Republic *Online*

Corporate User's Internet Banking Guide

Republic Bank

TABLE OF CONTENTS

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 Admininstrator.

- 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 profile**s 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

For our
New Customers…

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)
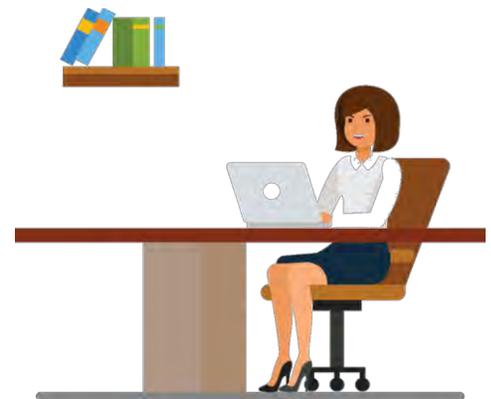
- Complete the 5-step process, (see page 12), to register your company/business.

- 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**s 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 Autorization

- Please read the Republic Online Terms and Conditions carefully

- Select the radio button labelled "Accept Terms and Conditions" once completed

  and to proceed.

Step 2: Input Business' and any Associated Compa**ny's Information**

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

- 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).

- 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 Republic*Online* Registration Form

Step 2 of 5: Complete Business Information and Associated Companies

Business Information

| Required

Business Name [?]   TestBus

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 Administrat**or's** Information
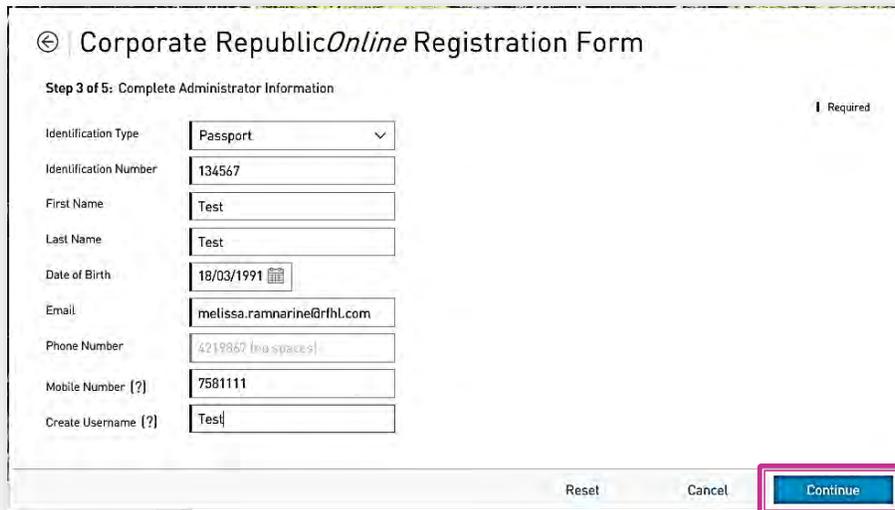
- Please enter the details of the Company Administrator.

- 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

- 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 [Confirm] 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

📄 Download Registration Form

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

Finish

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 📄 Download Registration Form to retrieve the registration form.

- 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@rfhl.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 Republic*Online*, 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 Republic*Online*, 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?

Consider the following guidelines when creating your Republic*Online* password:

🔒 The password should contain a minimum of 8 and maximum of 12 characters.

🔒 Avoid using names of pets, parents or friends & relatives for your passwords.

🔒 Refrain from using passwords containing all the characters in your login ID. For example, if your login ID is 'jSmith', then your password should not be 'jSmithOne'.

🔒 The password fields will not allow any information to be copied from the clipboard

🔒 Spaces and other special characters are not allowed in the password.

🔒 Change your password at regular intervals.

🔒 **Always avoid the use of the 'saved password' feature offered by any mailing application or software.**

🔒 Ensure you always logout of the application, terminating transactions and all possible activities.

What are the Second Factor Authentication Device Guidelines?

The following are guidelines for the use of the second factor authentication device:

🔒 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.

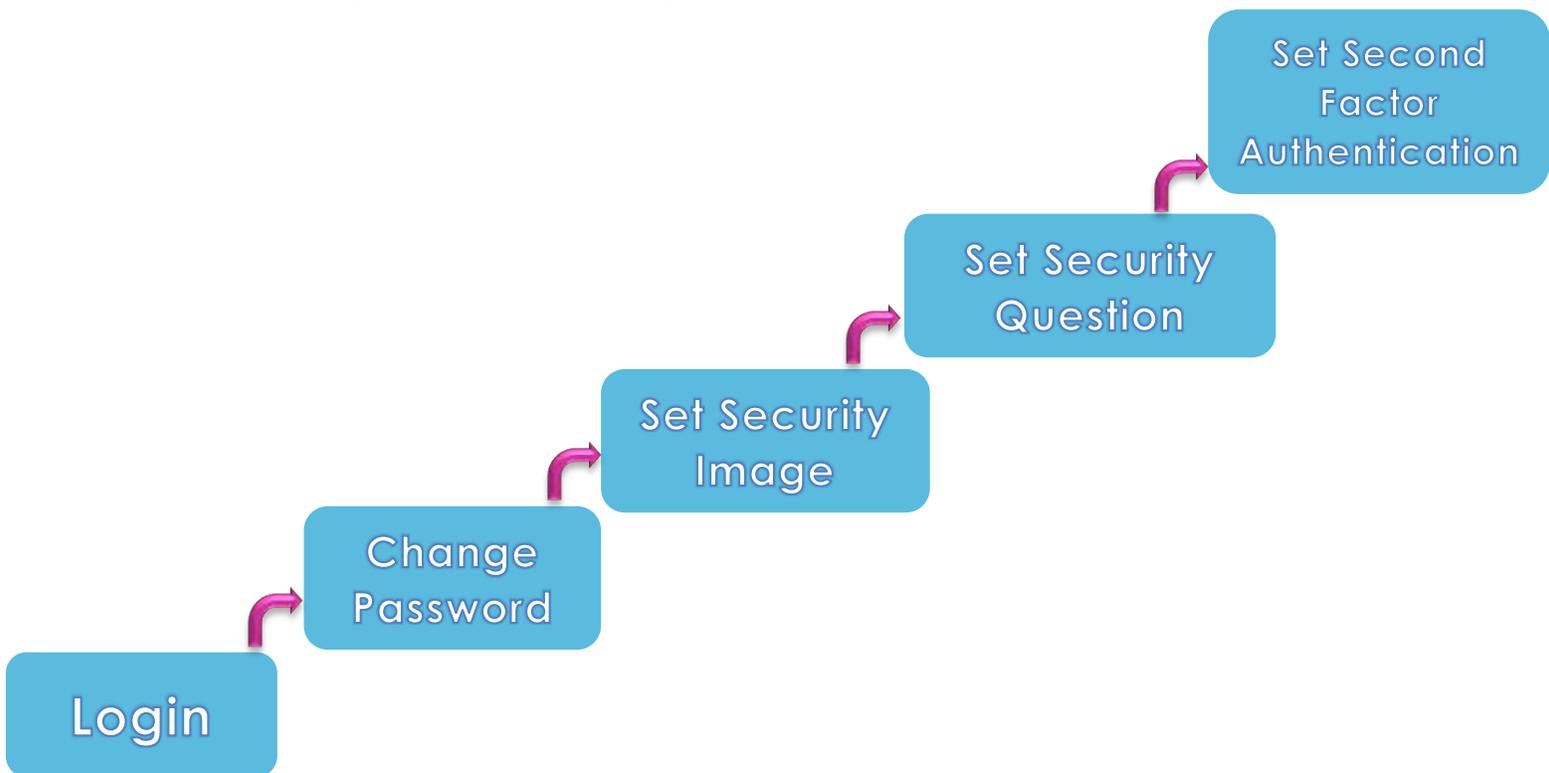🔒 Keep your device's operating system up-to-date, to ensure that you have the most secure and efficient experience.

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:

Set Second Factor Authentication

Set Security Question

Set Security Image

Change Password

Login

What are the steps involved in the First Login Setup?

Step 1. Login

You must logon to Republic*Online* using the username chosen at registration.

- Click [Next] to proceed.

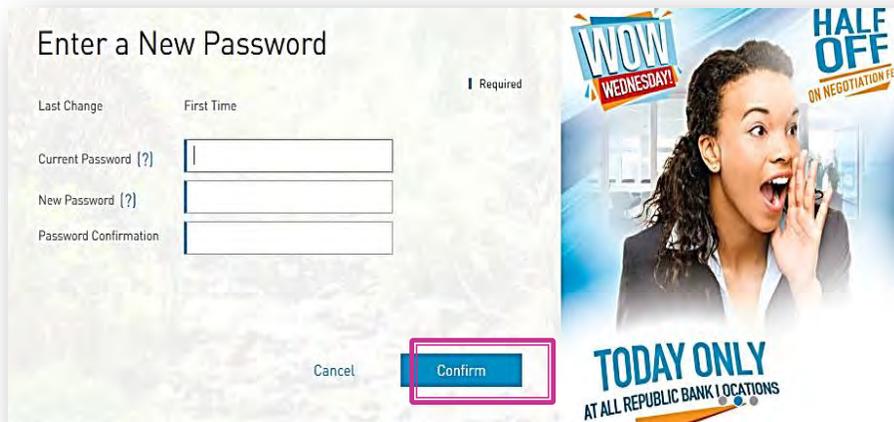You will then be redirected to the password screen.

- Enter the temporary password sent via email and select [Next] 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:

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 reassure users that they are logging into the correct site.

Select one (1) image from the list provided.

- Click ![Continue] to be 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.

- 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 <u>not</u> permitted for these.

Once completed the user will receive the following message.
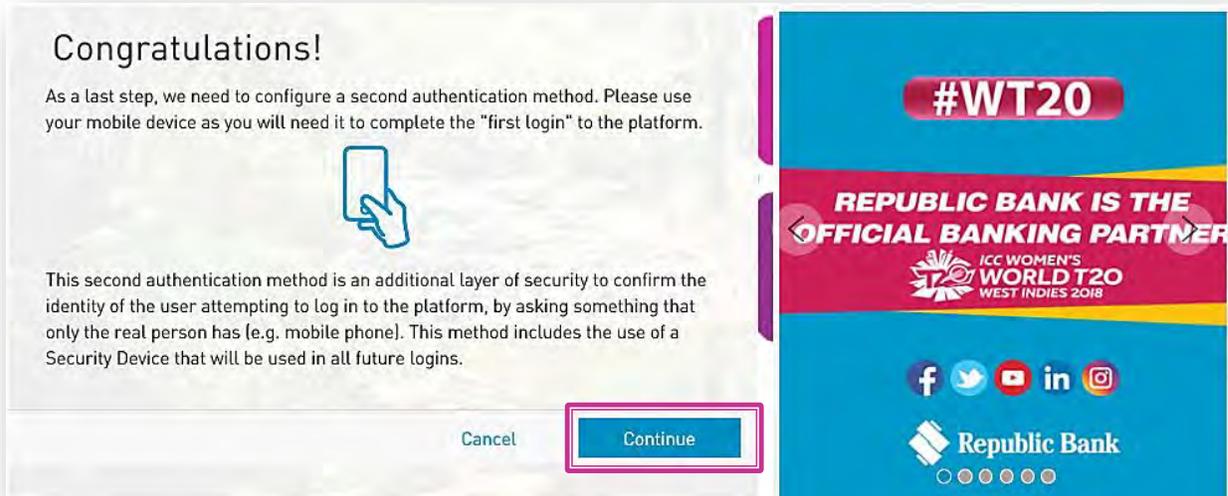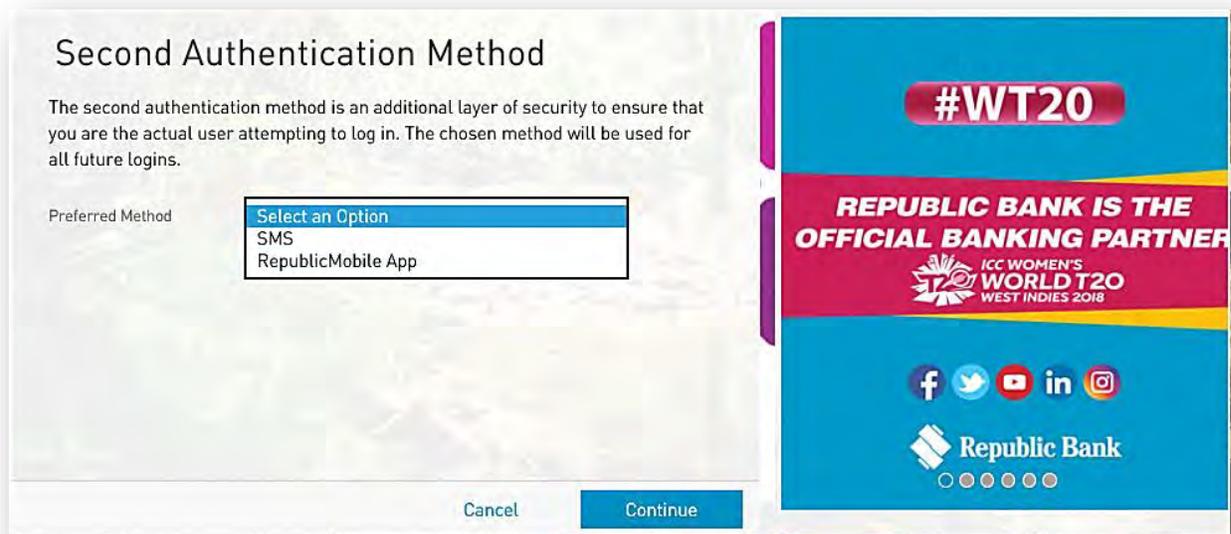

- Select

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 <u>only</u>. Mobile App. users will not be required to have a separate security device when accessing the App.
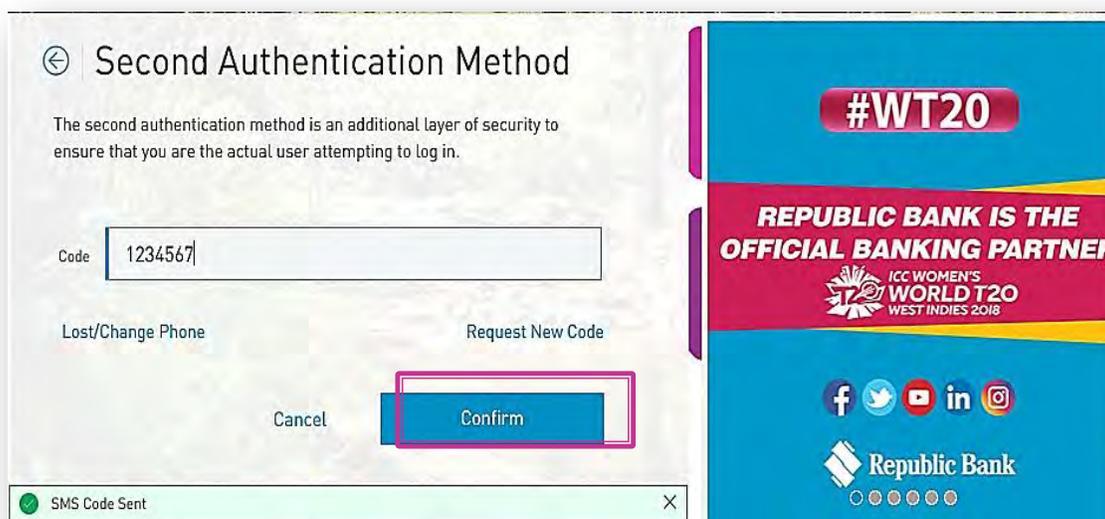
Option 1- SMS:

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 <u>local</u> 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 [Confirm] to complete the registration of the mobile device.

