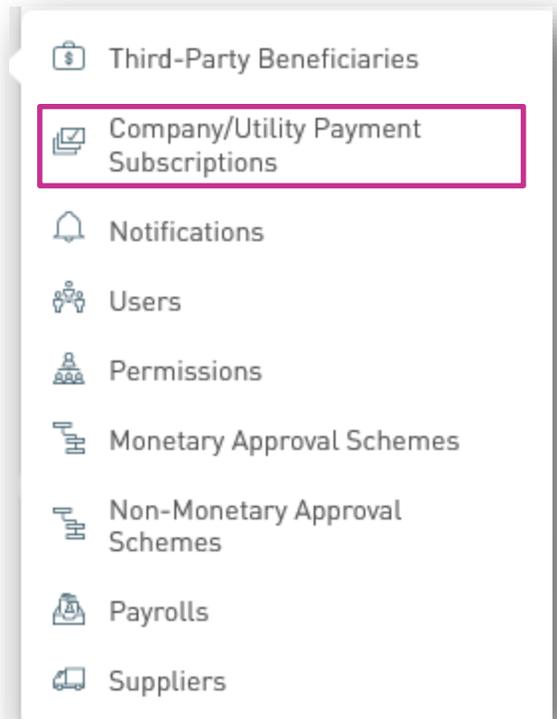
1. Product Nickname(Required)
2. Beneficiary data:
 - Beneficiary (Required)
 - Address (Required)
 - City (Required)
 - Country (Required)
3. Beneficiary Account Data:
 - Account Number (Required)
 - Bank
 - Bank Country
 - Address
 - ABA (Required)
 - Swift (Required)
 - Routing No./ Transit No./Sort Code
- Intermediary Bank Data:
 - ABA (Required)
 - Swift (Required)
 - Routing No./ Transit No./Sort Code (Required)
 - Address (Required)
 - Bank (Required)
 - City (Required)
 - Country (Required)

How to Register Company/Utility Payment Subscriptions?

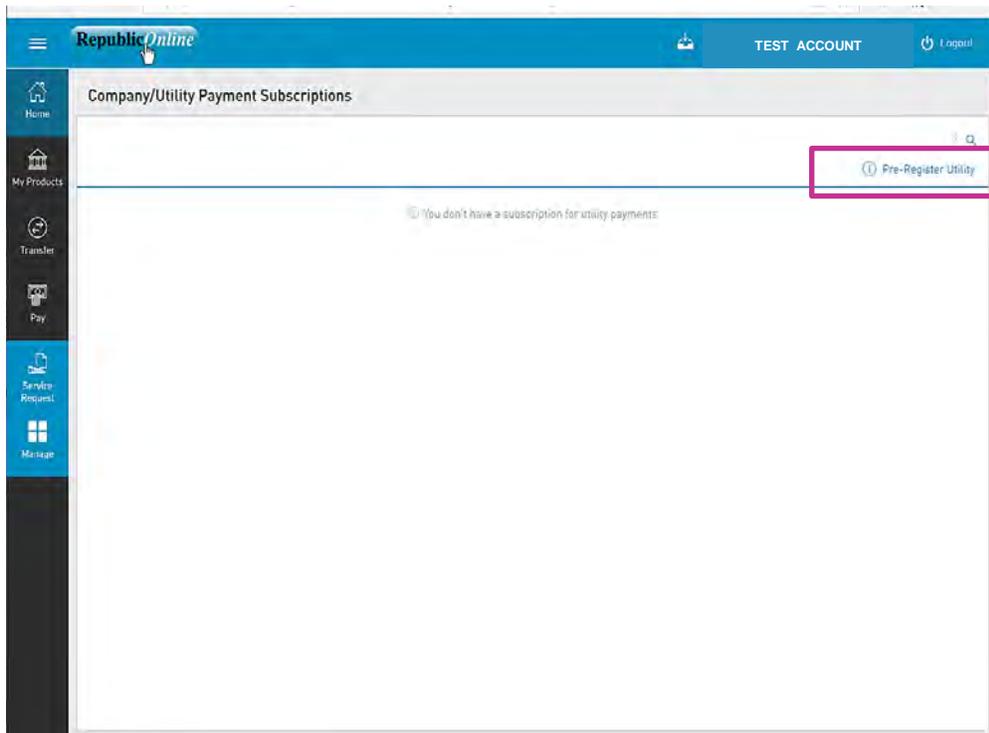
To register third-party beneficiaries, select the Company/Utility Payment Subscriptions option under the Manage tab of either the Main or Quick Menu.



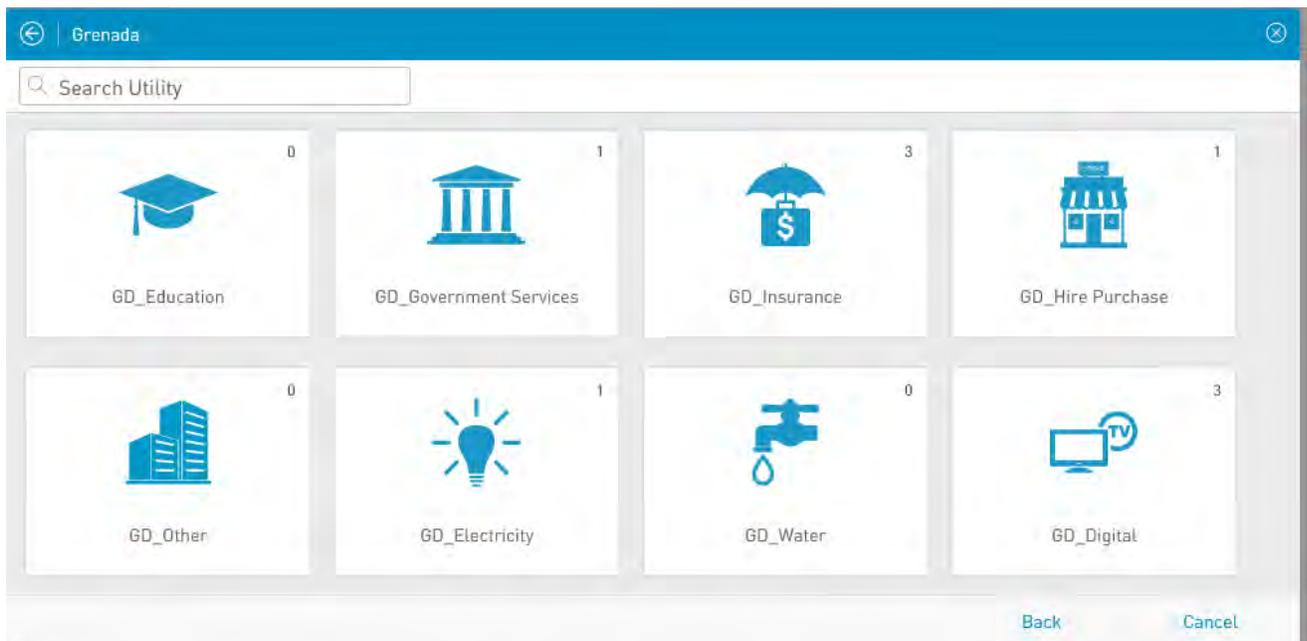
OR



This option will direct the user to the the Company/Utility Payment Subscriptions page.



1. Select the territory
2. Select a category from the list provided.
3. Select the relevant utility



4. Insert required data and select CONFIRM to save the Company/Utility information.

Example:



TEST POWER AND
ELECTRICITY

Description

Registration Data

Customer Name

Confirm Customer Name

Account Number

Can I be notified when transactions occur on my account?

Users can configure the application to notify them when specific transactions occur on their account(s). These alerts or notifications is configured to be sent via email.

Notifications may be configured for the following:

- Account balance
- Account Activity
- Credit Card Balance
- Card Activity
- Credit Card Payment Overdue
- Credit Card Over Limit

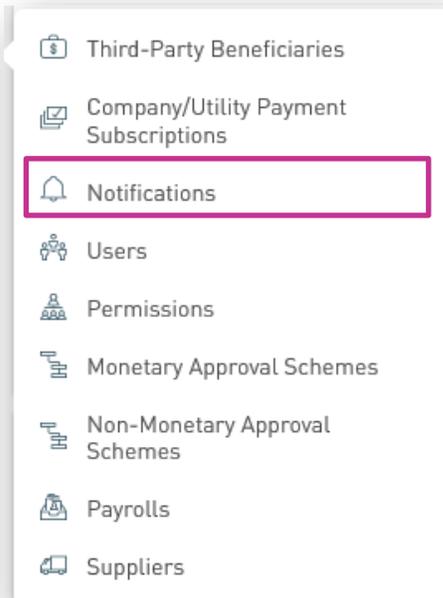
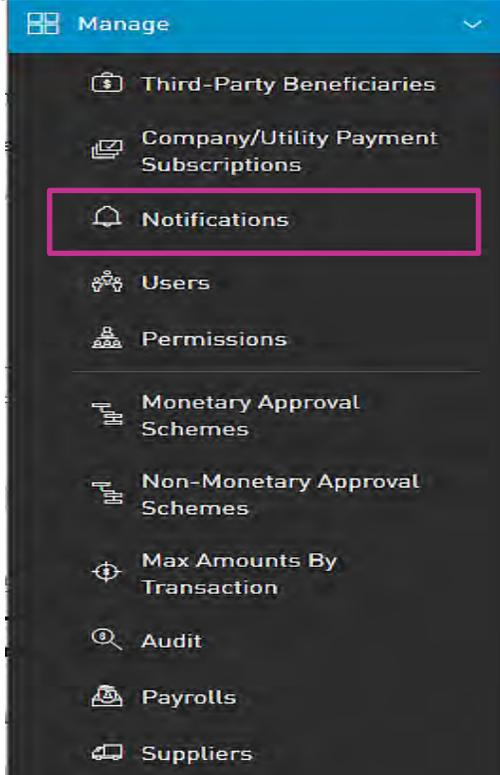
There are three (3) ways to access this feature:

- 1) Main Menu
- 2) Quick Menu
- 3) Contextual Menu of Product

Options 1 and 2

Both these options follow the same process.

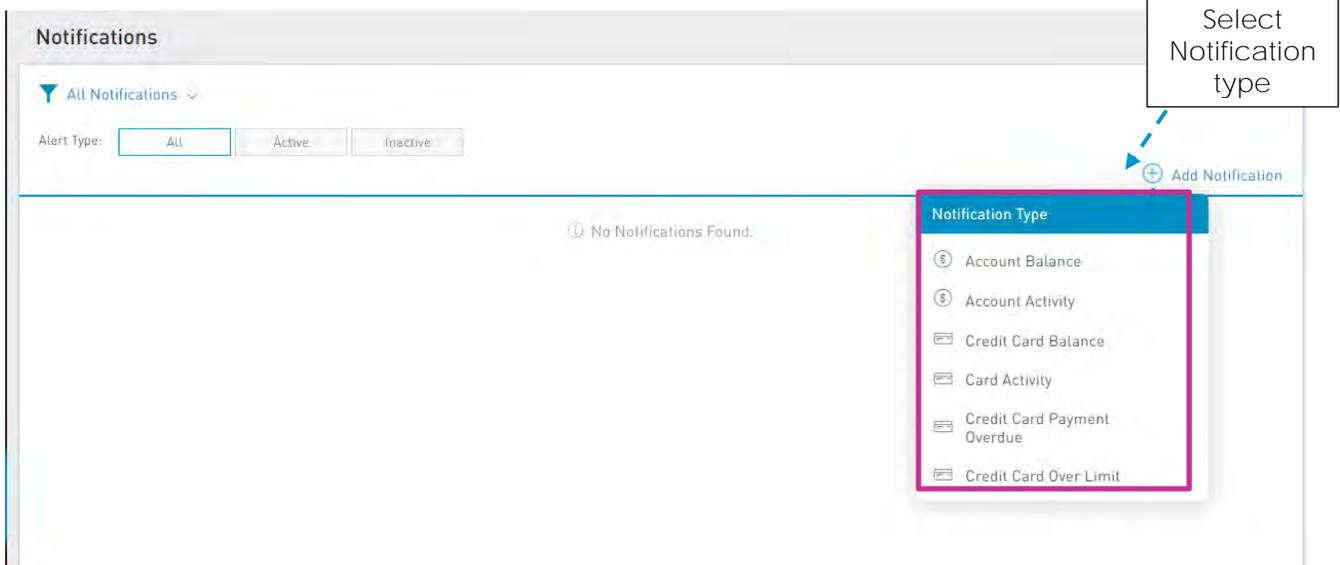
The user may go to either the Main or Quick Menus and select the Manage to expand the list, and the Notifications option



OR

This option will direct the user to the the Notifications page.