When this step is completed, you will be redirected to the Republic*Online* dashboard.
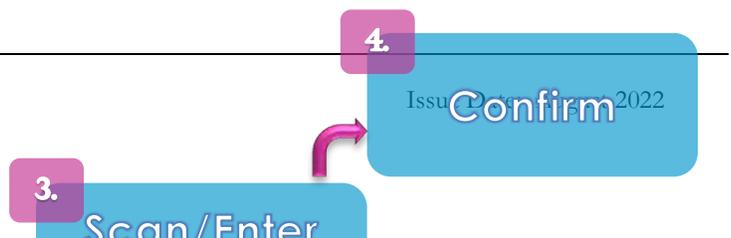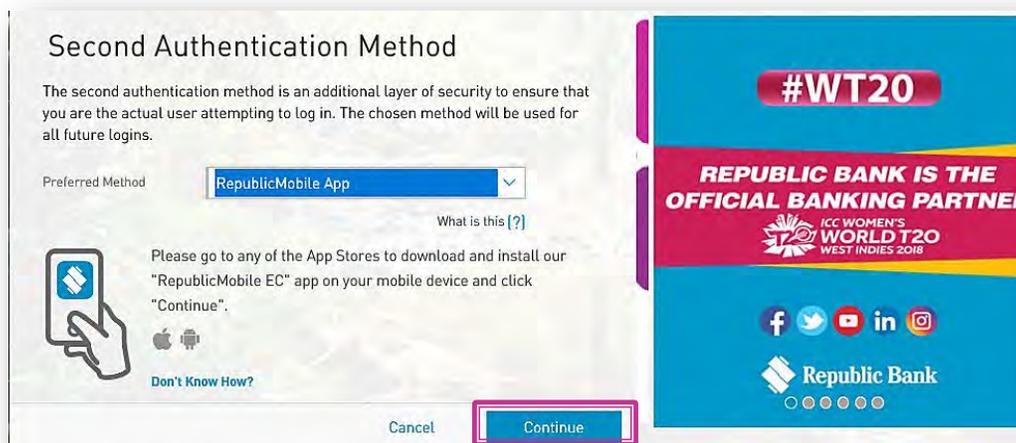
> Each time an attempt is made to login to Republic*Online*, you will receive an SMS, containing a code/token which must be entered on the website to validate the user.

Option 2 - RepublicMobile App:

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

4.

Confirm

3.

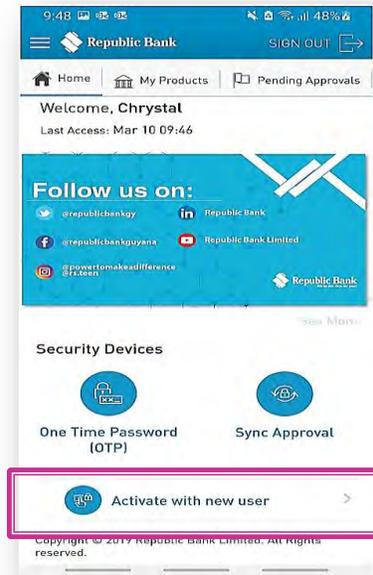**Scan/Enter**

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
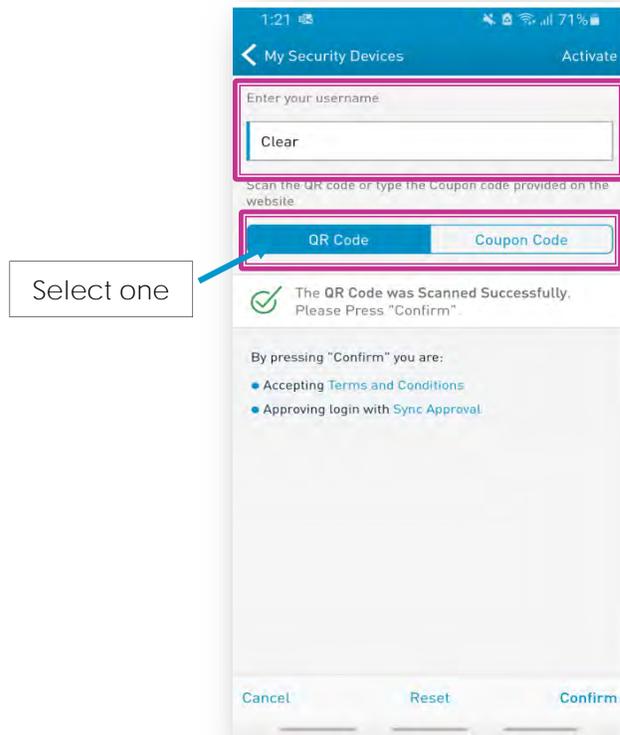
3: Scan/ Enter the Code
>At this stage the website will display a QR code and a Coupon below.

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

Select one

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 [Next] 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:
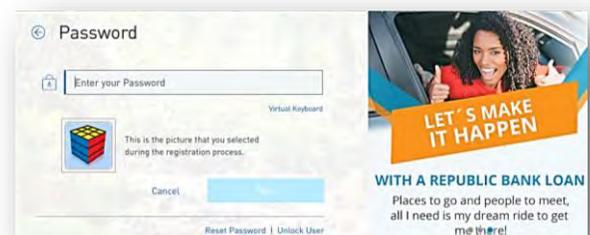
- Access the site
- Click login

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.
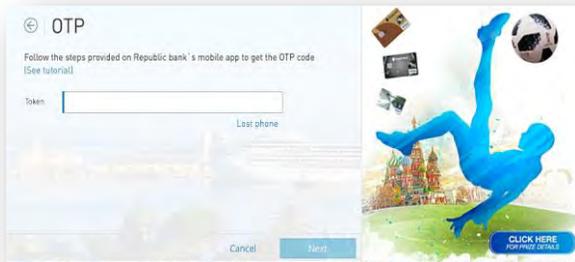- Select to proceed.

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 **Next** to proceed.
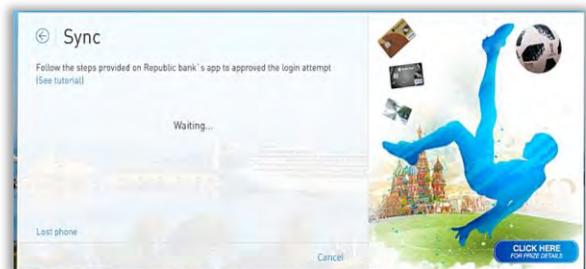
RepublicMobile App:
If the mobile app was selected second factor authentication option, the user must select either the *OTP* or *Sync option.*

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

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

Sync: Go to the mobile device and select Accept.

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

Site Layout and Navigation

What does the Homepage encompass?

Top Bar

Rotating Banner

Data Bar

Ribbon

Quick Menu

User Workspace

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

Drawer
Menu   Inbox   User   Log
                                                       Menu   off

≡ **Republic***Online*   📥 | TEST ACCOUNT ⌄ | ⏻ Logout

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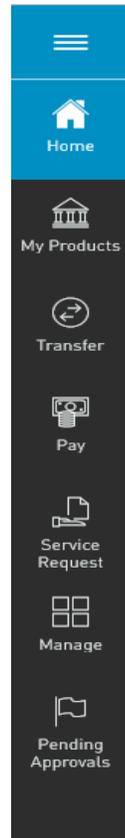
The Quick Menu or quick access menu contains those functionalities mostly used.

> Based on the resolution used, the Quick Menu will be located horizontally or laterally
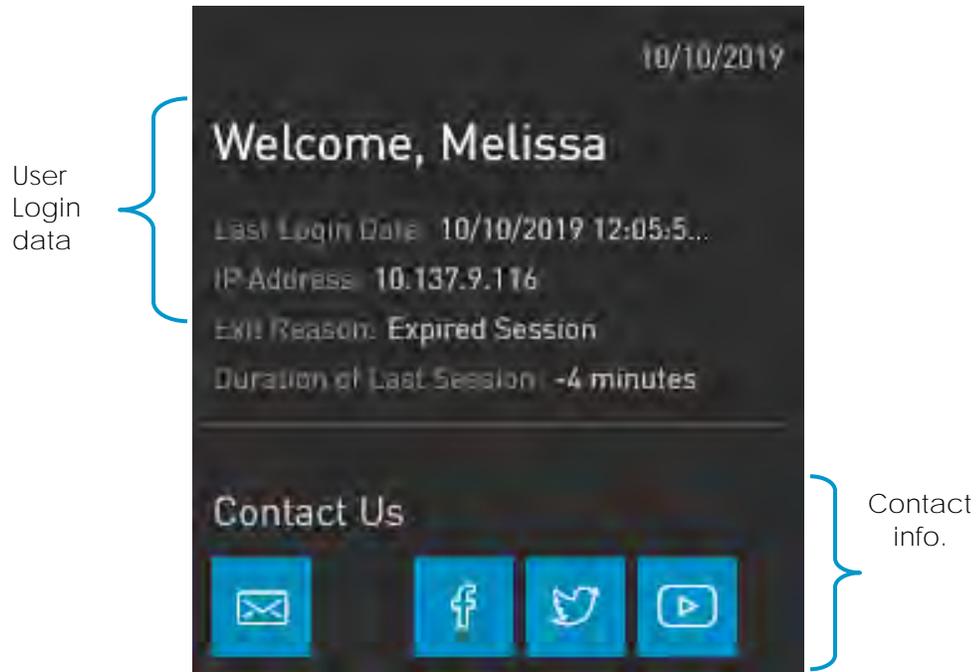
The Quick Menu options are:

- 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

📊 Assets				⑤ Liabilities			
USD	5,000,000.00	XCD	852,000,000.00	USD	0.00	XCD	1,000,000.00
Product		USD	XCD	Product		USD	XCD

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

★ Payroll Management

Manage Payroll | Pay | Pending Approval

★ Corporate Banking

Lending | Investments

★ Wire Transfers

Initiate Wire Transfer | Pending Approval

1. Relevant Links

♥ Favourites Transactions

There is no info to display

2. Favourite transactions

Admin

🌐 Exchange Rates

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

🌐 Latest Transfers   View All

There is no transfers to show

4. Latest Transfers

💻 Latest Payments   View All

There is no payments to show

5. Latest Payments

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.
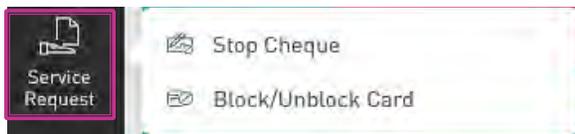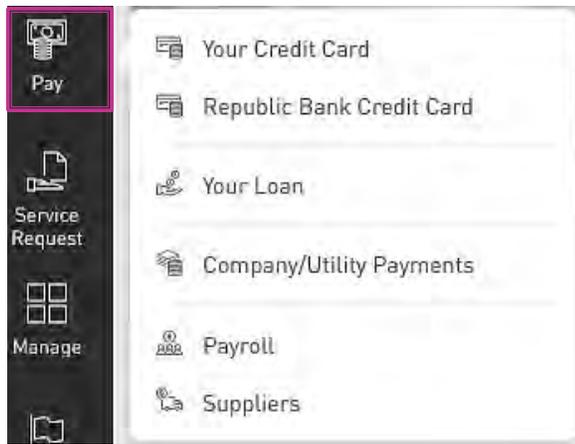
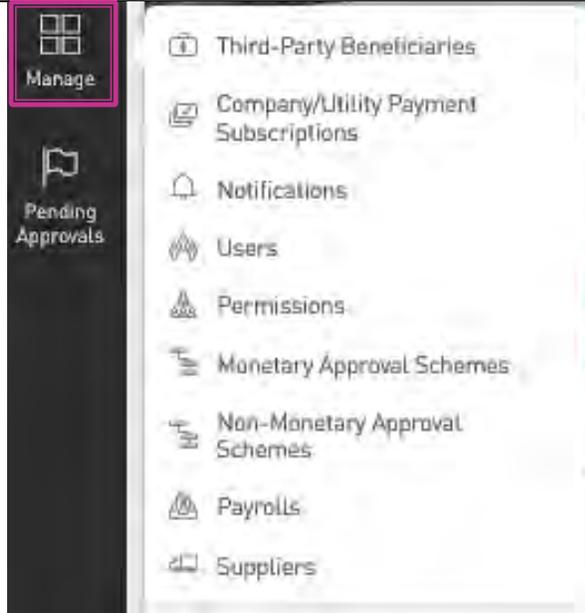# What can I access through the Quick Menu?

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 — Redirects the user to the homepage from any page/screen within the application.

My Products — Quick access list of all the users' products including, chequing and savings accounts, credit or vtm cards, certificates of deposits and loans.

Transfer — Expands to display all transfer options available.

Pay — All payment options are available via this menu tab.

Service Request — All customer service requests are available via this tab. This includes stop cheque requests and blocking and unblocking cards.

Manage — This menu option can be used for maintenance of beneficiaries, alerts, payrolls and so on.

Pending Approvals — This option directs users to the list of transactions that have been submitted for their approval,

The MY PRODUCTS menu tab accesses all the information available about the products that they have registered on Republic*Online*. 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:
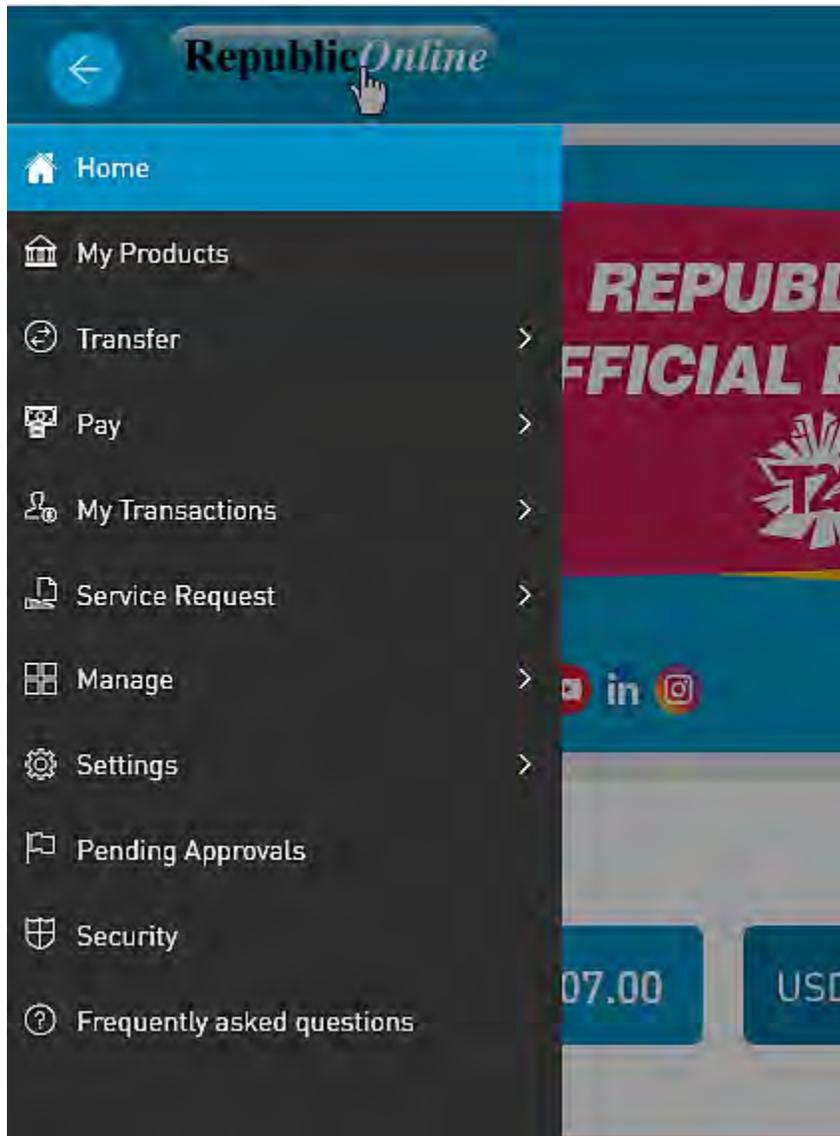
The PENDING APPROVALS menu tab lists all transactions that have been submitted for approval, that the user has the rights to approve.
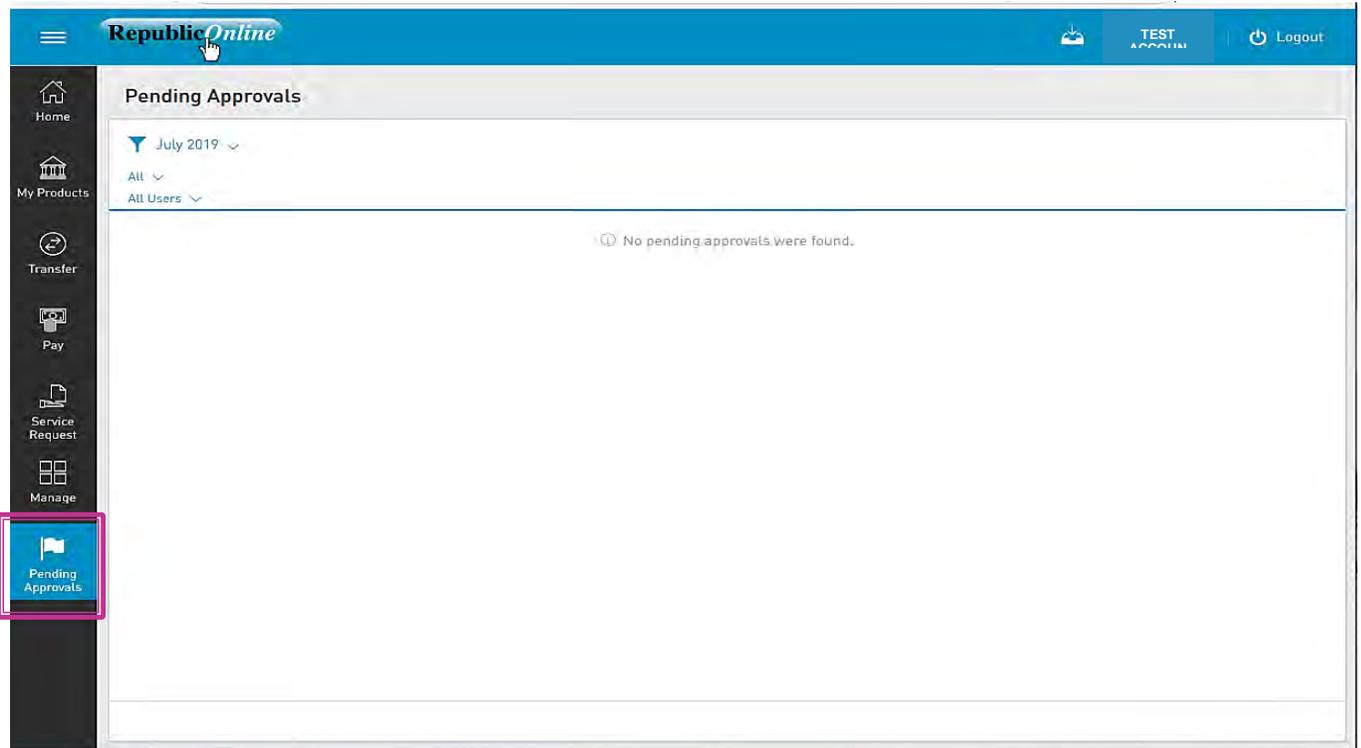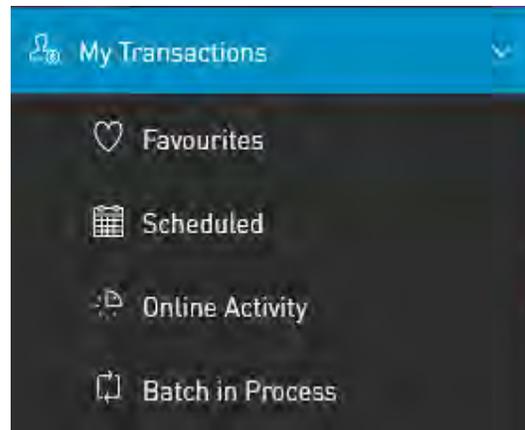
What can I access through the Main Menu?

The main menu contains all the platform´s functionalities and can be accessed via the three

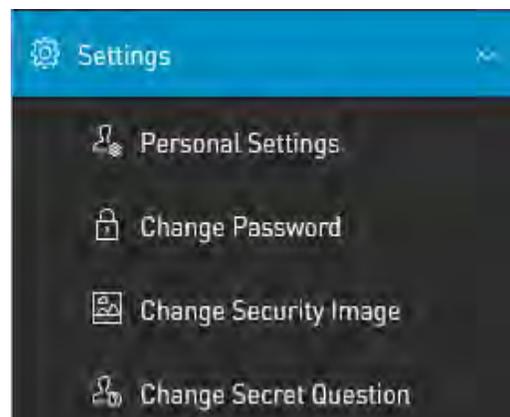horizontal lines icon [≡] in the top left corner of the page.

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 Republic*Online* Site Administration?

☑ In Corporate Republic*Online* 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.
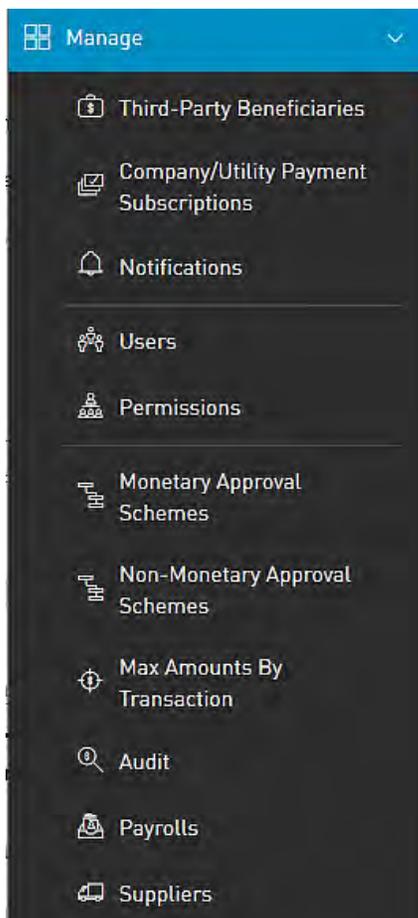
OR
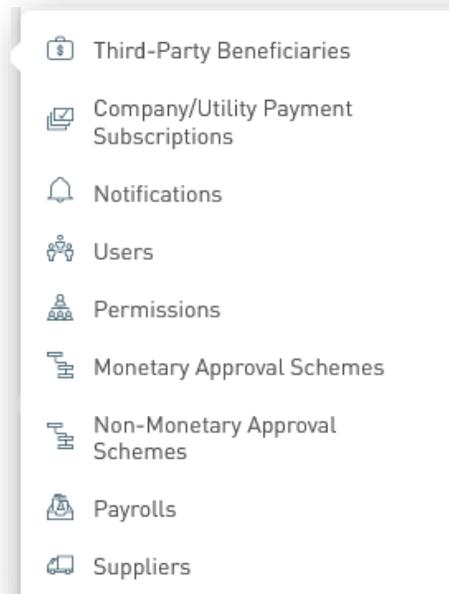
☑ This section outlines the admistration of the Business Site which will be managed by the *Site Administrator*.

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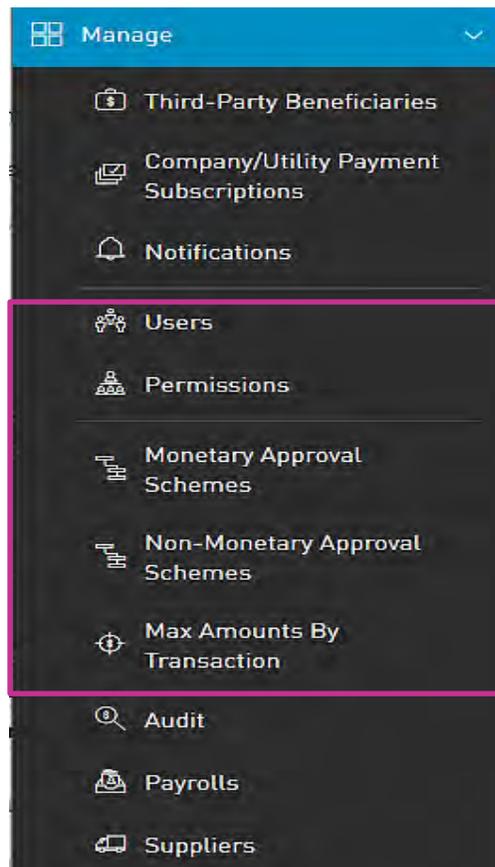
The Site Administrator also has the permissions to amend their own profile as well as to create other Administrators.

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 / Features	Administrator	Basic
Creation	When a business site is created atleast one(1) Admininstrative User must be created with it.	Basic users are created by the Administratve user or Administrator subsequent to the creation of the site.
Default rights	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.
Non-Monetary functions *(Administrtive rights: to create/amend users, permissions, approval schemes and so on)*	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.
Monetary Functions	By default these users are not granted monetary functions but if required, these functions can be added.	

In summary, a business has the flexibilty 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:
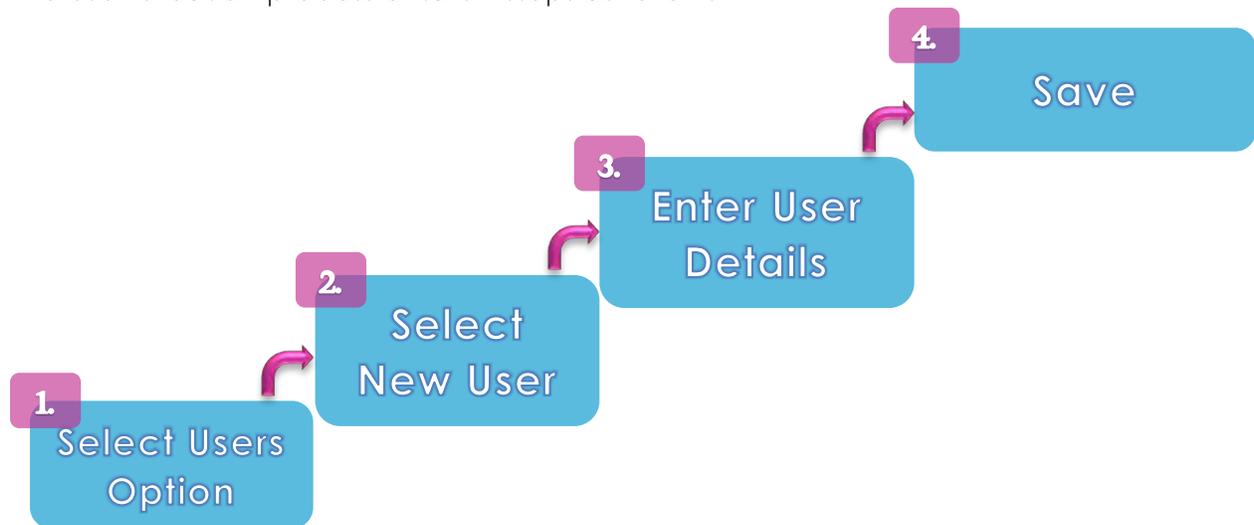
Step 1: Select the Users option under the the Manage section from either the Quick or Main Menu
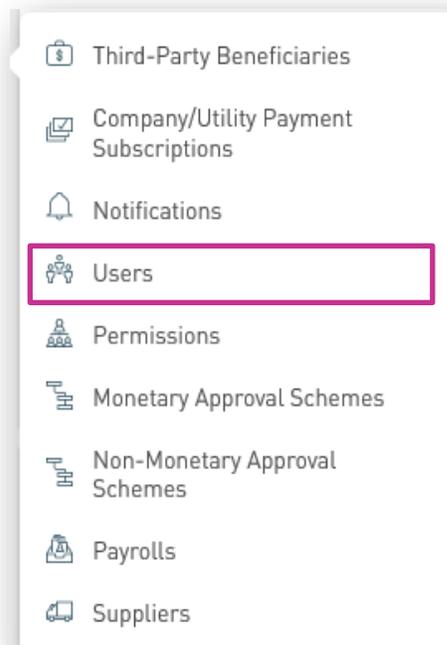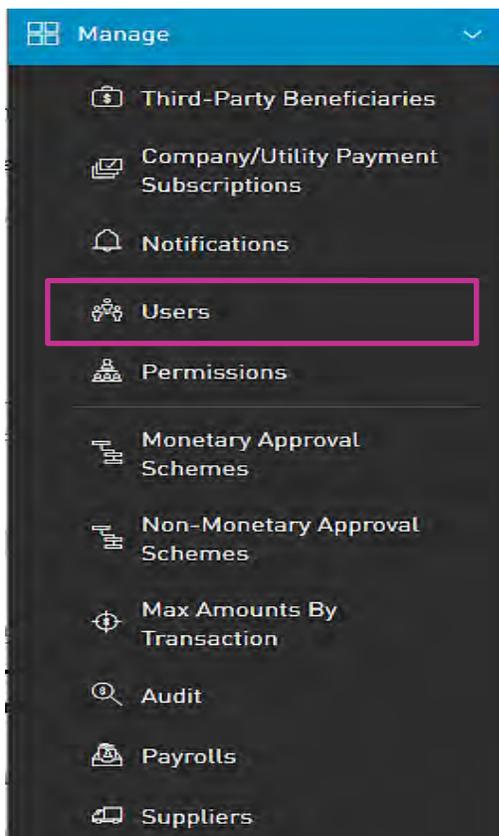
OR

The administrator will be redirected to the Users Page.