1. Select the "Add Notification" icon 



2. Select the *Notification Type* from the list.
3. Input required data.

For all notifications the user will be required to input the following data:

- Description
- Product
- Definition – conditions for sending alerts (E.g. Notify me if...)
- Frequency - how often alerts should be send (E.g. Once daily)
- Notification Channel

4. Select one of the following options to proceed:

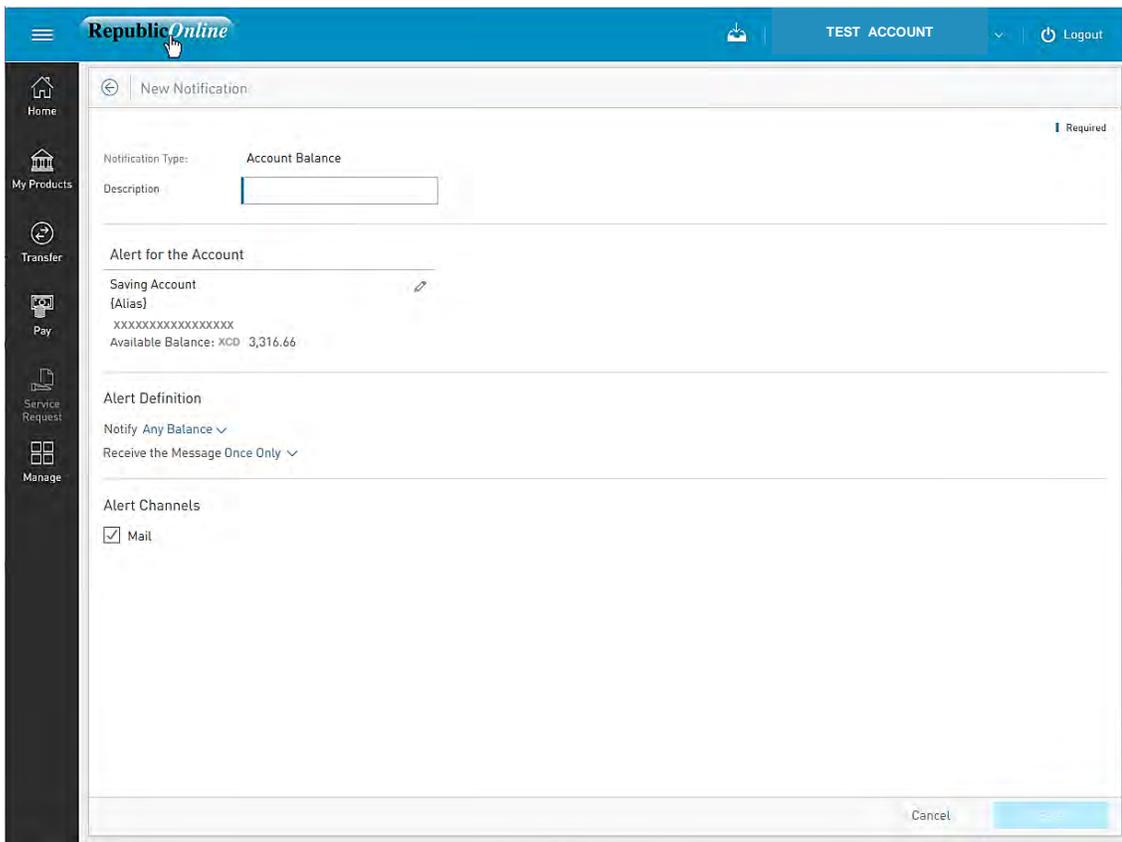
-  : to save the new alert.
-  : to cancel the process
-  to clear all the information entered in the screen.
-  to return to the previous page.

Option 3 - Contextual Menu

1. Select product from My Products list.
2. Click on  icon to open the Contextual Menu of the desired product and select *Setting Notifications*

This option redirects the user to the *New Notifications* input screen as explained in the procedure above. In this instance, the account data would be pre-populated.

The user will then be required to input the required data and select  to complete the process.



The screenshot shows the 'New Notification' form in the Republic Online interface. The form is titled 'New Notification' and includes a 'Required' indicator. The 'Notification Type' is set to 'Account Balance'. The 'Description' field is empty. The 'Alert for the Account' section shows 'Saving Account [Alias]' with a masked account number 'XXXXXXXXXXXXXXXXXX' and an 'Available Balance' of 'XCD 3,316.66'. The 'Alert Definition' section has 'Notify Any Balance' selected and 'Receive the Message Once Only' checked. The 'Alert Channels' section has 'Mail' checked. A 'Save' button is located at the bottom right of the form, and a 'Cancel' button is at the bottom left.

Notifications Page

The screenshot shows the Notifications page interface. A 'Filter' callout points to the 'All' dropdown menu. A 'Search' callout points to the search icon in the top right. An 'Add new alert' callout points to the '+ Add notification' button. A 'Contextual Menu' callout points to the three-dot menu icon on the right side of the notification rows. An 'Expand List' callout points to the 'show more' button at the bottom of the list.

Alert description	Product number	Alert details	Status
Account Movement (Rbltest)	XXXXX-934	Notify: If the amount is greater than USD 500 Repeats: Once Only	Active
Account Balance (Rbltest)	XXXXX-222	Notify: If the balance is less than USD 200 Repeats: Once Only	Active
CreditCard Balance (RBL Card balance)	XXXXX-906	Notify: Any balance Repeats: Every Day	Active
Account Movement (RBL last movement)	XXXXX-934	Notify: If the amount is greater than USD 40 Repeats: Once Only	Active
Account Movement (balance)	XXXXX-934	Notify: If the balance is less than USD 100 Repeats: Every 21 of every month	Active

This block shows a detailed view of the Notifications table. The header includes a filter dropdown set to 'All', a search icon, and notification state buttons for 'all', 'active', and 'inactive'. The table has four columns: 'Alert description', 'Product number', 'Alert details', and 'Status'. The first row of data is as follows:

Alert description	Product number	Alert details	Status
Account Movement (Rbltest)	XXXXX-934	Notify: If the amount is greater than USD 500 Repeats: Once Only	Active

Filter

Notifications can be filtered by the following criteria:

- Notifications Type
- Notifications Status

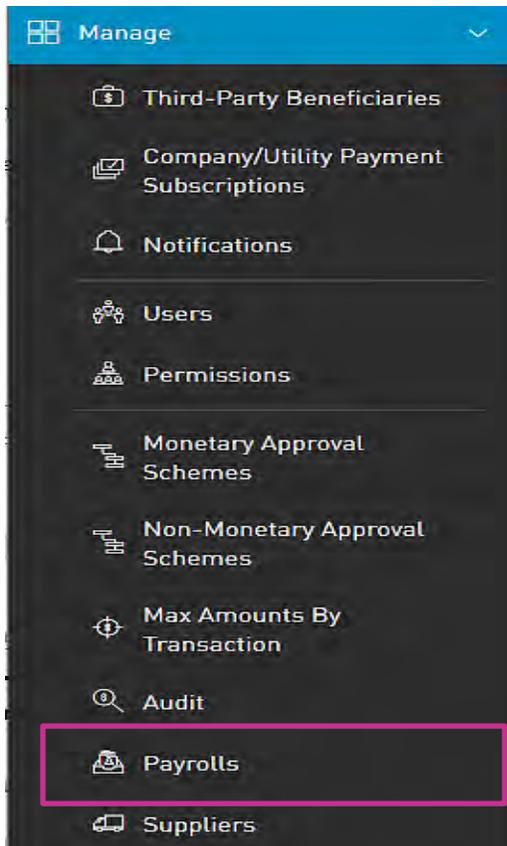
Contextual Menu

The menu on each alerts offers the following actions:

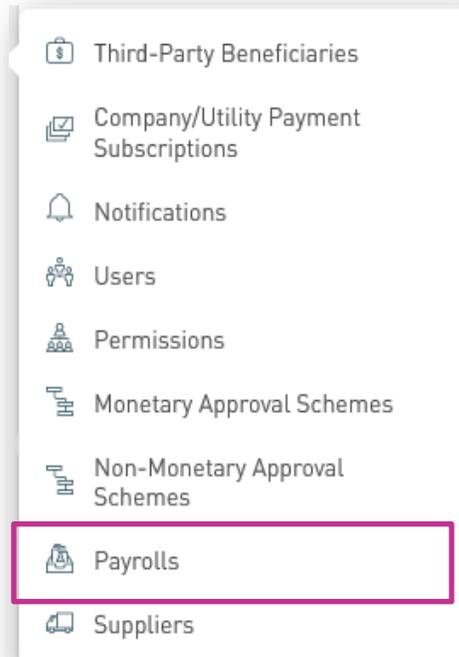
- Edit: to change setting or data on the alert.
- Deactivate: to deactivate an alert (available for active alerts only)
- Activate: to activate an alert (available for inactive alerts only).
- Delete: to delete the selected alert.