Users Page

- Username

- First and Last Name

- Type (Basic or Administrator)

- Status

Search

Status Filter

Add New User

Contextual Menu

Step 2: Select New User

Step 3: Enter the User Details

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

Step 4: Save

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

proceed:

- [Save] : to save the new user.
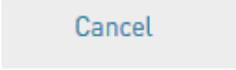
- [Cancel] : to cancel the process

- [Reset] 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).

<u>User Profiles</u>

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

A **–** Example of an Administrative User Profile

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 Republic*Online* 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.
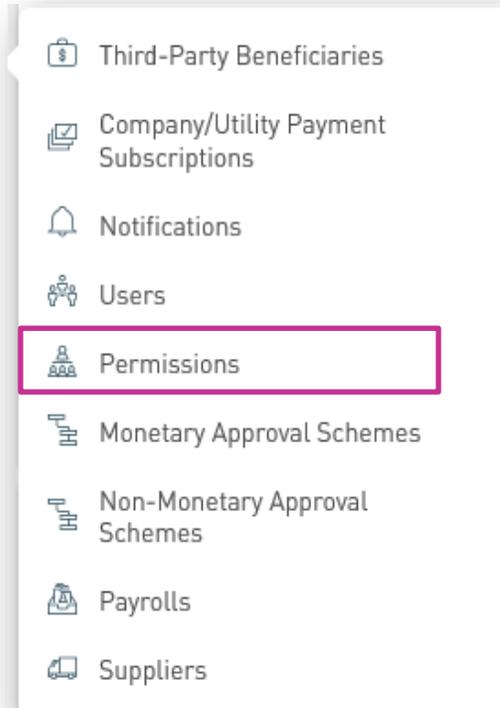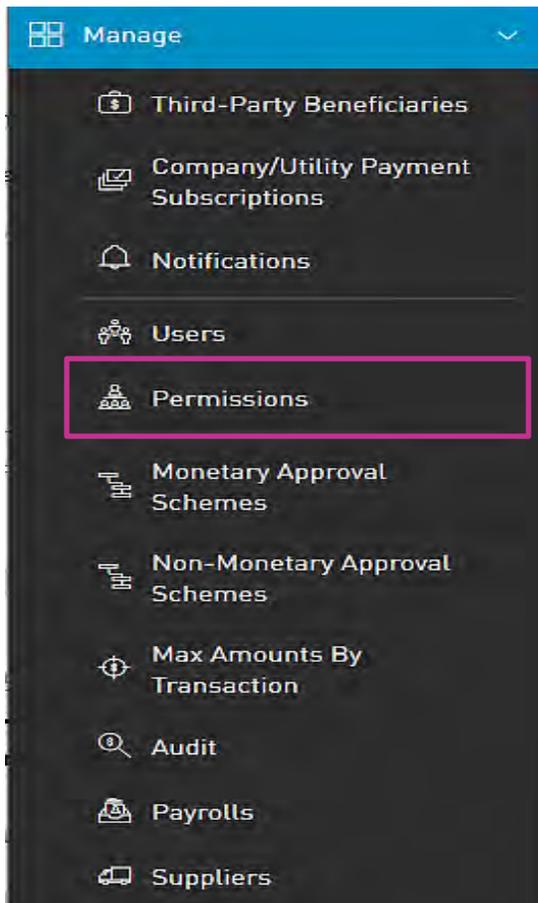
OR

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

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 the the Permissions Page and click on the ⊕ Assign New Permission link:
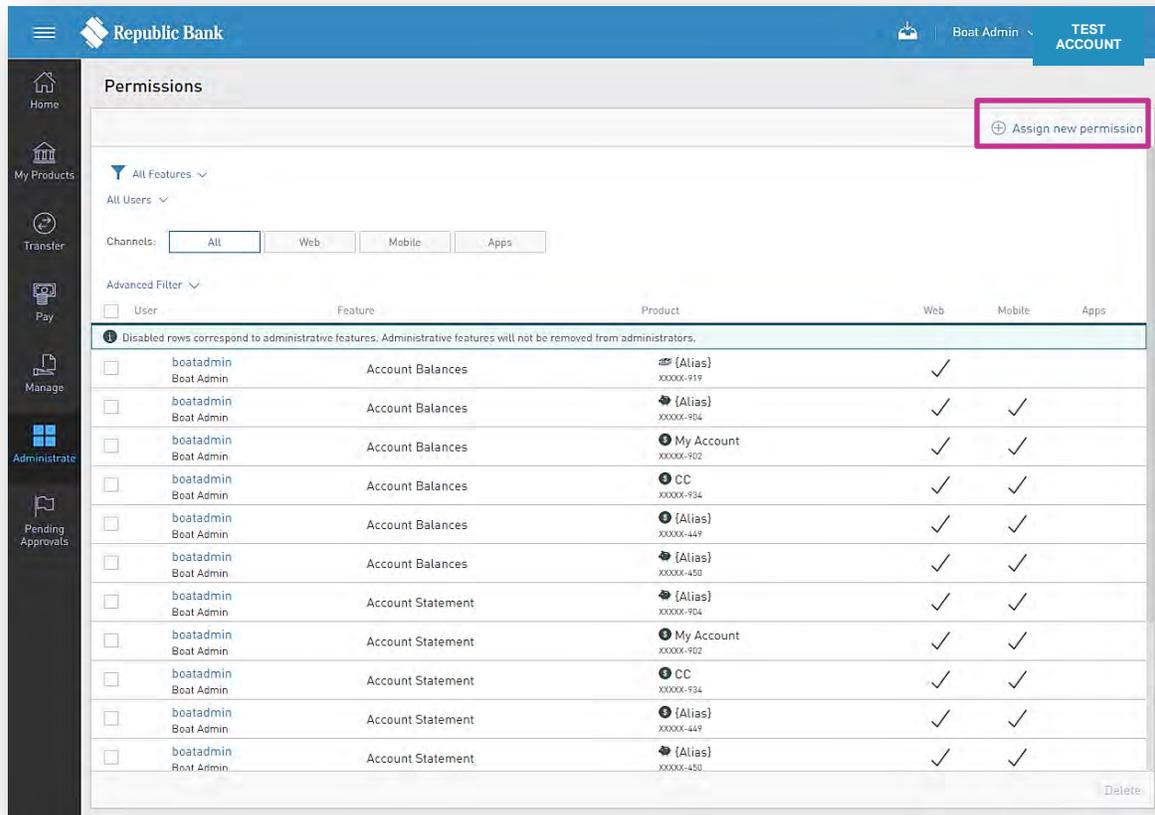
The process entails 4 steps as follows:
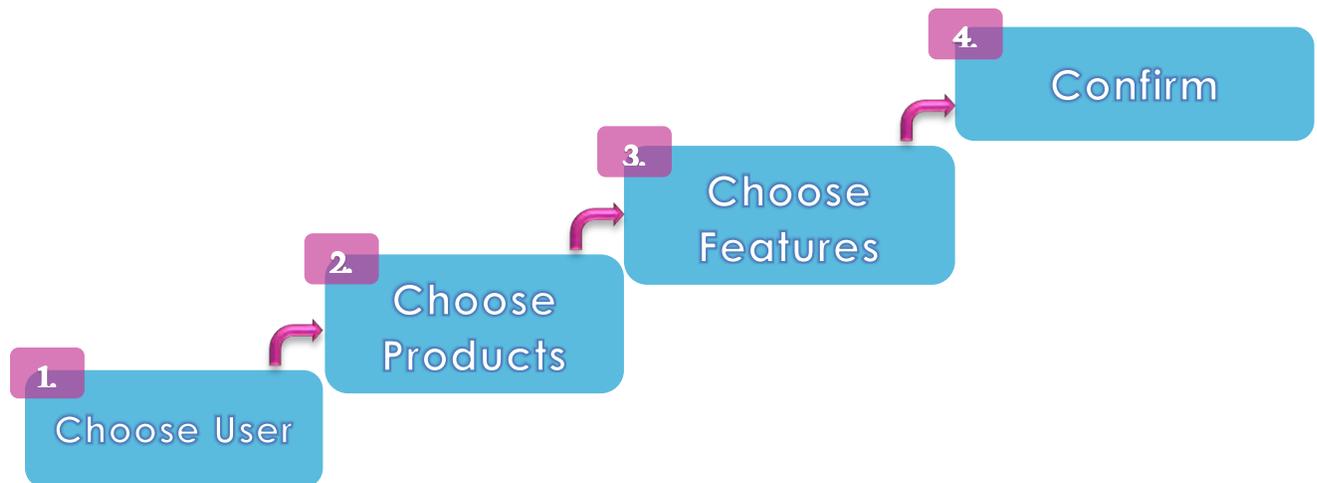
Step 1: Choose User

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.

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

- 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.
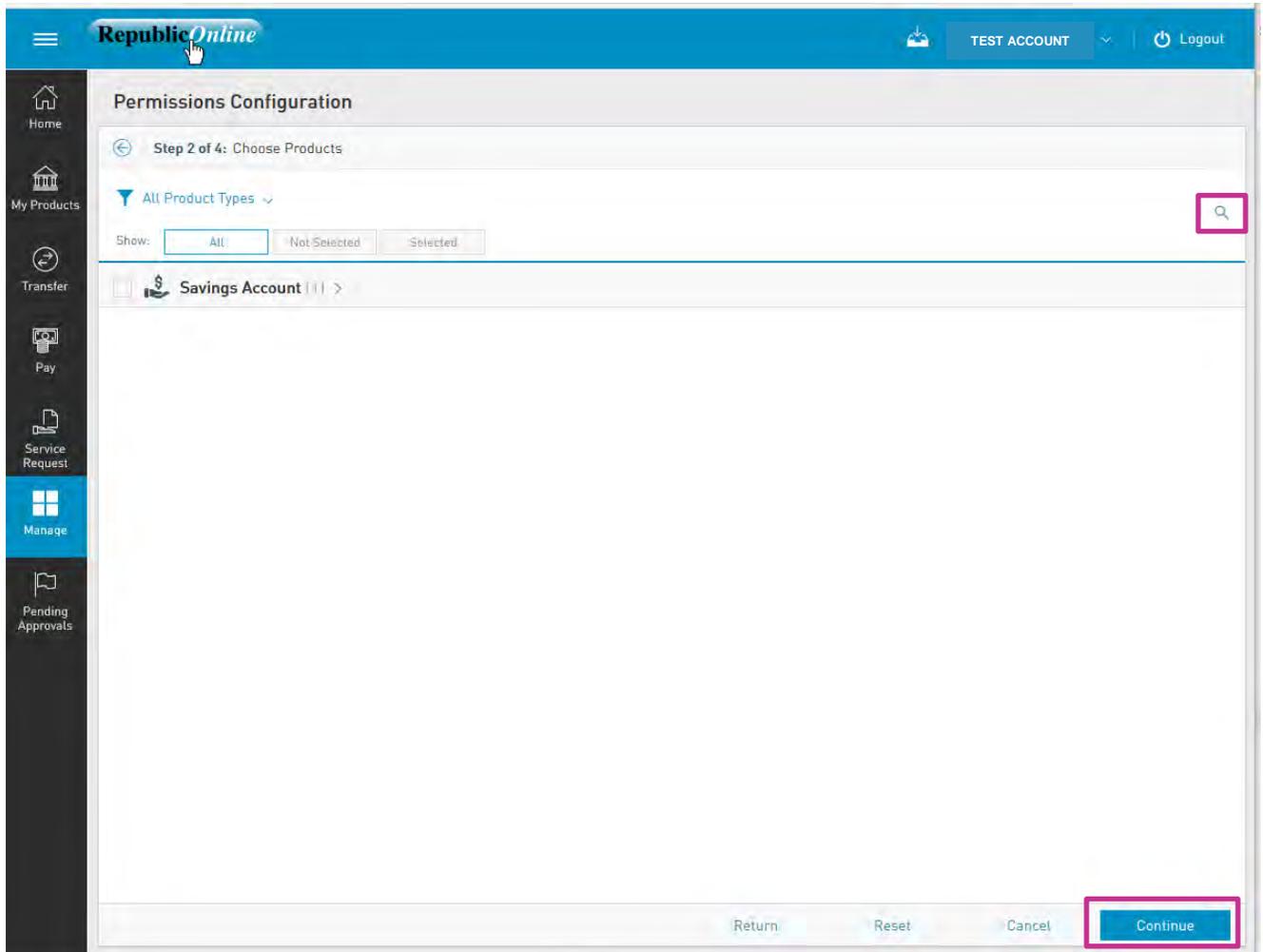
Expand the category to select the relevant product.

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.

(*) Denotes the administrative features.

- Select required feature and channel by clicking on the relevan radio button(s) and select **Continue** to proceeed 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

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)

Republic*Online* 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 <u>not</u> 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

<u>Approval Limits</u>

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%   User B – 25%   User C – 50%   User D – 100%

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 form Corporate Account 1 exceeding $50,000, the same users may authorise, but their approval percentages in this case, are different.

	Scheme X	*Scheme Z*
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.
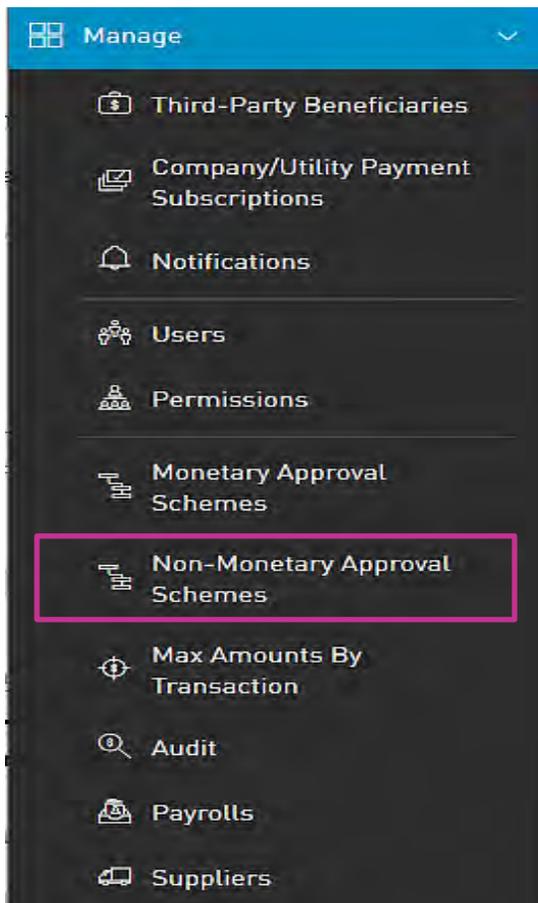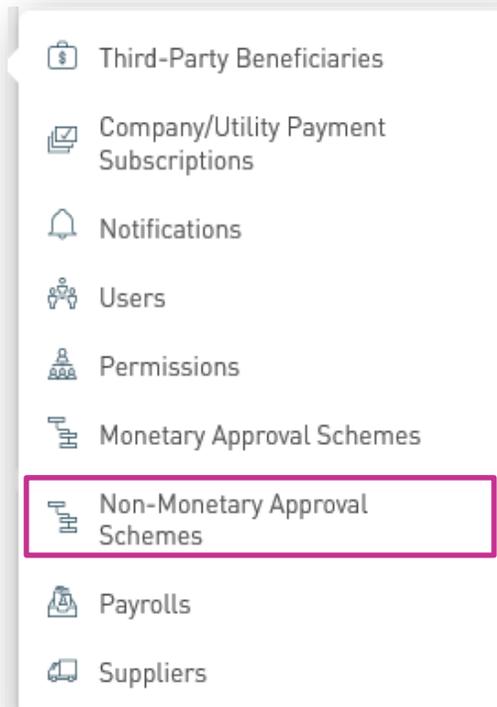
OR

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.

Select the link to create a new approval scheme.

Step 1: Select Feature

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 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.

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 relevel 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.
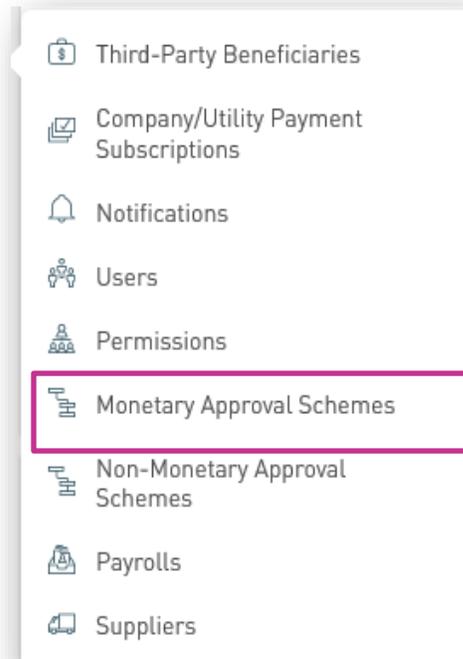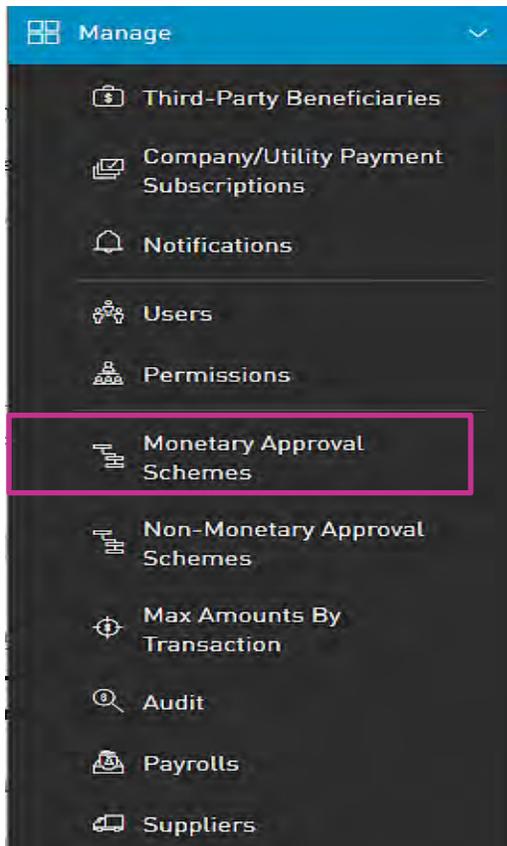
OR

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.

Select the   link to create a new approval scheme.

Step 1: Select Scope

Feature + Product = Scope

Select the required feature by ticking the radio button.

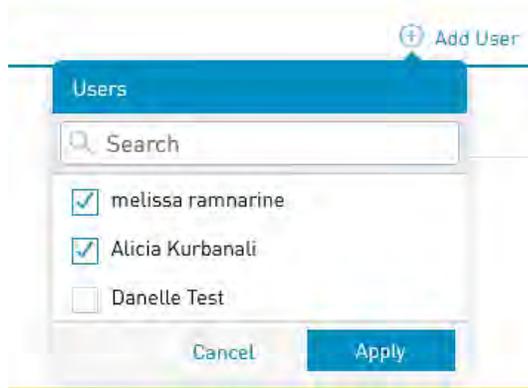Select **Continue** to proceed or **Cancel** to cancel the request if required.

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.
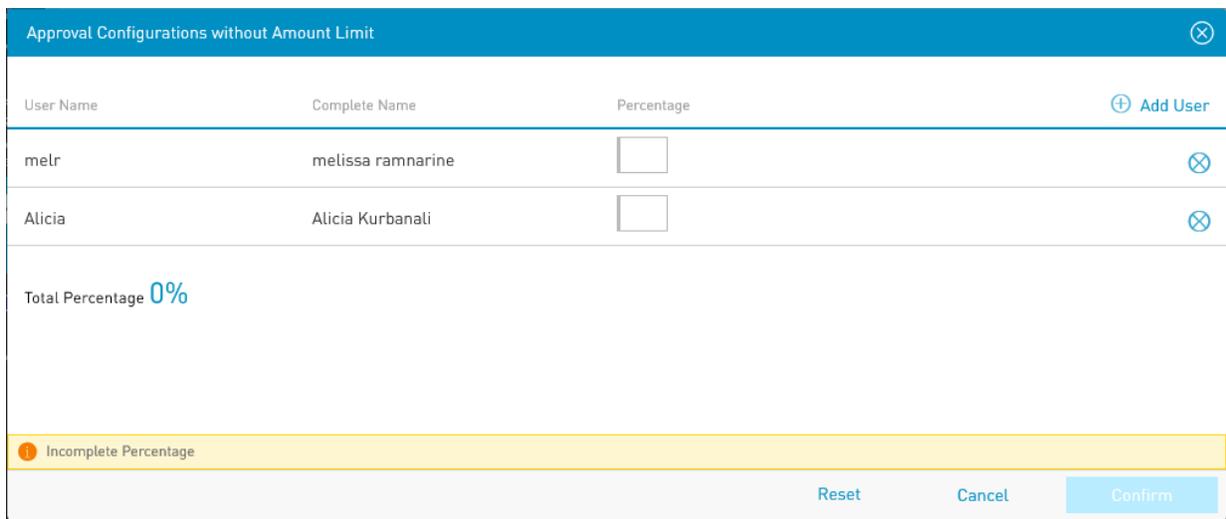
Without Amount Limit

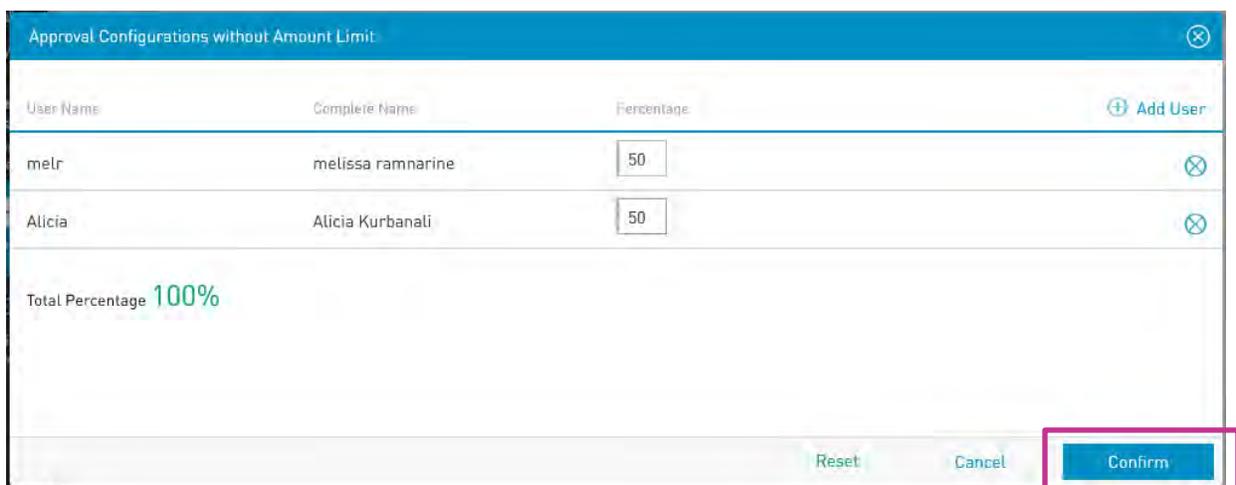- Click on the   link to add users to the scheme.

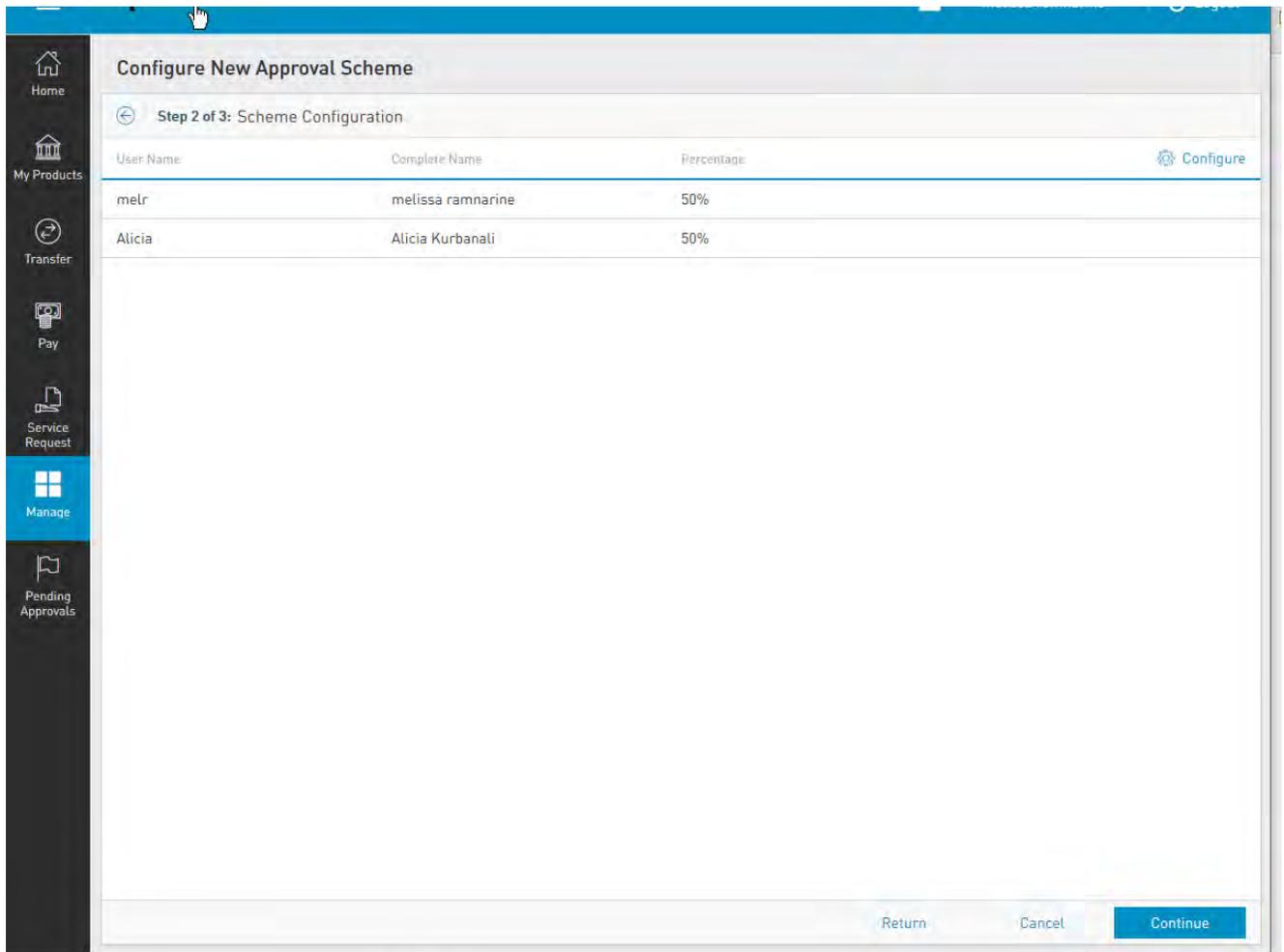- Select the users to be added by clicking on the radio buttons.

- Input the approval percentages required.

- Click on Confirm to proceed.

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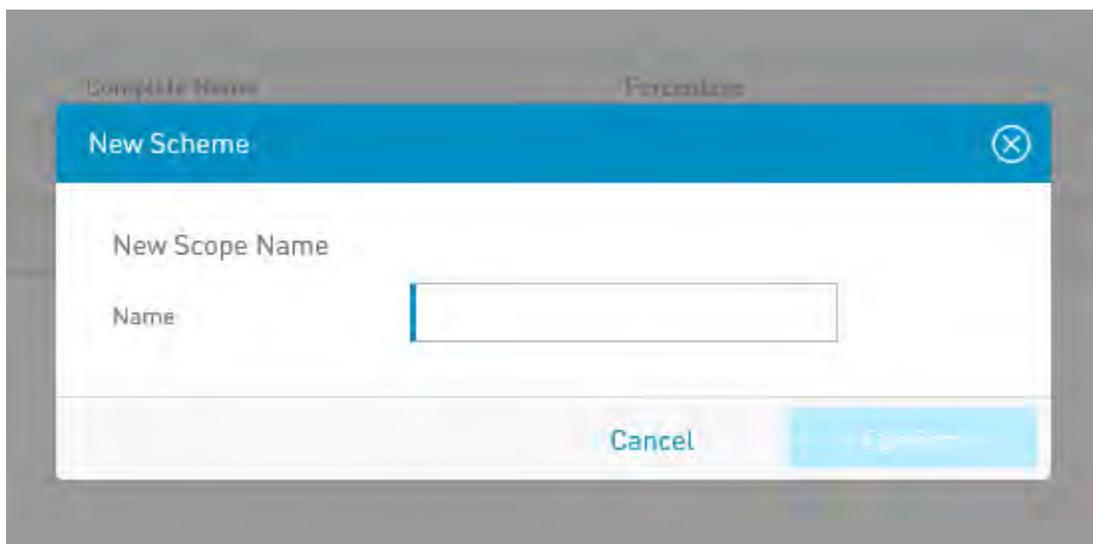
The available actions are:

- **Continue** : to confirm the date and proceed to the next step.

- **Cancel** : to cancel application.