Payroll Administration

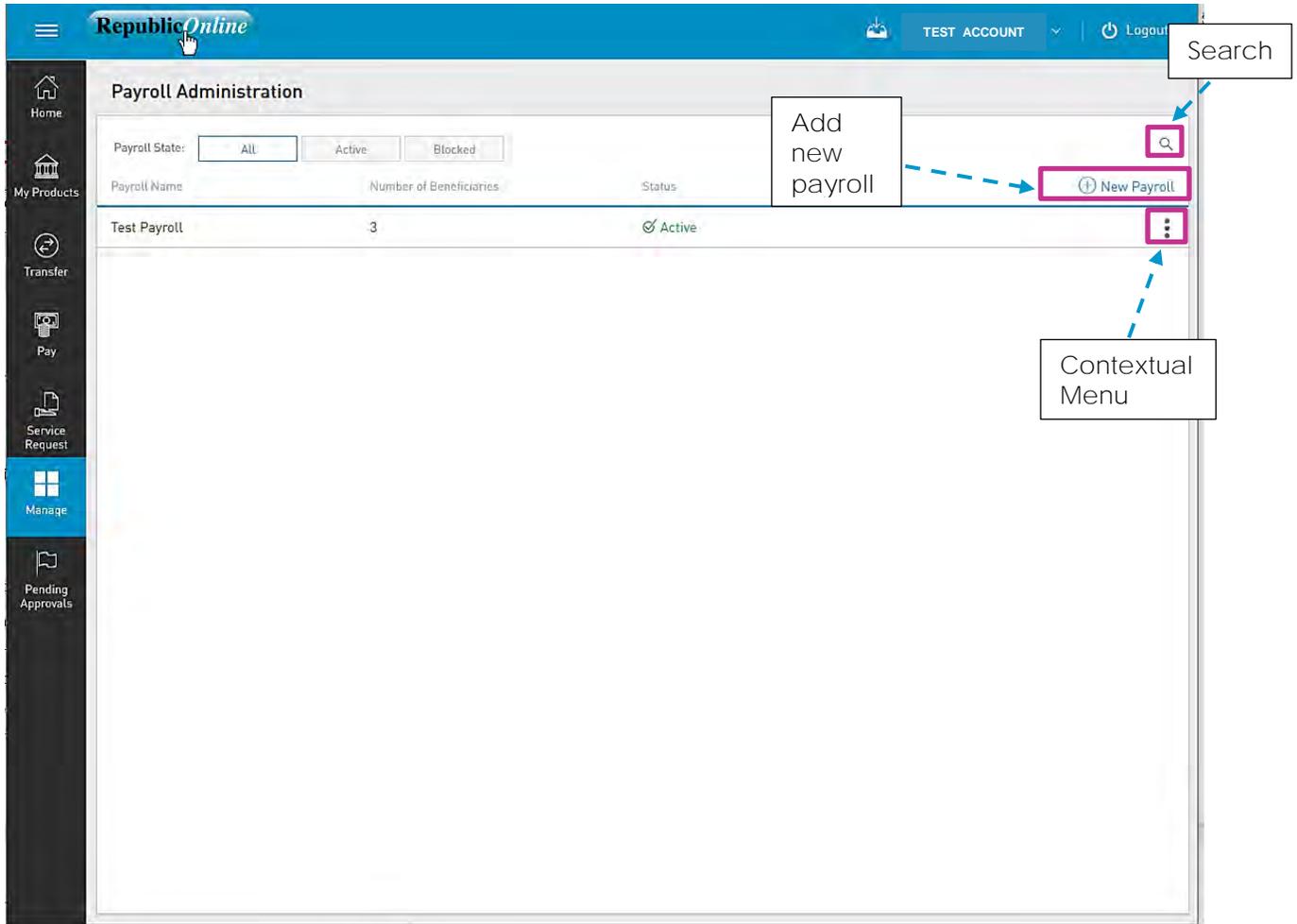
Payrolls can be created or amended via the Payroll Administration Page. To access this page select the Payroll option under the the Manage section of either menu.



OR



Only the users assigned the relevant permissions to do payroll administration will have access to this page. (Refer to Appendix for full list of permissions)

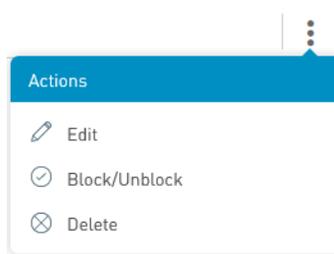


This page contains a master list of all the Site's existing payrolls.

Contextual Menu

The menu on each payroll list offers the following actions:

- Edit
- Block/Unblock
- Delete



How to create a new payroll?

To create a new payroll, click on the  link.

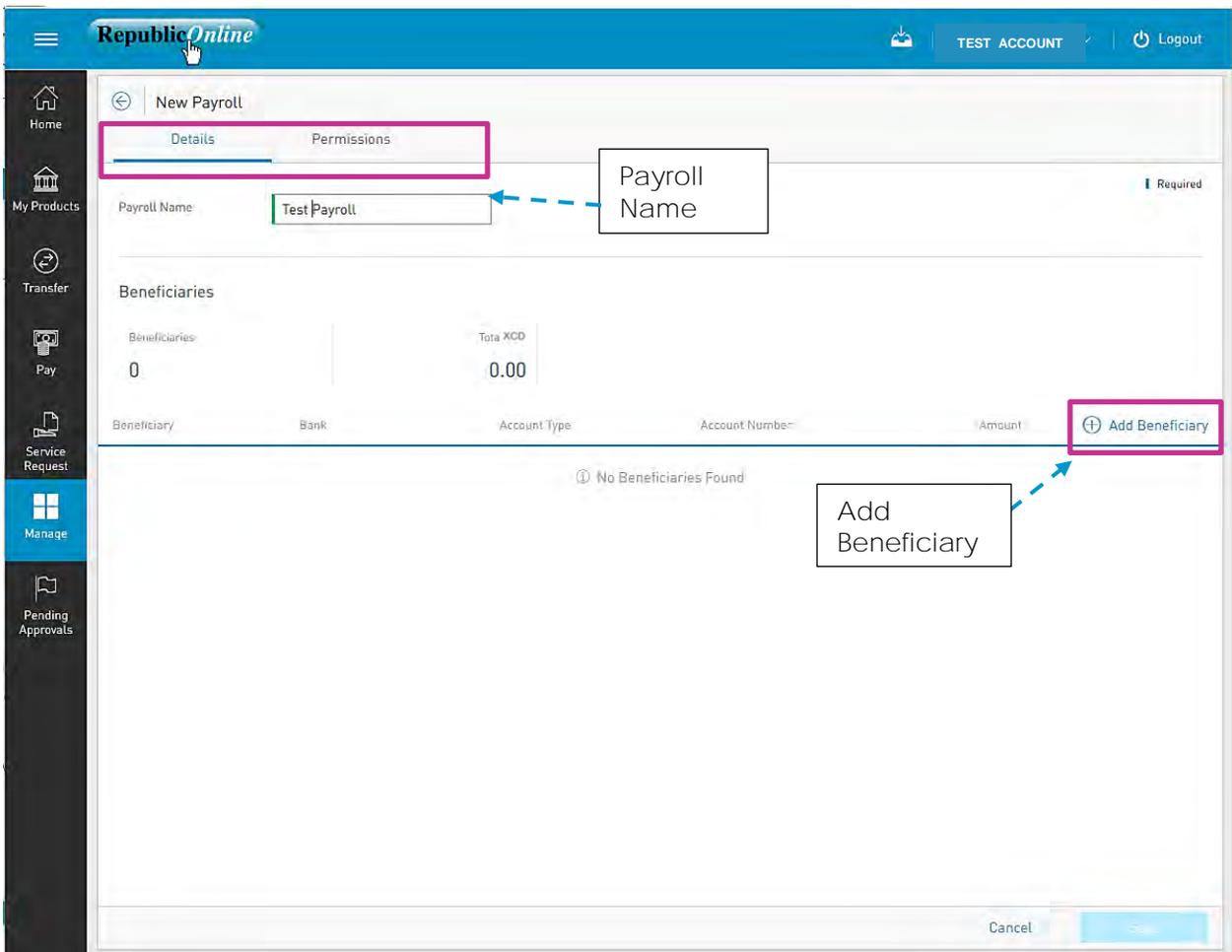
There are two (2) Main steps in creating a payroll:

1. Details

The Details includes adding the beneficiary information to the payroll list

2. Permissions

The Permissions entails adding users who are required to access the payroll (e.g. To pay the payroll)

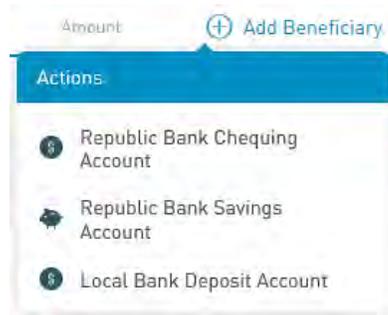


The screenshot shows the 'New Payroll' interface in the Republic Online system. The 'Details' tab is active, and the 'Payroll Name' field is filled with 'Test Payroll'. Below this, the 'Beneficiaries' section displays '0' beneficiaries and a total amount of '0.00'. A table with columns for 'Beneficiary', 'Bank', 'Account Type', 'Account Number', and 'Amount' is shown, but it is empty. A red box highlights the '+ Add Beneficiary' button, with a callout box labeled 'Add Beneficiary' pointing to it. The interface also includes a sidebar with navigation options like Home, My Products, Transfer, Pay, Service Request, Manage, and Pending Approvals, and a top navigation bar with 'TEST ACCOUNT' and 'Logout' options.

1. Details

- Insert a name for the new payroll list in the space provided.

- Click on the  [Add Beneficiary](#) link to add beneficiaries to the list.
- Select Beneficiary Type. The options are:
 - Republic Bank Chequing Account
 - Republic Bank Savings Account
 - Local Bank Deposit Account



- Insert Beneficiary Details as follows:

Account Data: Product Number

Currency

Beneficiary

Beneficiary Info: Email

Id Type/Id Number (Optional)

Address (Optional)

Amount to be paid.

Republic Chequing Account



For Republic Bank Beneficiary accounts, the product number will be validated, and the system will auto-populate the currency and beneficiary name, once the account is valid and active.

Local Bank Account



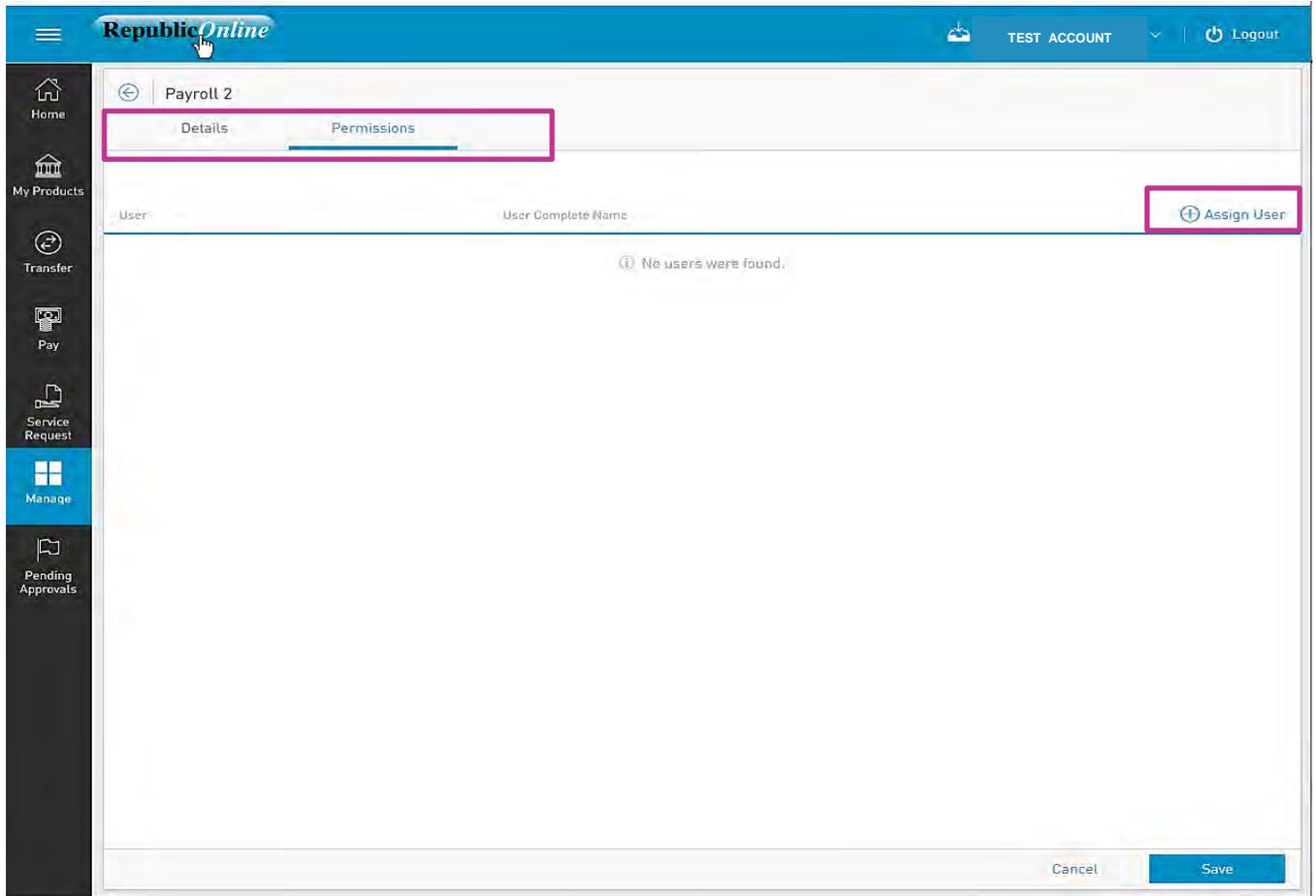
For Local Bank Beneficiary accounts, the Bank, Beneficiary and account number are required. There are additional fields included for the beneficiary, but these are not mandatory. This information is included to aid the bank in identifying them.

Beneficiary	Bank	Account Type	Account Number	Amount	
Melissa AXXXXXX	Republic Bank	Republic Bank Savings Account	XXXXXXXXXXXXXX	XCD 80,000.00	[Add Beneficiary] [Edit] [Delete]
Alicia MXXXXXX	Republic Bank	Republic Bank Savings Account	XXXXXXXXXXXXXX	XCD 85,000.00	[Add Beneficiary] [Edit] [Delete]
Gregory GXXXXXX	Republic Bank	Republic Bank Chequing Account	XXXXXXXXXXXXXX	XCD 90,000.00	[Add Beneficiary] [Edit] [Delete]
Danelle RXXXXXX	Republic Bank	Republic Bank Savings Account	XXXXXXXXXXXXXX	XCD 90,000.00	[Add Beneficiary] [Edit] [Delete]

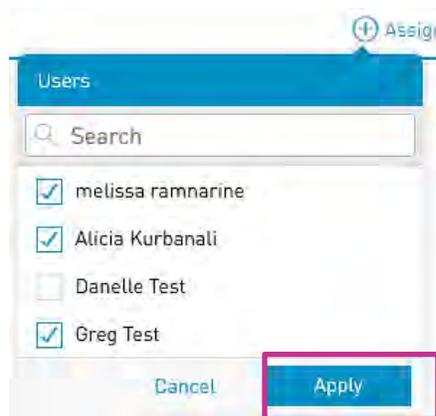
2. Permissions.

When the user has finished inputting the Details of the payroll list, he/she must then assign permissions to users who are required to access this payroll.

- Click on the Permissions tab at the top of the screen



- Click the  link to select users.
- Select the user(s) from the list by ticking the radio button(s) and click .



The screenshot shows the 'RepublicOnline' interface for 'Payroll 2' in the 'Permissions' tab. A table lists three users with their IDs and full names, each with a delete icon. A 'Save' button is highlighted with a red box at the bottom right of the interface.

User	User Complete Name	
melr	melissa ramnarine	⊗
Alicia	Alicia Kurbanali	⊗
Greg	Greg Test	⊗

Once the information is verified, click .

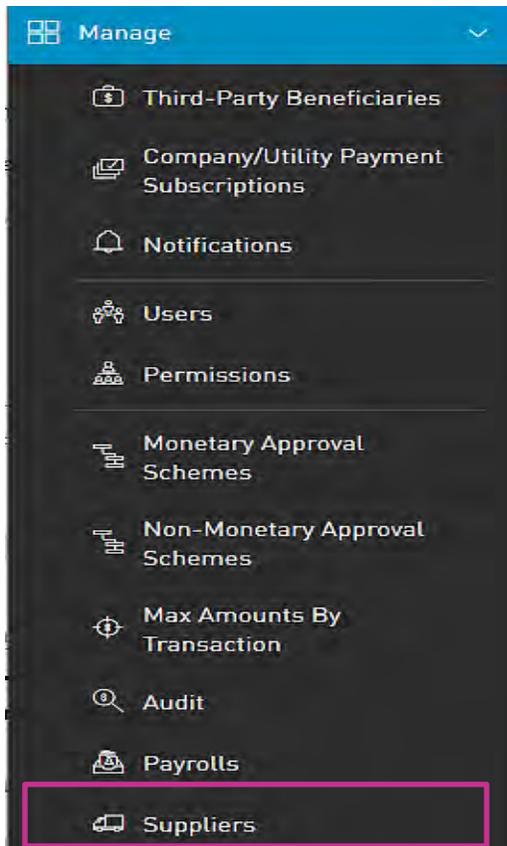
This completes the process for adding a new payroll. The user will be redirected to the Payroll Administration Page.



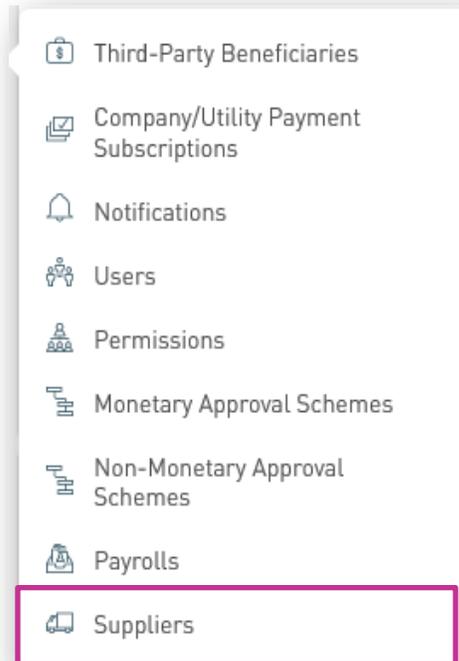
Payrolls registered here will be used in the Manual Payroll payments.

Suppliers Administration

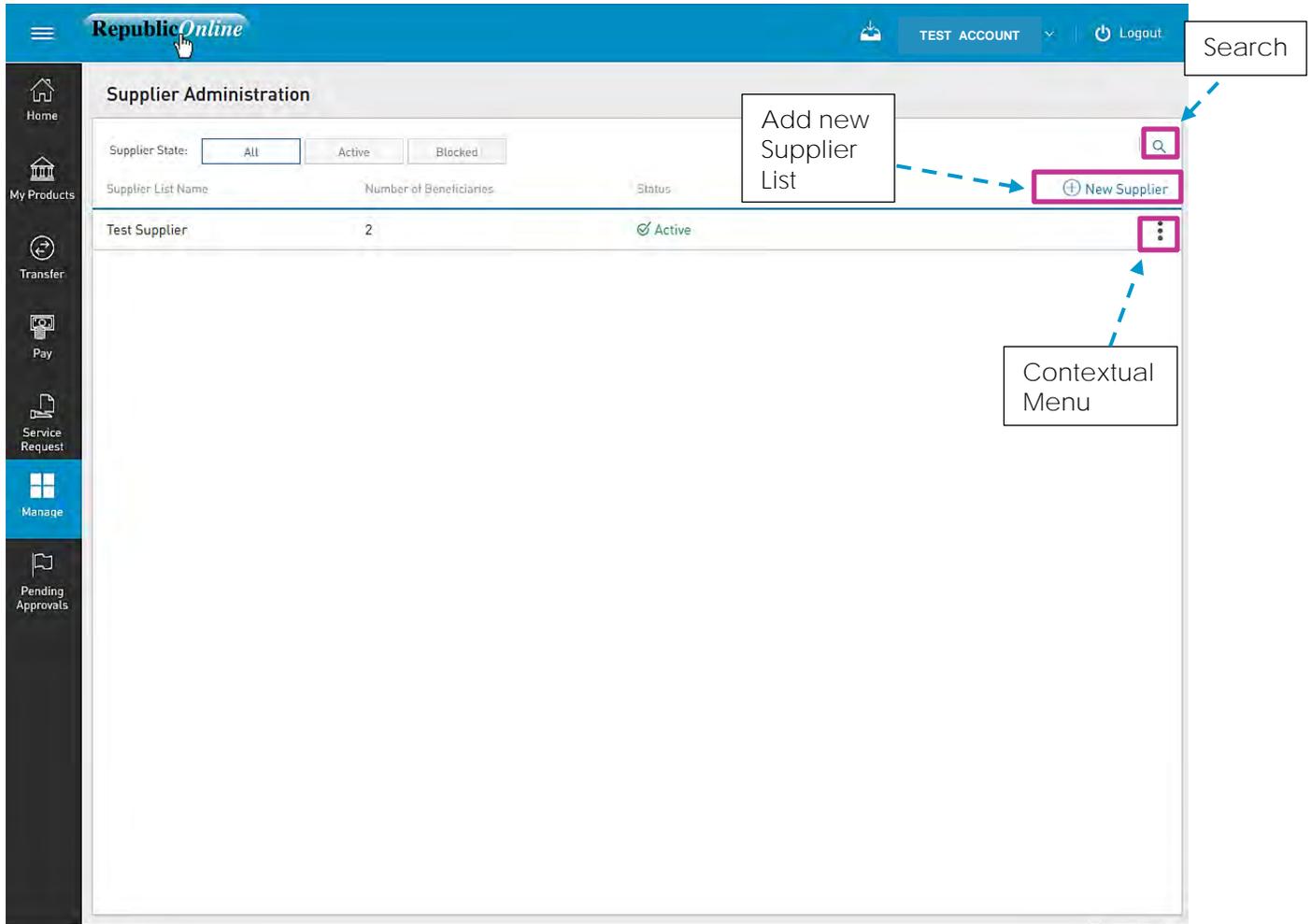
Supplier lists can be created or amended via the Suppliers Administration Page. To access this page select the Suppliers option under the the Manage section of either menu.



OR



Only user with the permissions to do supplier administration will have access to this page. (Refer to Appendix for full list of permissions)

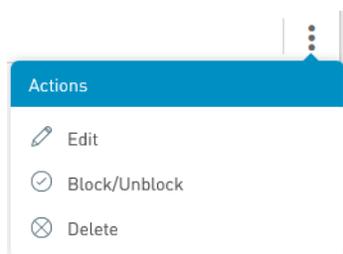


This page contains a master list of all the Site's existing supplier lists.

☰ Contextual Menu

The menu on each payroll list offers the following actions:

- Edit
- Block/Unblock
- Delete



How to create a new Supplier List?

To create a new supplier list, click on the  link.