- ← or **Return** : to return to the previous step

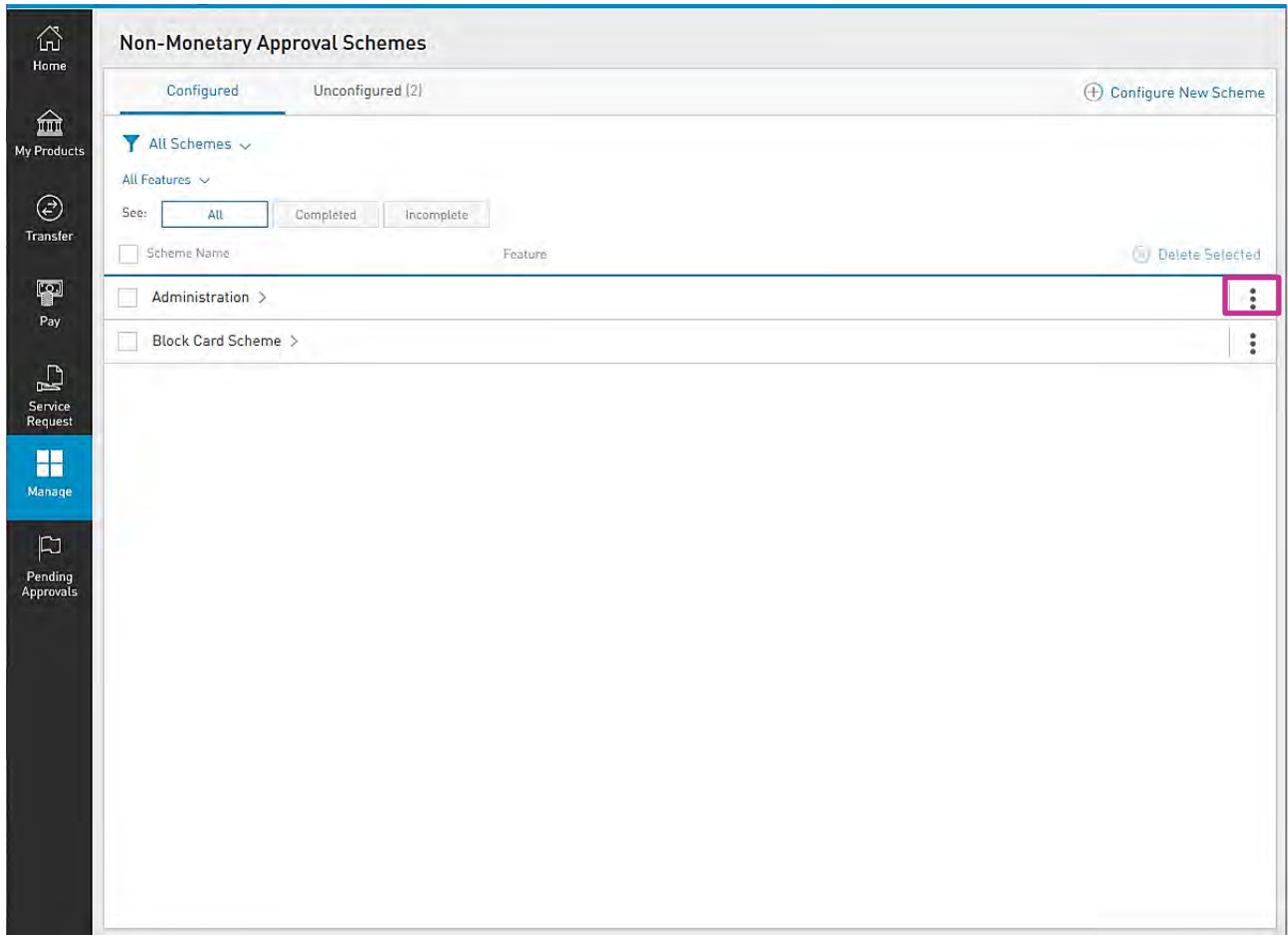Step 3: Confirm New Approval Scheme

- 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 relevel 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 <u>4</u> steps a follows:

Step 1: Select Users Option:

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

Step 2: Select Edit:

Click on the contextual menu of the respective user from the list displayed on the Users Page and **select the "Edit" option. (The User's** profile will be displayed).

02

Step 3: Amend User Details Option:

03 → The following details may be amended
- First Name & Last Name
- Email Address
- Phone & Mobile Number
- IP Address (If applicable)

Step 4: Save

Once the information has been edited, you can:
- Save changes.
- Cancel the process
- Clear all the information entered
- Return to the previous page

04

How to Delete a User?

The process to edit a user's profile entails 3 steps a follows:
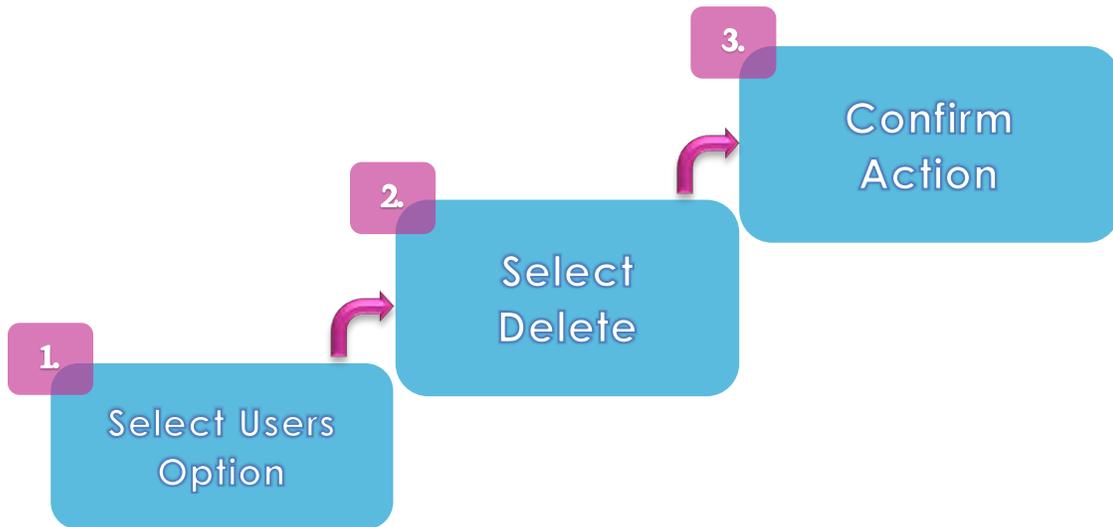
Step 1: Select Users Option:

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.**
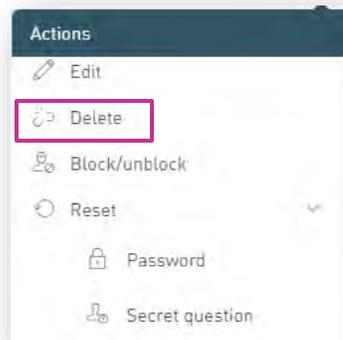
Step 3: Confirm Action

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 <u>3</u> steps a follows:
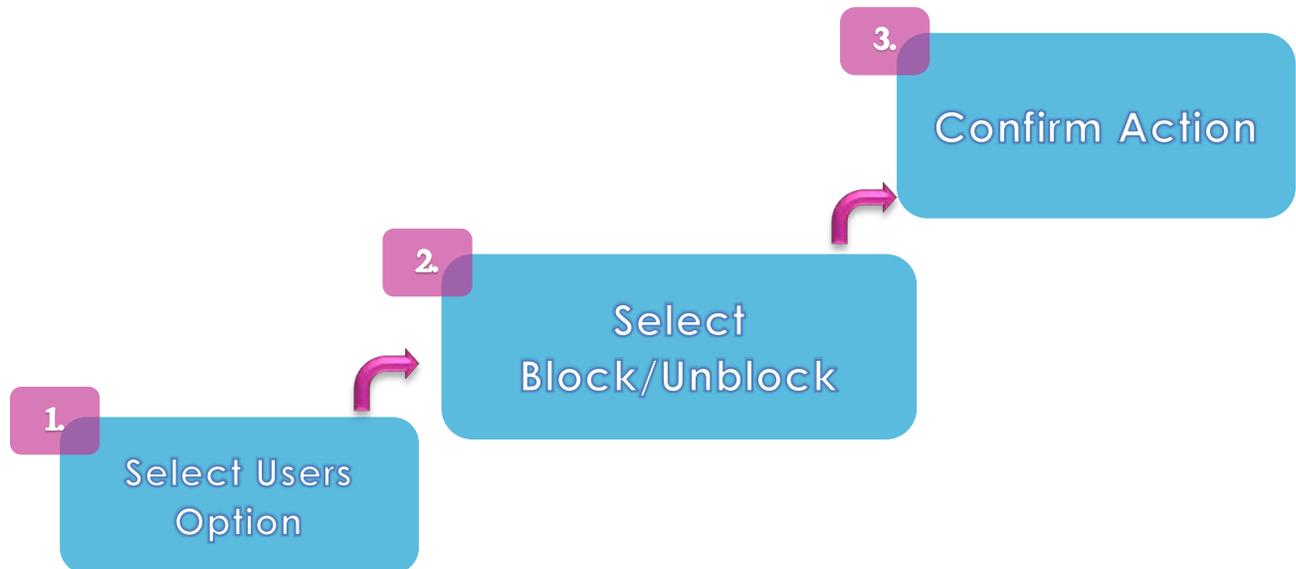
3.
Confirm Action

2.
Select Block/Unblock

1.
Select Users Option

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.**
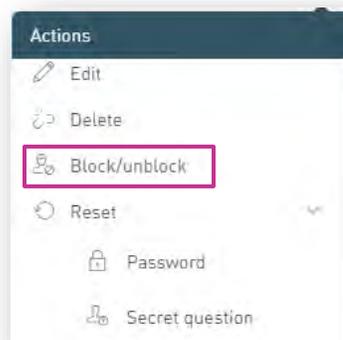
Actions
- 🖊 Edit
- ⟳ Delete
- 👥 Block/unblock
- ↺ Reset
  - 🔒 Password
  - 🔑 Secret question

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 a follows:
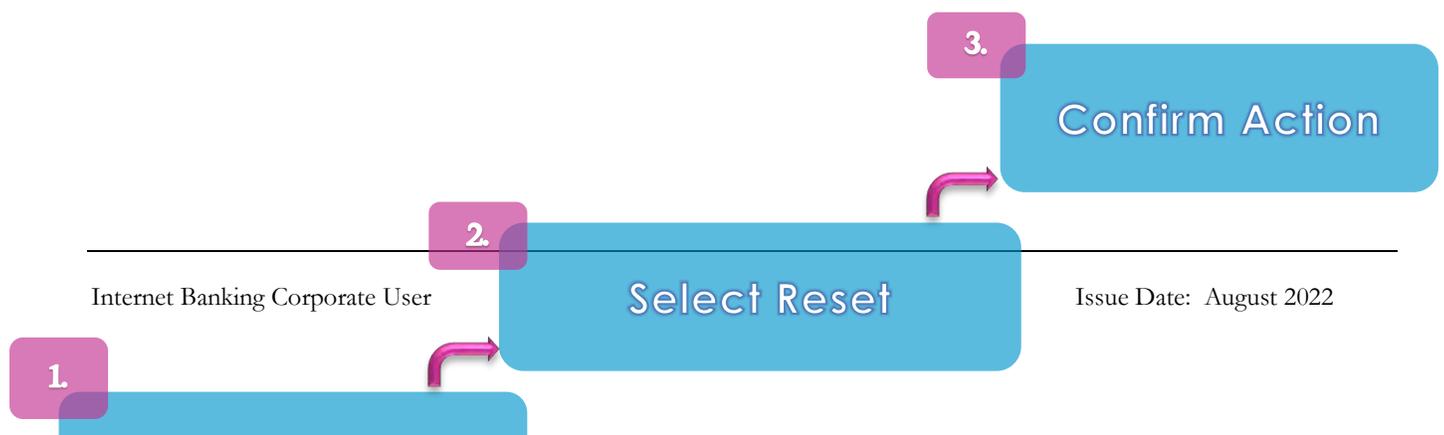
3.
Confirm Action

2.
Select Reset

1.

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).
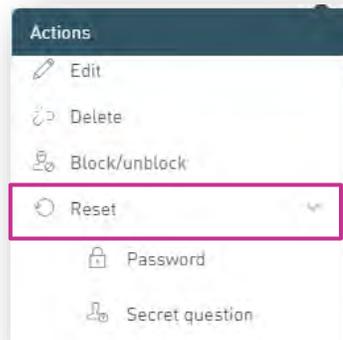
Step 3: Confirm Action:

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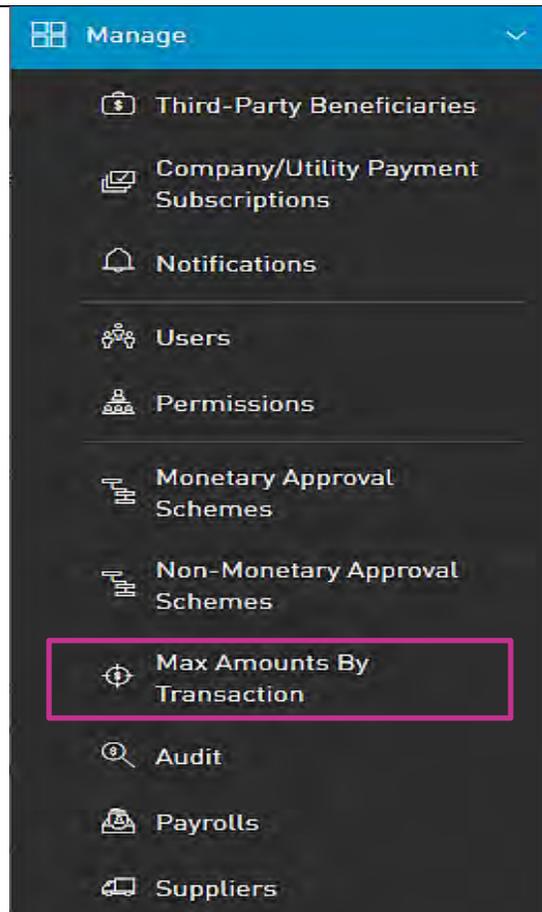
Only the users assigned the relevant permissions will be able to access to the Transaction Limits feature. (Refer to Appendix for list of Permissions)

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.

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

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.

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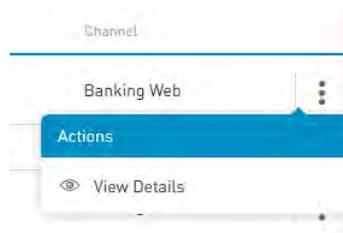
The only action available for the Audit is the view detail access. No site user has permission to amend any detail on the audit log.