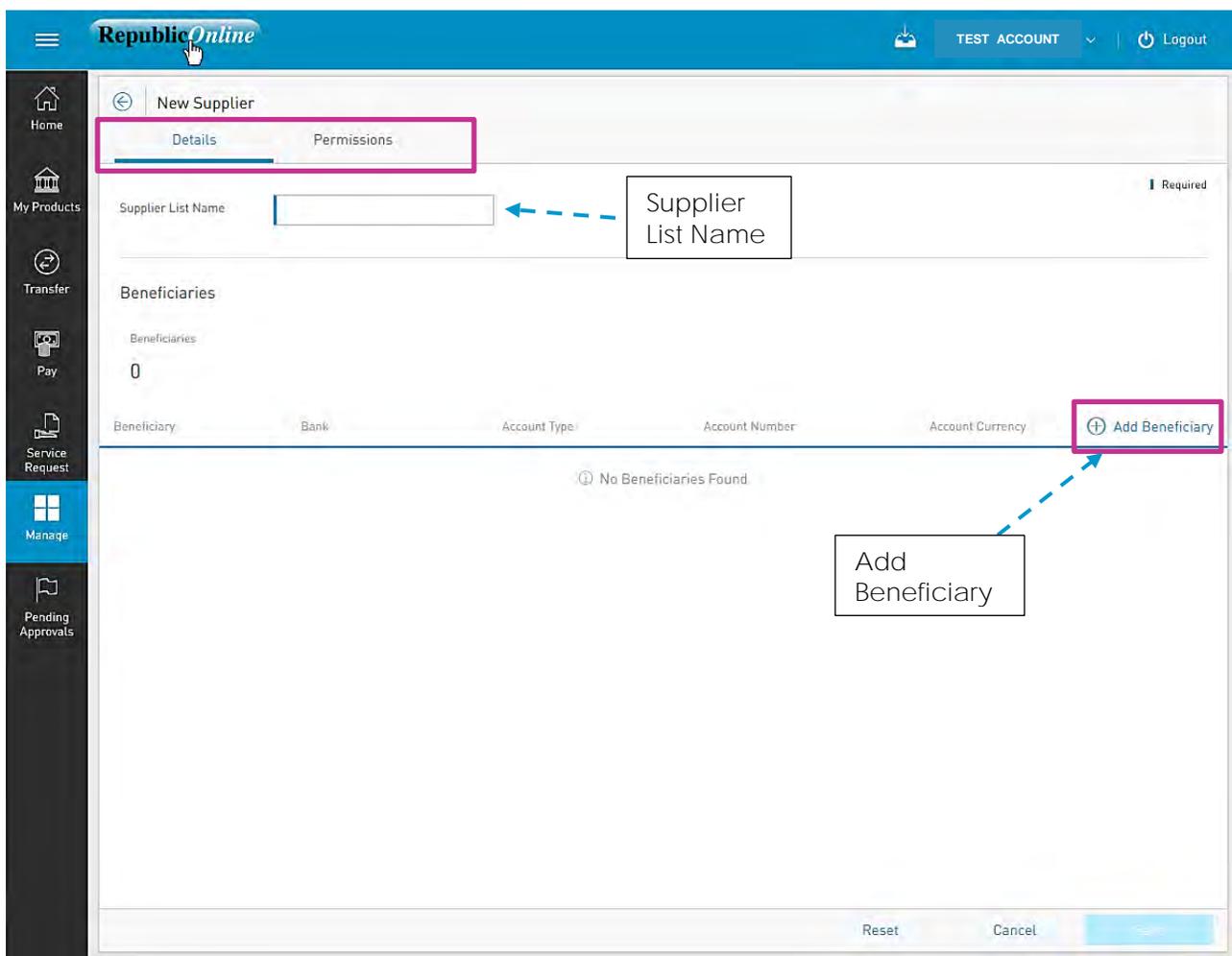
There are two (2) Main steps in creating a supplier list:

1. Details

The Details includes adding the beneficiary information to the payroll list

2. Permissions

The Permissions entails adding users who are required to access the payroll (e.g. To pay the payroll)



The screenshot displays the 'New Supplier' form in the RepublicOnline interface. The 'Details' tab is active and highlighted with a pink box. A text input field for 'Supplier List Name' is highlighted with a pink box and labeled 'Supplier List Name' with a dashed blue arrow. Below it, the 'Beneficiaries' section shows '0' beneficiaries. A table with columns 'Beneficiary', 'Bank', 'Account Type', 'Account Number', and 'Account Currency' is visible, with a pink box around the '+ Add Beneficiary' button and a label 'Add Beneficiary' with a dashed blue arrow pointing to it. At the bottom, there are 'Reset', 'Cancel', and a blue 'Next' button.

1. Details

- Insert a name for the new supplier list in the space provided.
- Click on the  [Add Beneficiary](#) link to add beneficiaries to the list.
- Select Beneficiary Type. The options are:
 - Republic Bank Chequing Account
 - Republic Bank Savings Account
 - Local Bank Deposit Account



- Insert Beneficiary Details as follows:

Account Data: Product Number

Currency

Beneficiary

Beneficiary Info: Email

Id Type/Id Number (Optional)

Address (Optional)

Amount to be paid.

Republic Chequing Account

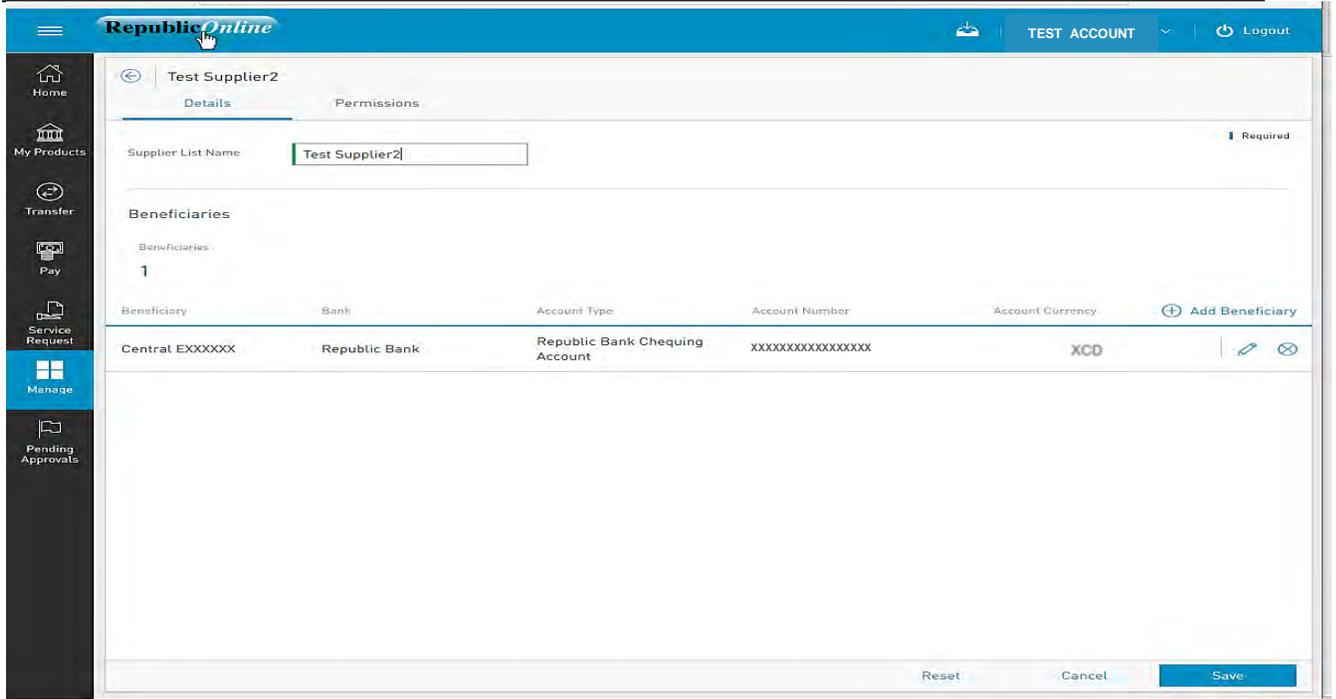


For Republic Bank Beneficiary accounts, the product number will be validated, and the system will auto-populate the currency and beneficiary name, once the account is valid and active.

Local Bank Account



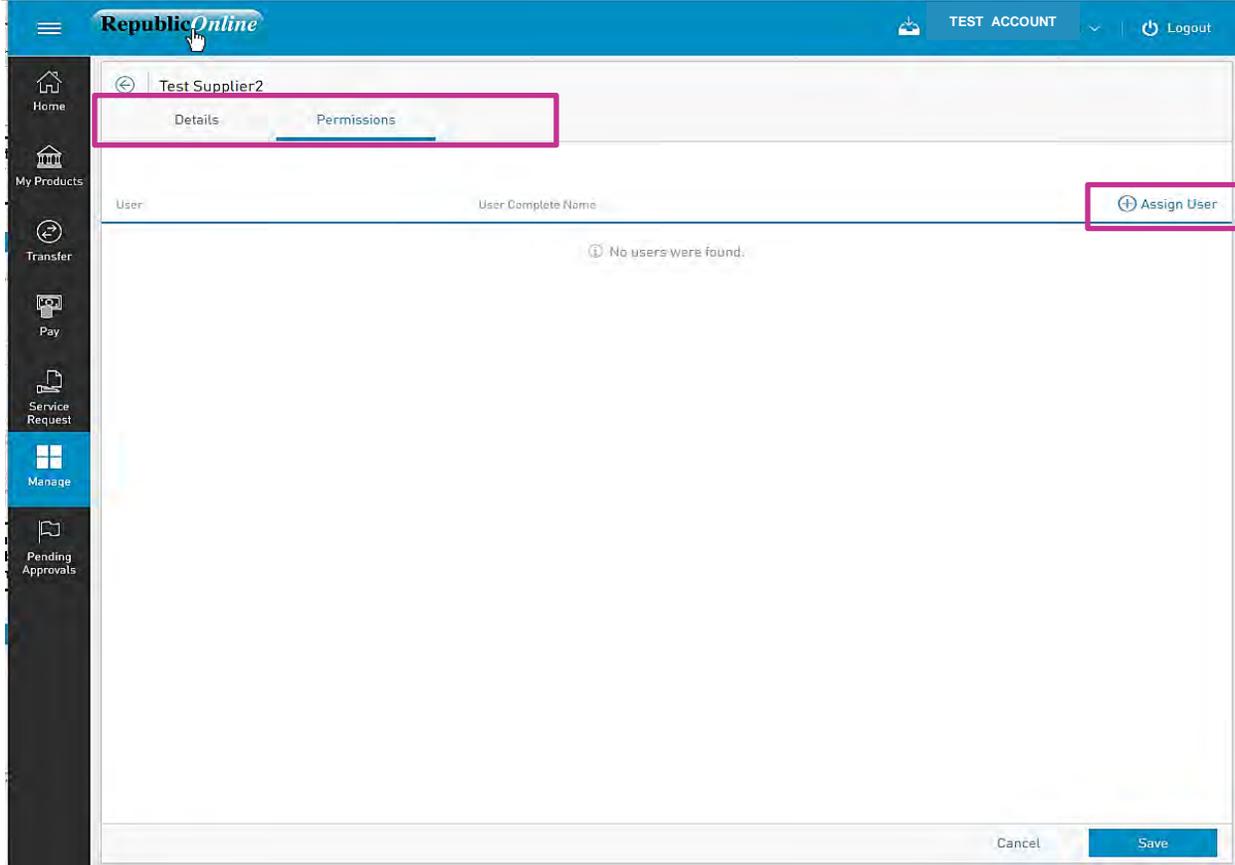
For Local Bank Beneficiary accounts, the Bank, Beneficiary and account number are required. There are additional fields included for the beneficiary, but these are not mandatory. This information is included to aid the bank in identifying them.



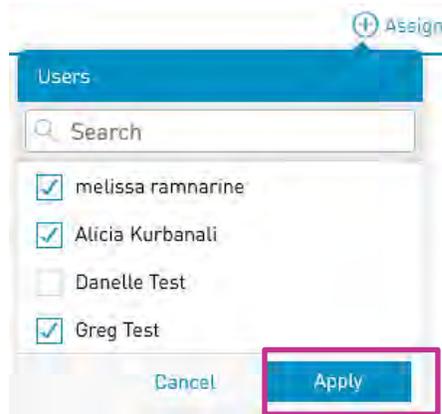
Permissions.

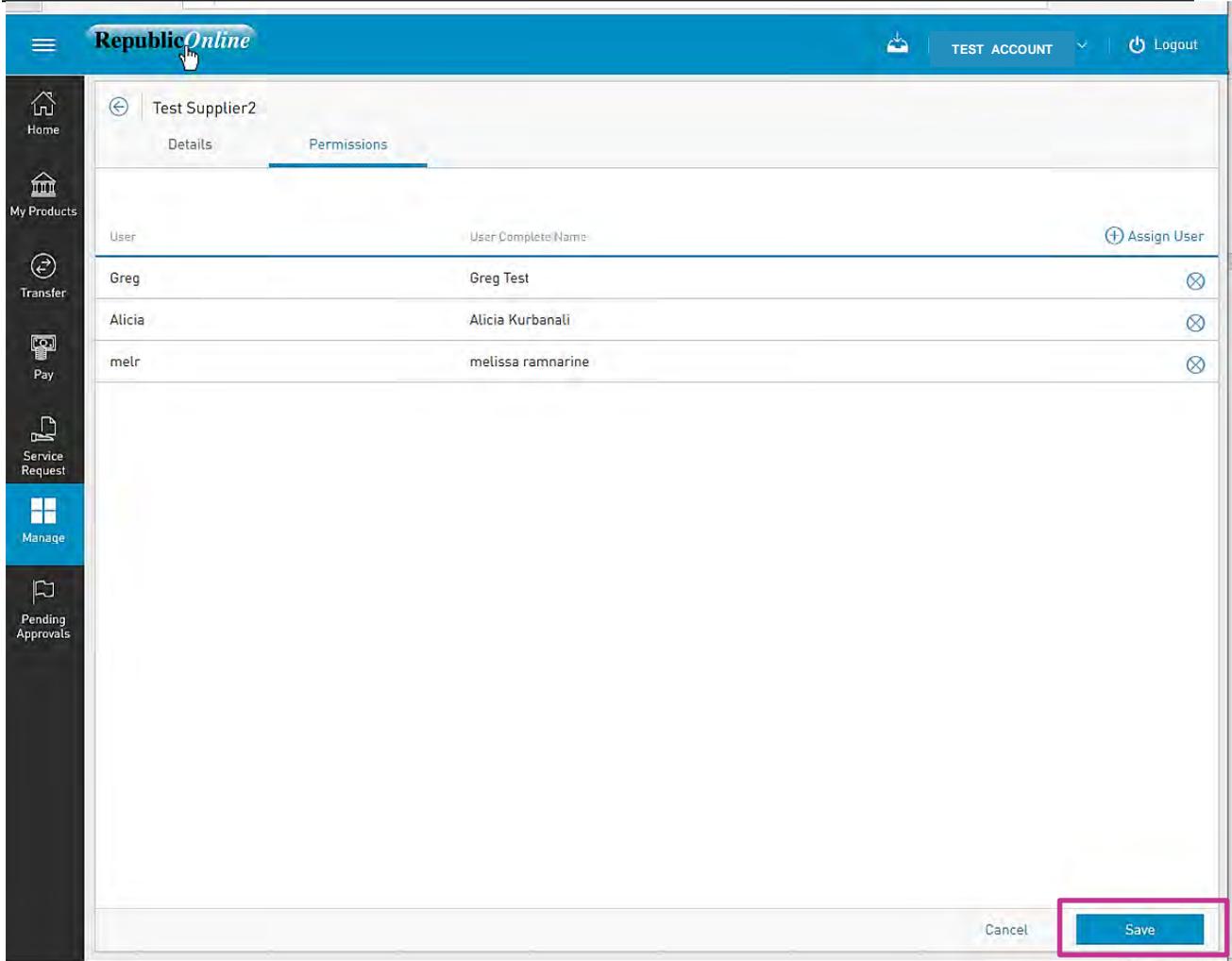
When the user has finished inputting the Details of the supplier list, he/she must then assign permissions to users who are required to access this payroll.

- Click on the Permissions tab at the top of the screen



- Click the [+ Assign User](#) link to select users.
- Select the user(s) from the list by ticking the radio button(s) and click [Apply](#).





The screenshot shows the RepublicOnline interface for a corporate user. The top navigation bar includes the RepublicOnline logo, a 'TEST ACCOUNT' dropdown, and a 'Logout' button. The left sidebar contains navigation options: Home, My Products, Transfer, Pay, Service Request, Manage (highlighted in blue), and Pending Approvals. The main content area is titled 'Test Supplier2' and has two tabs: 'Details' and 'Permissions'. Below the tabs is a table with columns 'User' and 'User Complete Name'. The table contains three rows of data, each with a delete icon (⊗) on the right. At the bottom right of the table area, there is a 'Cancel' button and a 'Save' button, which is highlighted with a red box.

User	User Complete Name	
Greg	Greg Test	⊗
Alicia	Alicia Kurbanali	⊗
melr	melissa ramnarine	⊗

Once the information is verified, click

Save

This completes the process for adding a new supplier list. The user will be redirected to the Supplier Administration Page.



Payrolls registered here will be used in the Manual Supplier payments.



Appendix

Appendix A - Key Terms to Note

In addition to the many new features of the upgraded RepublicOnline application, there is also some new jargon that users should become familiar with.

Here are some key terms and expressions that apply to the new RepublicOnline:

Term	Meaning
Second-Factor Authentication Device	This refers to the device used as the second layer or security to protect a user's internet banking account. In this case, we utilise a mobile device to obtain the second layer of authentication. These include, OTP, Sync and SMS Code.
OTP (One-Time Password)	The <i>OTP</i> is an automatically generated code, that may only be used for one login session. RepublicOnline OTPs will be generated by the system and are to be retrieved on the second factor authentication device.
Sync	The <i>Sync</i> refers to a process whereby a code is generated by the website and the user either scans or manually inputs the code into the mobile app to synchronise the two devices.
Business Site	This term is used to describe the user's RepublicOnline workspace, where they can access their products, balances, transactions, features and so on.
Business Site Administrator	The Business Site Administrator, is the designated official responsible for the

	management of the Business' Site. This includes the administration of the Business Site's products, users, permissions, limits and settings.
Products	<i>Products</i> is the term used to describe the collection of services or facilities that the business holds with the bank. E.g. Savings Accounts, Chequing Accounts, Credit Cards, Loans, Term Deposits etc.
Permissions	Permissions are the rights or access privileges that are granted to a RepublicOnline user. These permissions determine the access that a user will have to the various functionalities and transactions.
Scope	A Scope refers to a Product and the associated functionality. The system will automatically generate all scopes for all the products associated with a Site. E.g. 1. Chequing Account A + Transfer to International Account 2. Savings Account B + Pay Utility

Approval Schemes

Approval schemes outline which users have the authorisation to approve transactions on a Business Site. Schemes comprise the scope, as well as the users assigned to the scope and their authorisation privileges. These may be monetary or non-monetary and are configured by the Business Site Administrator.

Appendix B - Administrative Permissions List

Permission Name	Description	Permission Type
Administration – Pending Approvals	Allows a user to access the pending approvals page. This permission needs to be given with Common Approver	Administrative
Administration – Permissions Configuration	Allows users to view and maintain the permissions assigned in a site (this permission does not allow user to approve creation of permissions)	Administrative
Administration – Alias Configuration	Allows a user to configure the alias or nickname of a product	Administrative
Administration – Approval Schemes	Allows users to view and maintain the approval schemes defined in a site	Administrative
Administration – Transaction Amounts	Allows users to view and maintain the daily amount of site (this permission does not allow user to approve modification of limits)	Administrative
Administration – Users	Allows users to view and manage users of a site (this permission does not allow user to approve creation or edition of users)	Administrative
Administration – Utility Payment Subscription	Allows the user to administer subscriptions to utility payments	Administrative
Administration - Payroll	Allows users to administer (view, add, amend etc.) the payrolls of a site	Administrative
Administration - Suppliers	Allows users to administer (view, add, amend etc.) the suppliers of a site	Administrative
Administration – Audit and Logs	Allows the user to access the audit log	Administrative
Administration – Third-Party Products	Allows users to administer (view, add, amend etc.) the beneficiaries of a site	Administrative
Administration - Scheduled Transactions	Allows the user to administer (view, add, amend etc.) the scheduled transactions created in a site. The user needs to at least have one transaction permission over a product.	Administrative

Appendix C - Product Permissions List

Permission Name	Description	Permission Type
Account - Stop Cheque	Allows users to request the cancelation of a cheque	Product (Chequing)
Account – Details	Allows users to view the detail of a saving or checking account	Product (Chequing or Saving)
Account – Statements	Allows users to view the statements of a saving or a checking account	Product (Chequing or Saving)
Account – Transaction History	Allow users to view the account transaction history for checking and saving accounts	Product (Chequing or Saving)
Card – Block and Unblock Cards	Allows users to block or unblock a card (debit or credit)	Product (Credit Card, Chequing or Saving)
Credit Card - Current Transactions	Allows users to view the current movements of a credit card	Product (Credit Card)
Credit Card – Details	Allows users to view the details of a credit card	Product (Credit Card)
Credit Card – Statements	Allows users to view the statement of a credit card	Product (Credit Card)
Credit Card - Pending Transactions	Allows users to view the pending movements of a credit card	Product (Credit Card)
Fixed Term Deposit – Details	Allows users to view the detail of a fixed term deposit	Account (Certificate of Deposit)
Loan – Details	Allows users to view the detail of a loan	Product (Credit Card)
Loan – Payment Details	Allows users to view the payment details of a loan	Product (Chequing or Saving)
Payment – Credit Card	Allows the user to create credit card payments debiting from a saving or checking account selected in the previous step	Product (Chequing or Saving)
Payment – Credit Card History	Allows users to view all credit card payments debited from a CA or SA	Product (Chequing or Saving)
Payment – Loan	Allows the user to create loan payments debiting from a saving or checking account	Product (Chequing or Saving)

Payment – Loan History	Allows users to view all loan payments debited from a CA or SA	Product (Chequing or Saving)
Payment – Payroll	Allows the user to create salary payments debiting from a checking or saving accounts	Product (Chequing or Saving)
Payment – Payroll History	Allows users to view all salary payments debited from a CA or SA	Product (Chequing or Saving)
Payment – Utilities	Allows users to create utilities payments debiting from a CC, SA or CC	Product (Credit Card, Chequing or Saving)

Appendix D - General Permissions List

Permission Name	Description	Permission Type
Common Approver	Allows the user to be eligible to be part of an approval scheme. If a user will approve some transaction, this permission must be assigned. This permission needs to be given with Administration – Pending Approvals	General
Financial Status – Assets and Liabilities	Allows users to view this web part in the dashboard	General
Service request – Create	Allows the user to create new service requests	General
Service request – History	Allows the user to review all the service request that were created in the site	General

Appendix E –Permission Templates

TEMPLATE NAME	PERMISSIONS ASSIGNED
<p>Profile 1: Create, Approve & View</p>	Account- Details
	Administration – Pending Approvals
	Administration – Alias Configuration
	Payment – Your Credit Card
	Payment – Credit Card History
	Payment – Loan History
	Payment – Your Loan
	Payment – Payroll History
	Payment - Payroll
	Administration – Utility Payment Subscription
	Payment – Utility History
	Payment – Company/Utility Payments
	Payment – Suppliers
	Payment – Suppliers History
	Transfer – International Bank Account
	Transfer – Third Party Accounts in Other Country History
	Transfer – Third Party Local Bank Account
Transfer - Third Party Accounts in Country History	
Transfer - Third Party Republic Bank Account	