Auditlog Information Details Screen

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 b**e able to view the My Products tab

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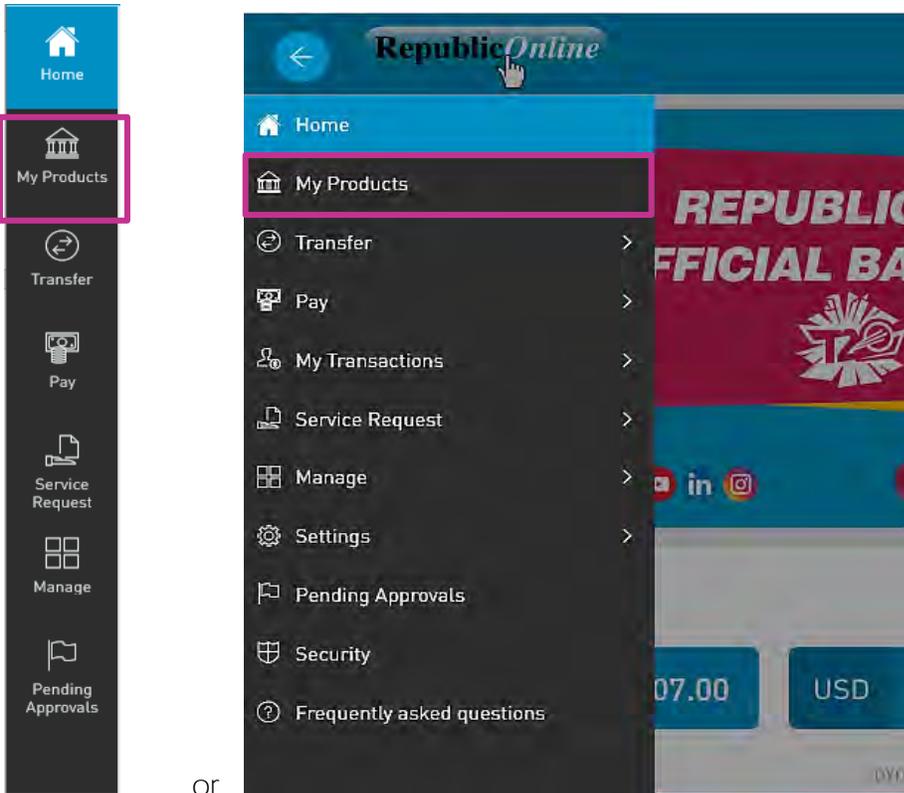
The product list may be displayed in three different ways or views:

- 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

a. Account Search

b. Filter

c. Change View

d. Contextual Menu

e. Expand list

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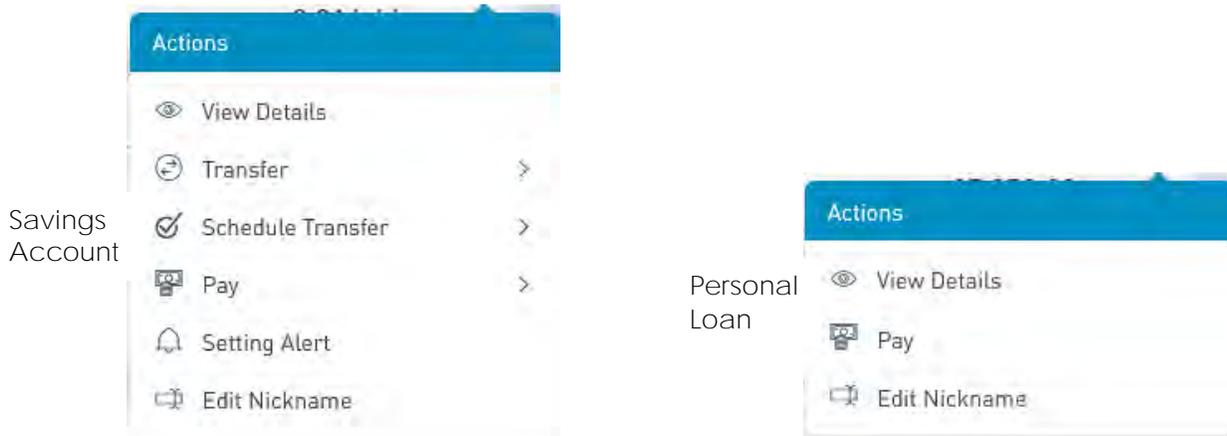
e. Expand List: By default, Republic*Online* displays 5 products. This icon allows users to expand the list to view more (if available).

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
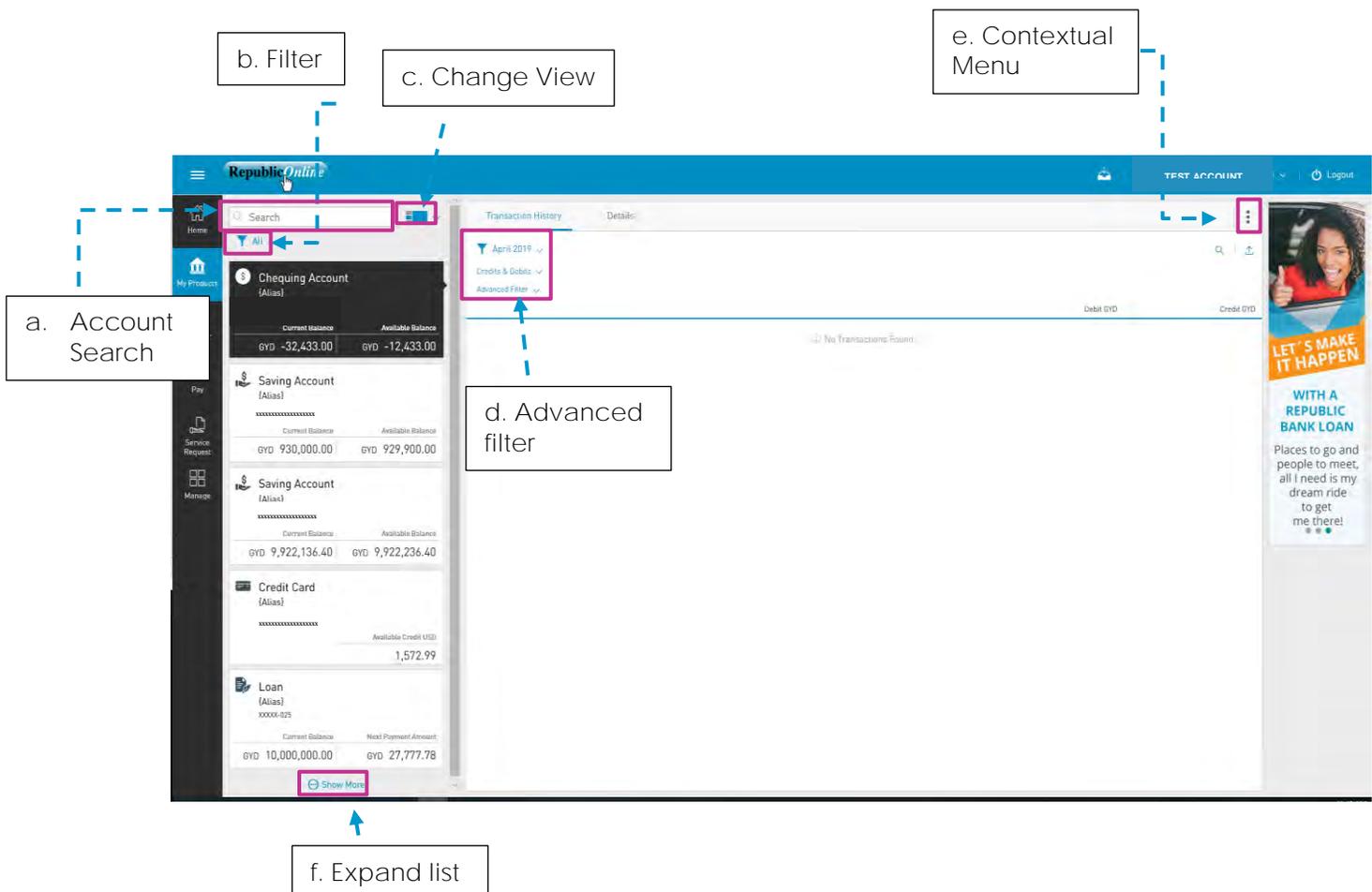
a. Account Search: User can search by Product Number and/or Nickname.

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
- Branch Name

- Product Nickname (Alias)
- Current Balance

- Product Number (Account number)
- Available Balance

- Product Status
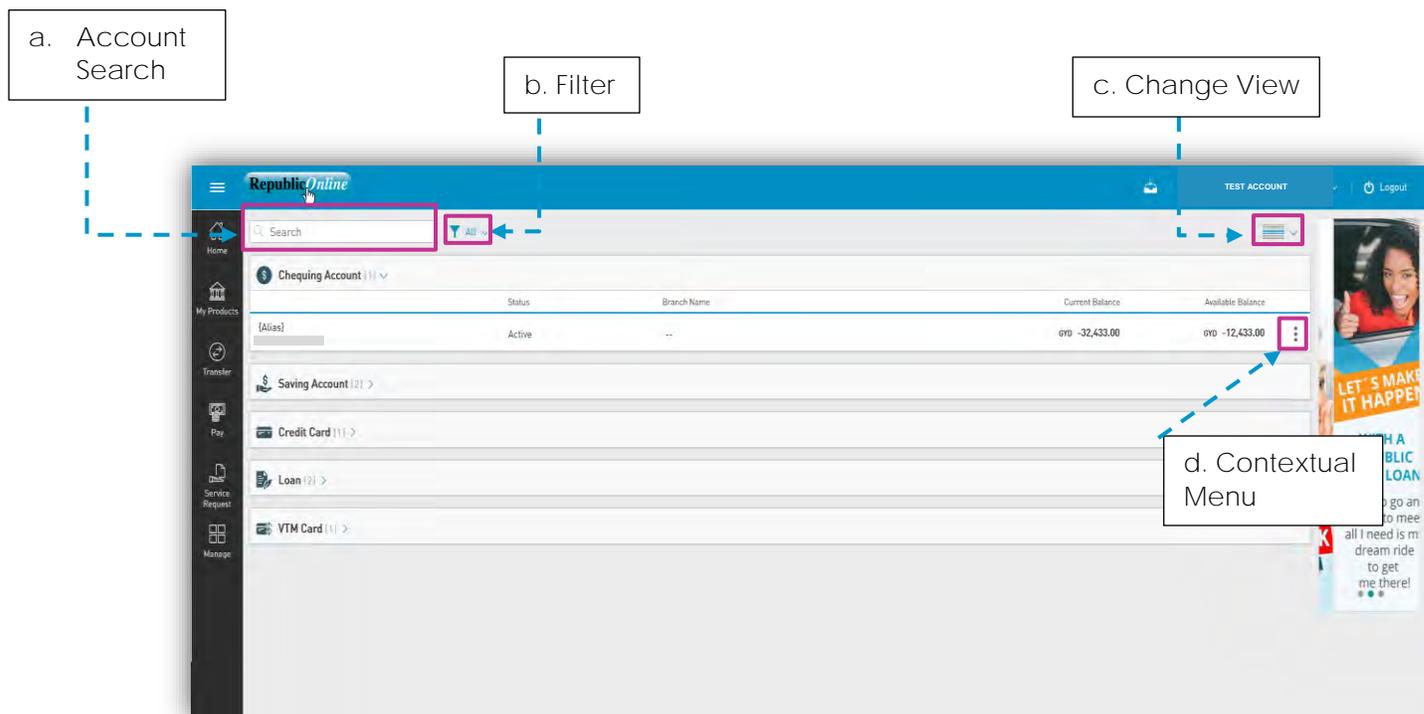
a. Account Search: User can search by Product Number and/or Nickname.

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.

Transfers

Republic*Online* Transfers

Republic*Online* offers five (5) transfer options.
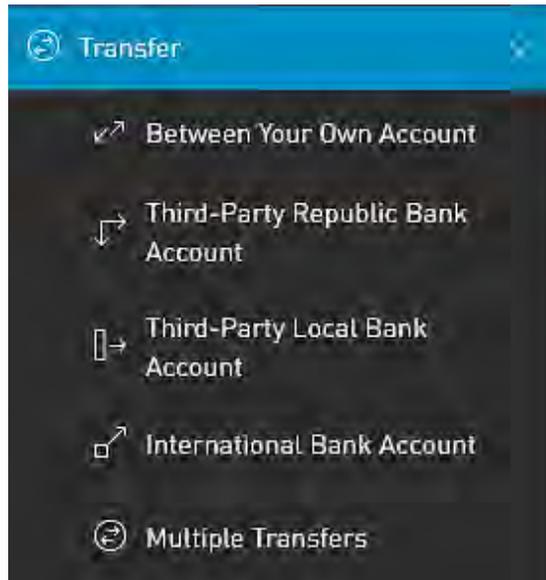
There are three ways to access the Transfer feature:

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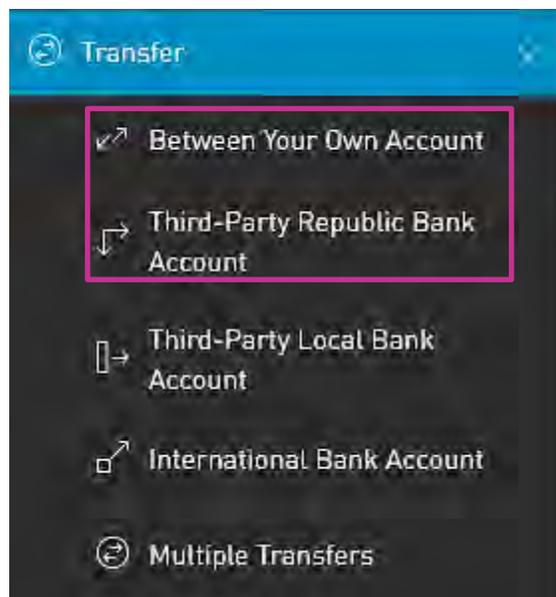
Only the users assigned the relevant permissions will be able to access Transfers **Between the Business' Accounts or to Third**-Party Republic Bank Accounts feature. (Refer to Appendix for list of Permissions)

Step 2: Input transfer data

2. Input Credit account

XCD

XCD   XCD

Transfer option can be changed here by clicking the icon ∨

Transfer can be scheduled here by clicking the toggle 〇▣ Schedule
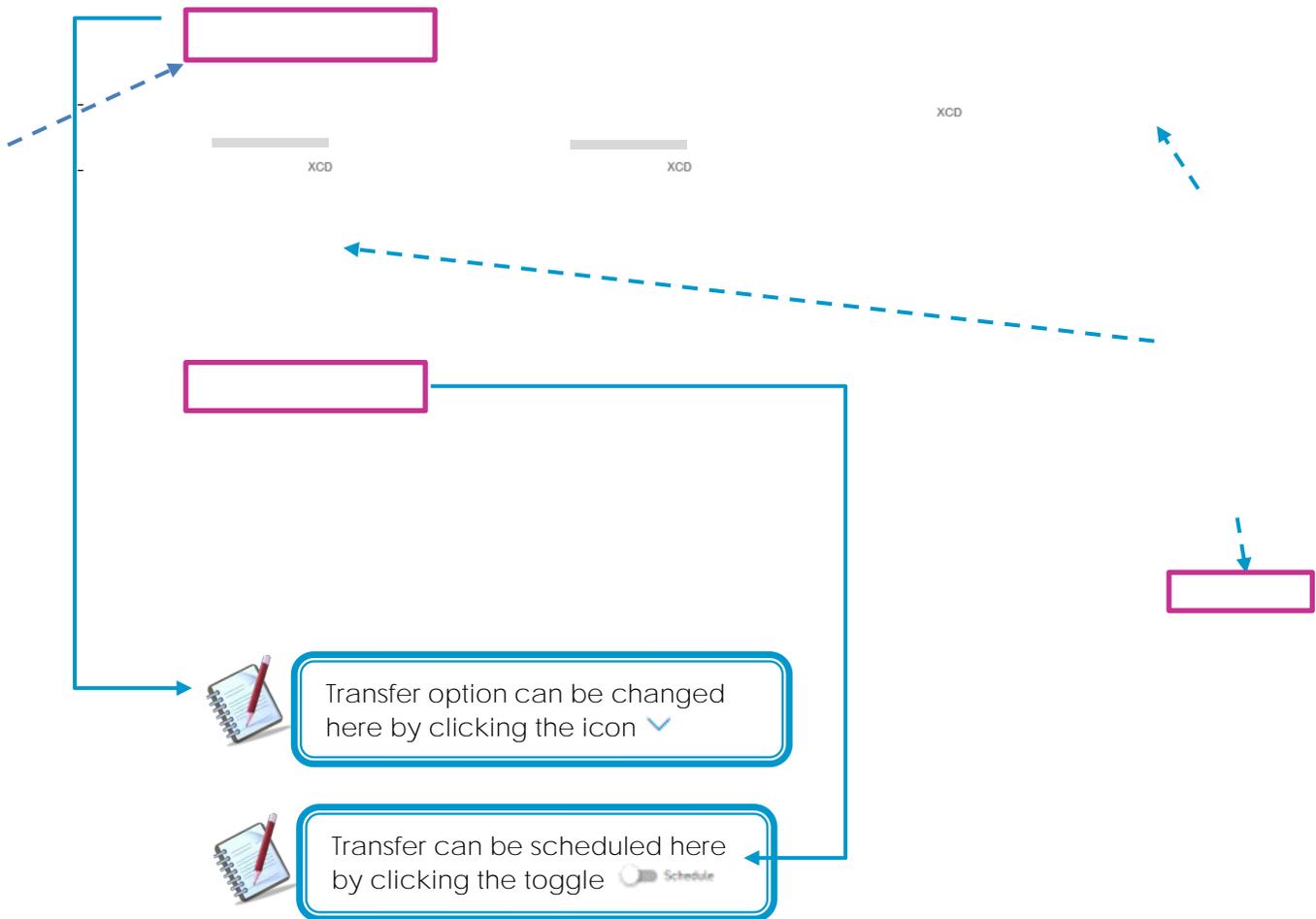
2 - Credit Account: If the user selects *Between Own Accounts*, all registered personal accounts will be listed here.
- If the user selects the *Republic Bank Transfers* option, to transfer to a third party account, he/she user may either enter the payment information here
or select from their registered 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

Debit account info.