	Transfer - Third Party Accounts in Bank History
	Transfer – Between Your Own Accounts
	Transfer – Own Accounts History
	Administration - Third Party Products
	Payment - Republic Bank Credit Card
	Common Approver
	Administration – Scheduled Transactions
	Financial Status – Assets and Liabilities
	Payment – Third-Party Credit Card History
	Account – Transaction History

TEMPLATE NAME	PERMISSIONS ASSIGNED
Profile 2: Create & View	Account- Details
	Payment – Your Credit Card
	Payment – Credit Card History
	Payment – Loan History
	Payment – Your Loan
	Payment – Payroll History
	Payment - Payroll
	Administration – Utility Payment Subscription
	Payment – Utility History

	Payment – Company/Utility Payments
	Payment – Suppliers
	Payment – Suppliers History
	Transfer – International Bank Account
	Transfer – Third Party Accounts in Other Country History
	Transfer – Third Party Local Bank Account
	Transfer - Third Party Accounts in Country History
	Transfer - Third Party Republic Bank Account
	Transfer - Third Party Accounts in Bank History
	Transfer – Between Your Own Accounts
	Transfer – Own Accounts History
	Administration - Third Party Products
	Payment - Republic Bank Credit Card
	Common Approver
	Administration – Scheduled Transactions
	Financial Status – Assets and Liabilities
	Payment – Third-Party Credit Card History
Account – Transaction History	

TEMPLATE NAME	PERMISSIONS ASSIGNED
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Profile 3: Create Only	Payment – Your Credit Card
	Payment – Your Loan
	Payment - Payroll
	Administration – Utility Payment Subscription
	Payment – Company/Utility Payments
	Payment – Suppliers
	Transfer – International Bank Account
	Transfer – Third Party Local Bank Account
	Transfer - Third Party Republic Bank Account
	Transfer – Between Your Own Accounts
	Administration - Third Party Products
	Payment - Republic Bank Credit Card
	Administration – Scheduled Transactions

TEMPLATE NAME	PERMISSIONS ASSIGNED
Profile 4: View Only	Account- Details
	Payment – Credit Card History
	Payment – Loan History
	Payment – Utility History
	Transfer – Third Party Accounts in Other Country History
	Transfer - Third Party Accounts in Country History

	Transfer – Own Accounts History
	Payment – Third-Party Credit Card History
	Account – Transaction History

TEMPLATE NAME	PERMISSIONS ASSIGNED
<p>Profile 5: Credit Card Only</p>	Administration – Alias Configuration
	Payment – Credit Card History
	Administration – Utility Payment Subscription
	Transfer – Third Party Local Bank Account
	Transfer - Third Party Accounts in Country History
	Transfer - Third Party Republic Bank Account
	Transfer - Third Party Accounts in Bank History
	Payment – Third-Party Credit Card History
	Card- Blocked Cards

TEMPLATE NAME	PERMISSIONS ASSIGNED
	Account- Details

Profile 6: Approve & View

Administration – Pending Approvals

Payment – Credit Card History

Payment – Loan History

Payment – Payroll History

Payment – Utility History

Payment – Suppliers History

Transfer – Third Party Accounts in Other Country History

Transfer - Third Party Accounts in Country History

Transfer - Third Party Accounts in Bank History

Transfer – Own Accounts History

Common Approver

Financial Status – Assets and Liabilities

Payment – Third-Party Credit Card History

Account – Transaction History

Appendix F - Payroll and supplier file requirements

The file uploaded by the user to make a Salary or a Supplier payment must have less than 4000 records and match the following rules:

- The file cannot contain a mix of both USD accounts and XCD accounts. All accounts listed in the file must be either USD only or XCD only.
- The allowed extension will be csv
- The field delimiter will be the “|” and the end of line character the “;”
- If the maximum length for a field is exceeded, an error will be shown when parsing the file
- Not validations will be made over duplicate records
- The expected fields on the file are the following:
 - BANK_ROUTING_NUM
 - CREDIT_ACC
 - CREDIT_ACCOUNT_TYPE
 - PAYEENAME
 - CURRENCY
 - TXN_AMT
 - REMARKS

Below are detailed the validations that will be made by each field on the uploaded file:

● BANK_ROUTING_NUM

Field required	Field position	Field type	Field length	Other validation
Yes	1	Char	32	This field will be validated against the data defined in BackOffice for Banks.

● CREDIT_ACC

Field required	Field position	Field type	Field length	Other validation
Yes	2	Char	20	For accounts within RBL it will be validated
				that the value is numeric up to 12. For accounts within other banks it will be validated that the value is alphanumeric up to 20.

● CREDIT_ACCOUNT_TYPE

Field required	Field position	Field type	Field length	Other validation
Yes	3	Char	3	No validations will be made.

● PAYEENAME

Field required	Field position	Field type	Field length	Other validation
Yes	4	Char	80	No special characters will be allowed except for space and apostrophe.

● CURRENCY

Field required	Field position	Field type	Field length	Other validation
Yes	5	Char	3	XCD currency only

OR

● CURRENCY

Field required	Field position	Field type	Field length	Other validation
Yes	5	Char	3	USD currency only

● TXN_AMT

Field required	Field position	Field type	Field decimals	Field length	Other validation
Yes	6	Numeric	2	13	The value must be greater than 0 and less than 999999999.99

● REMARKS

Field required	Field position	Field type	Field length	Other validation
No	7	Char	80	No special characters will be allowed except for space and apostrophe.

Sample uploaded file data

```
00001038801|000000001234|CHQ|Josh Doe|XCD|1|Forthnight Salaries;
00132069510|000000004444|SAV|Jane Doe|XCD|2|Forthnight Salaries;
99999035000|000000001111|SAV|Jude Doe|XCD|3|Forthnight Salaries;
99999035000|000000002222|CHQ|Jill Doe|XCD|4|Forthnight Salaries;
99999035000|000000001112|SAV|Jake Doe|XCD|5|Forthnight Salaries;
99999035000|000000001113|CHQ|Julie Doe|XCD|6|Forthnight Salaries;
99999035000|000000004445|SAV|Jack Doe|XCD|7|Forthnight Salaries;
99999035000|000000001478|SAV|Jacob Doe|XCD|7|Forthnight Salaries;
```

Appendix G - Routing Numbers

IC Banking Routing Numbers		
Territory	Bank Name	Routing Number (11-Digit)
St. Lucia	Republic Bank Ltd - St.Lucia	99999035000
Grenada	Republic Bank (Grenada) Ltd – Grand Anse, Halifax	99999035000

Anguilla	Republic Bank Ltd - Anguilla	99999035000
St. Vincent	Republic Bank Ltd- St. Vincent	99999035000
Dominica	Republic Bank Ltd- Dominica	99999035000
St. Kitts & Nevis	Republic Bank Ltd - St. Kitts & Nevis	99999035000
Grenada	Republic Bank Grenada Limited - Head Office (00000) <i>(Use this number for Legacy Branches until Nov 1. Thereafter, the above Republic Bank Grenada Ltd routing number should be used)</i>	00000035606
Anguilla	National Commercial Bank of Anguilla - St. Mary's Street (00001)	00001038801
Antigua & Barbuda	Antigua Commercial Bank - Thames & St. Mary's Street (00132)	00132069510
Antigua & Barbuda	Caribbean Union Bank - Friars Hill (28201)	28201070810
Antigua & Barbuda	Eastern Caribbean Amalgamated Bank - Head Office (00000)	00000071210
Antigua & Barbuda	Eastern Caribbean Amalgamated Bank High Street (60335)	60335002110
Antigua & Barbuda	Eastern Caribbean Amalgamated Bank Wood's Centre (18325)	18325002310
Antigua & Barbuda	FirstCaribbean Antigua & Barbuda - Corporate Banking	24681010610
Antigua & Barbuda	FirstCaribbean Antigua & Barbuda - ECI Operations	08016010610
Antigua & Barbuda	FirstCaribbean Antigua & Barbuda - High Street	09626010010
Antigua & Barbuda	FirstCaribbean Antigua & Barbuda - Montserrat	09258010110
Antigua & Barbuda	FirstCaribbean Antigua & Barbuda -Old Paraham Rd	24671010910
Antigua & Barbuda	FirstCaribbean Antigua & Barbuda -Premier Banking	09002010010
Antigua & Barbuda	FirstCaribbean Antigua & Barbuda -Small Business	27521010410
Antigua & Barbuda	FirstCaribbean Antigua & Barbuda -St. John's	09141010410
Dominica	FirstCaribbean Dominica - Corporate Banking	27025010102
Dominica	FirstCaribbean Dominica - Old Street	09150010802
Dominica	FirstCaribbean Dominica - Portsmouth	09151010102
Dominica	FirstCaribbean Dominica - Small Business	27525010602
Dominica	National Bank of Dominica - Hillsborough Street (50008)	50008020302
Grenada	ACB Grenada Bank Ltd	00140069606
Grenada	FirstCaribbean Grenada - Carriacou	09272010706
Grenada	FirstCaribbean Grenada - Corporate Banking	27026010406
Grenada	FirstCaribbean Grenada - Grand Anse	09473010806
Grenada	FirstCaribbean Grenada - Grenville	09171010506
Grenada	FirstCaribbean Grenada - Small Business	27526010906
Grenada	FirstCaribbean Grenada - St. George's	09270010106
Grenada	Grenada Cooperative Bank - Head Office (00000)	00000023306
Montserrat	Bank of Montserrat-Brades (02011)	02011024211
St. Kitts & Nevis	Bank of Nevis - Charlestown (00001)	00001031703
St. Kitts & Nevis	Bank of Nevis - Development Bank (00003)	00003031303
St. Kitts & Nevis	Bank of Nevis - NCCU (00002)	00002031003

St. Kitts & Nevis	Bank of Nevis (fmr RBTT Bank Ltd Nevis) - Chapel Street (02600)	02600012303
St. Kitts & Nevis	Eastern Caribbean Automated Clearing House - Bird Rock (00000)	00000101203
St. Kitts & Nevis	FirstCaribbean St. Kitts & Nevis - Basseterre	09251010003
St. Kitts & Nevis	FirstCaribbean St. Kitts & Nevis - Charlestown	09152010403
St. Kitts & Nevis	FirstCaribbean St. Kitts & Nevis - Corporate Banking	27028010003
St. Kitts & Nevis	FirstCaribbean St. Kitts & Nevis - Small Business	27527010203
St. Kitts & Nevis	St Kitts-Nevis-Anguilla National Bank - Head Office (00000)	00000021703
St. Kitts & Nevis	St Kitts-Nevis-Anguilla National Bank - Nevis Branch (00001)	00001021003
St. Kitts & Nevis	St Kitts-Nevis-Anguilla National Bank - Pelican Mall (00004)	00004021903
St. Kitts & Nevis	St Kitts-Nevis-Anguilla National Bank - Sandy Point (00002)	00002021303
St. Lucia	1st National Bank St Lucia Limited - Bridge Street (10000)	10000033705
St. Lucia	Bank of St Lucia - Bridge St (00000)	00000036905
St. Lucia	FirstCaribbean St. Lucia - Bois D'Orange Grosilet	09246010805
St. Lucia	FirstCaribbean St. Lucia - Bridge St	09211010205
St. Lucia	FirstCaribbean St. Lucia - Castries	09386010505
St. Lucia	FirstCaribbean St. Lucia - Corporate Banking	24682010905
St. Lucia	FirstCaribbean St. Lucia - Jeremie St	09102010905
St. Lucia	FirstCaribbean St. Lucia - Small Business	27522010705
St. Lucia	FirstCaribbean St. Lucia - Soufriere	09104010505
St. Lucia	FirstCaribbean St. Lucia - Vieux Fort (09266)	09266010205
St. Lucia	FirstCaribbean St. Lucia - Vieux Fort (09703)	09703010605
St. Vincent	Bank of SVG & the Grenadines - Head Office (00000)	00000034304
St. Vincent	FirstCaribbean St. Vincent & the Grenadines - Kingstown	09756010004
St. Vincent	FirstCaribbean St. Vincent & the Grenadines -Corporate Banking	24683010204
St. Vincent	FirstCaribbean St. Vincent & the Grenadines -Halifax St	09260010404
St. Vincent	FirstCaribbean St. Vincent & the Grenadines -Small Business	27523010004
St. Vincent	RBTT Bank St. Vincent & the Grenadines - South River Road (01400)	01400012204
St. Vincent	RBTT Bank St. Vincent & the Grenadines - South River Road (01402)	01402012804

Appendix H – Steps to generate payroll file from an excel spreadsheet

Steps to generate payroll file from excel spreadsheet

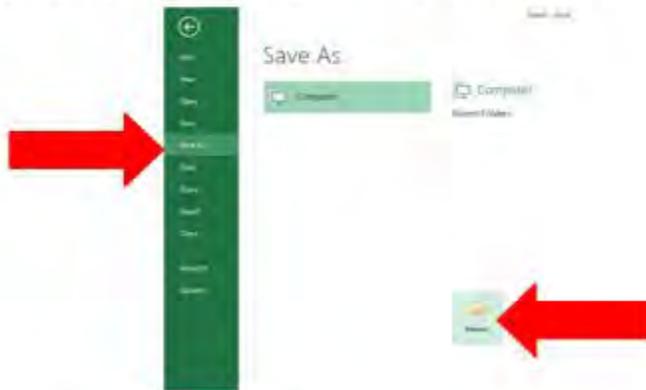
1. Go your payroll excel spreadsheet and ensure the following information is captured on separate columns. *Note: Special characters are not allowed in any of the columns.*
 - a. Routing Number (Text)

-
- b. Account Number (Text)
 - c. Account Type (Text) – *SAV for Savings or CHQ for chequing*
 - d. Customer Name (Text)
 - e. Currency (Text) – *XCD Only or USD Only. The file cannot contain a mix of both USD accounts and XCD accounts. All accounts listed in the file must be either USD only or XCD only.*
 - f. Amount (Number)
 - g. Description/Remarks (Text - ending with semicolon ;)
2. Remove any headers from the file (top line).
 3. Ensure there are no spaces after the information on each column
 4. Save the excel file as a backup copy on your computer.
 5. Close file
 6. Open the file again and save as .CSV (Comma Delimited). *See Image below*

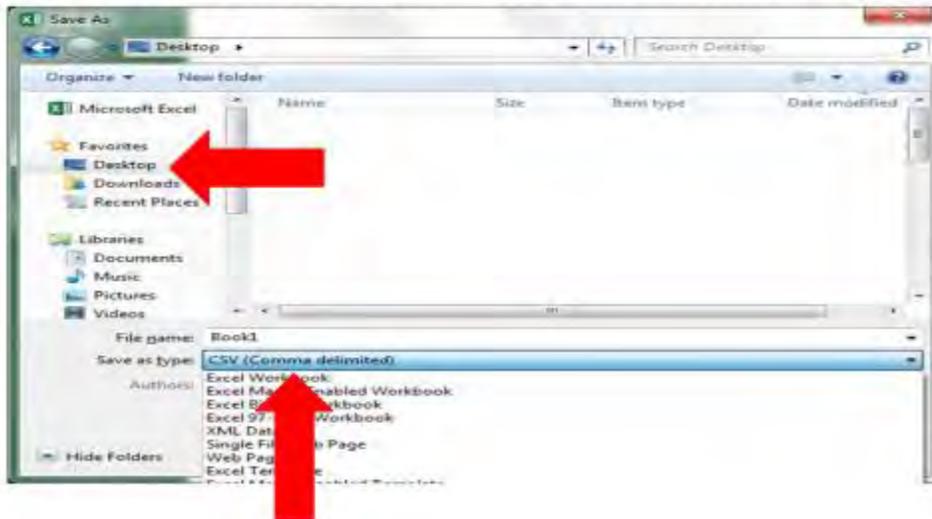
After formatting and entering the specific information, the MS Excel file has to be saved in CSV Format.

Always save a copy of the excel file first before saving in CSV format.

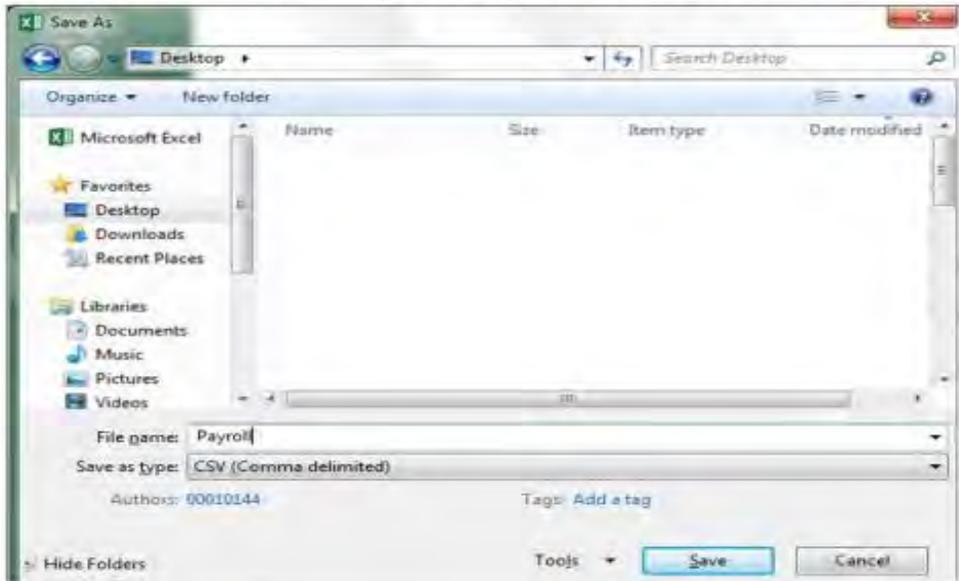
1. On the excel spreadsheet select  → Save As → Browse



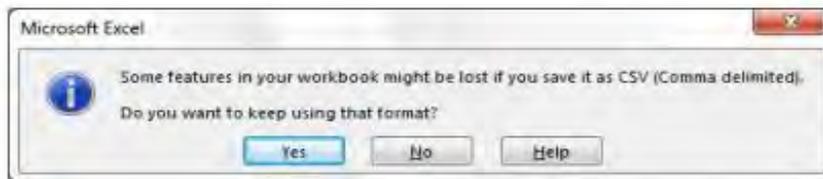
2. On the 'Save as' Window, select the location where the file should be saved (e.g. Desktop) then, click on the drop down box for 'Save as type' and select 'CSV (Comma Delimited)'



Amend the file name to something that suits you or leave as is and click 'Save'

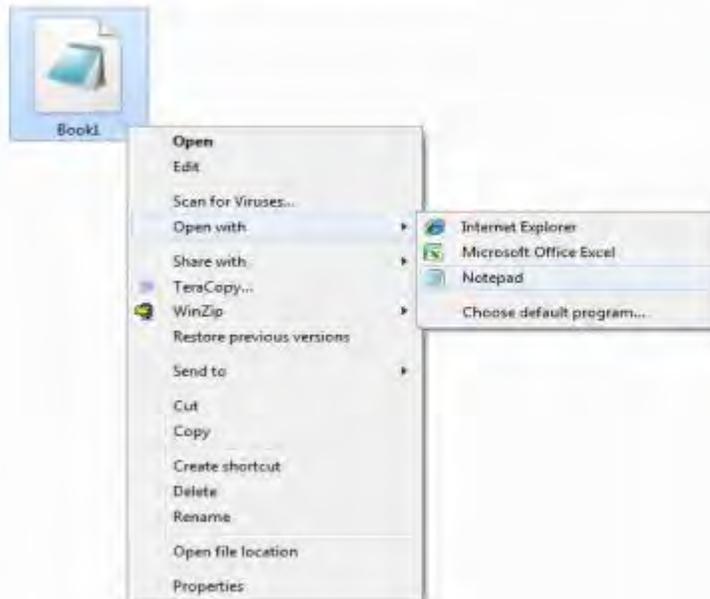


Select 'Yes'



7. Open .CSV file in notepad. See image below

To review the CSV file open it in Notepad → right click on CSV file, select 'Open with' and choose Notepad



 *Test 2 - Notepad

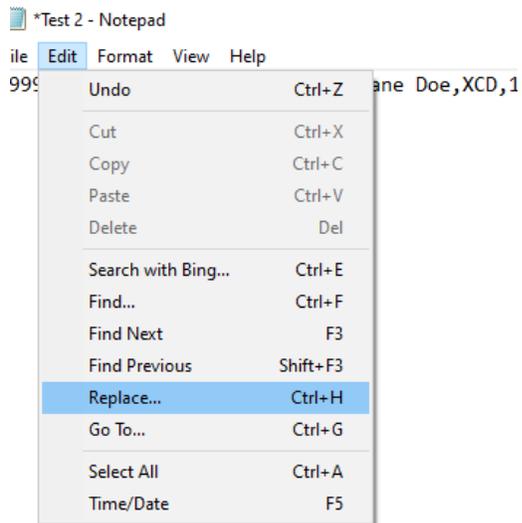
File Edit Format View Help

9999900035000,123456789123,SAV,Jane Doe,XCD,100,Test

Note: Replace all **commas with '|' (found below the backspace)** by following the steps below:

8. Select "Edit"

9. Select "Replace"



10. Replace (Find what: ',' Replace with: '|' {found below the backspace})



11. Your file will be converted to:

 *Test 2 - Notepad

File Edit Format View Help

9999900035000|123456789123|SAV|Jane Doe|XCD|100|Test

12. Copy all information from the .txt file and paste on a new excel spreadsheet

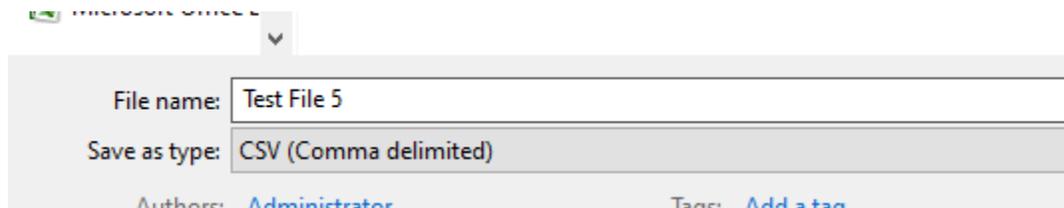
 *Test File 5 - Notepad

File Edit Format View Help

99999035000|123456789123|SAV|Jane Smith|XCD|1200.00|Test File;

	A	B	C	D	E	F
1	9999900035000	123456789123	SAV	Jane Doe	XCD	100 Test
2						
3						

13. Save the excel spreadsheet as a .CSV (Comma Delimited) file



14. Close .CSV file

15. Proceed to upload your file to the Internet Banking Service.