Action panel

Credit account info.

Make another transfer

Go to Homepage

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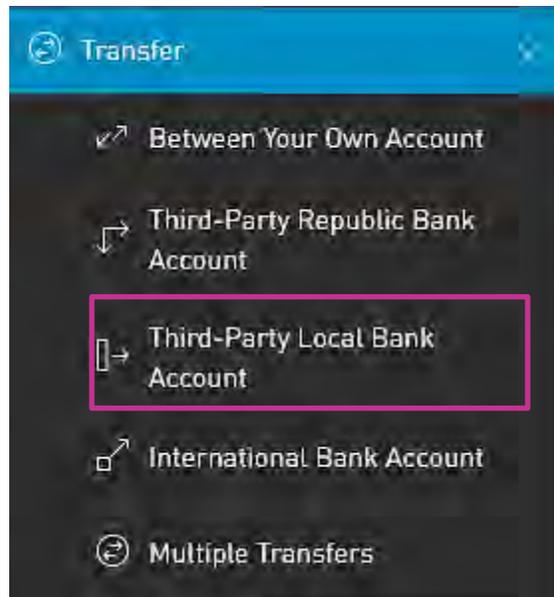
Only the users assigned the relevant permissions will be able to access Transfers to Third-Party Local Bank accounts feature. (Refer to Appendix for list of Permissions)

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 <u>must</u> 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

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

Republic*Online* 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)
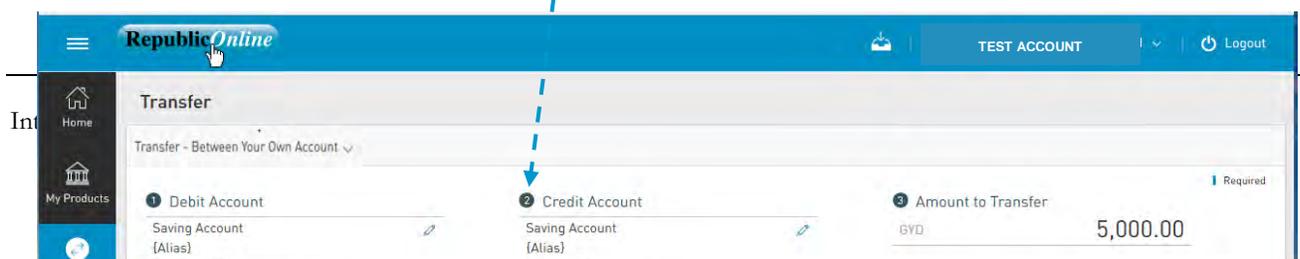
Step 2: Input transfer data

2. Select a beneficiary

1. Select Debit account from list
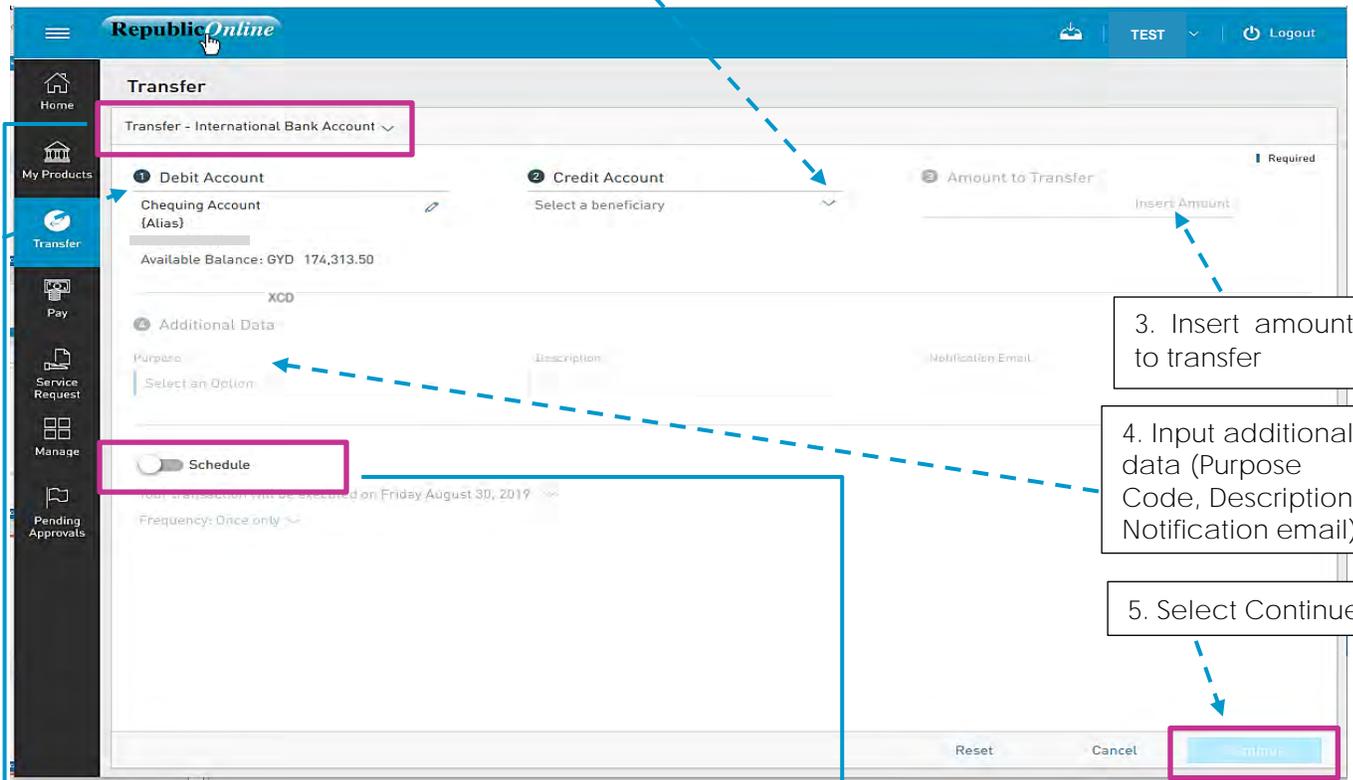
3. Insert amount to transfer

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 <u>must</u> 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 muse 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

Click here to confirm acceptance of the Terms and Conditions

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

Action panel

Debit account info.

Credit account info.

Make another transfer

Go to Homepage

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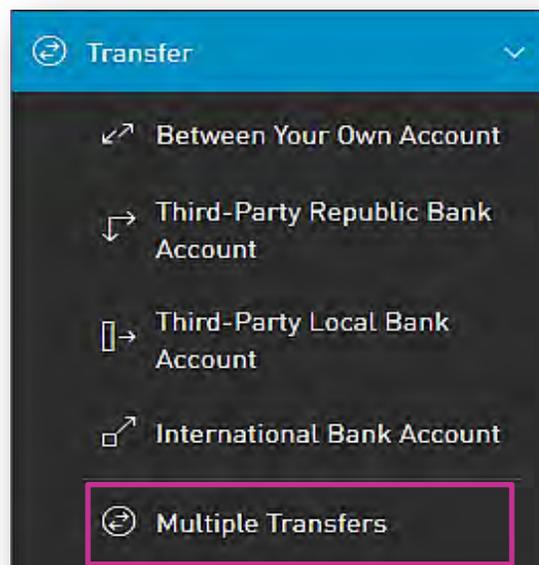
Only the users assigned the relevant permissions will be able to access this Multiple Transfers feature. (Refer to Appendix for list of Permissions)

Step 2: Input transfer data

- Click on to input the transfer data.
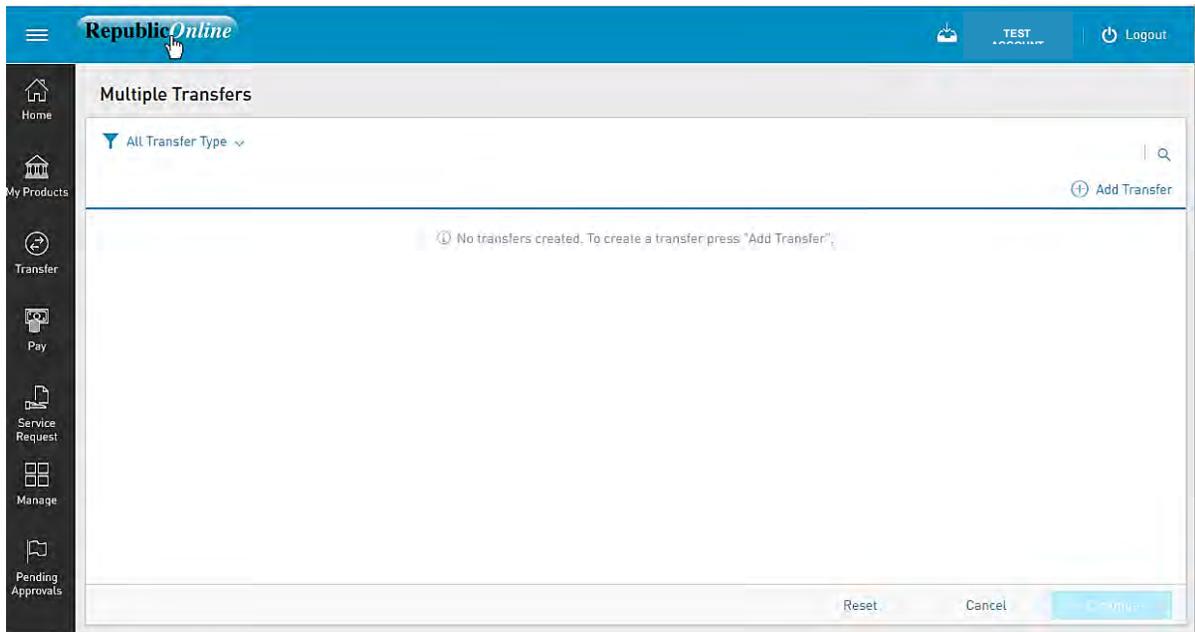
The following window will appear. Input required data as follows:

2. Input Credit Account

3. Insert amount to transfer

1. Select Debit account from list

4. Input additional data (Description & Notification email)

5. Select Accept
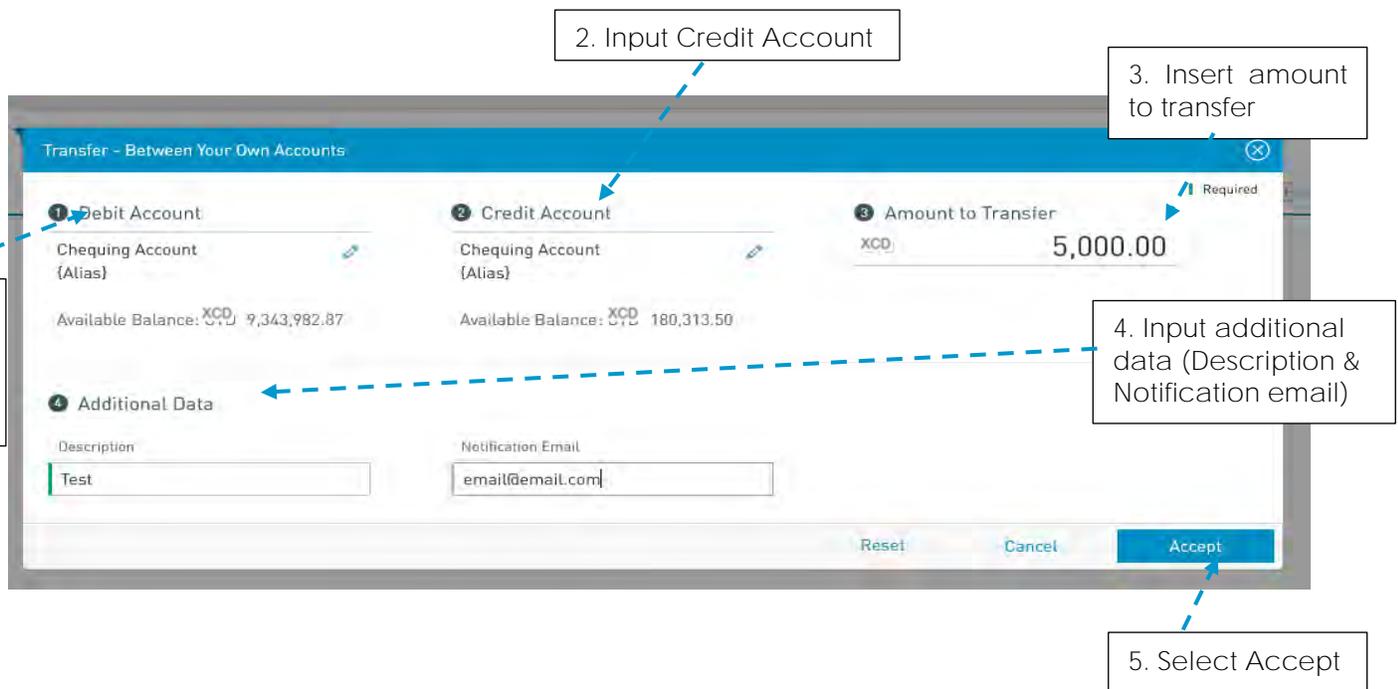
- **Reset** : to erase the entered data.

- **Cancel** : to discard the changes will be discarded and be redirected to the "Multiple Transfers" page.

- **Accept** : 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.
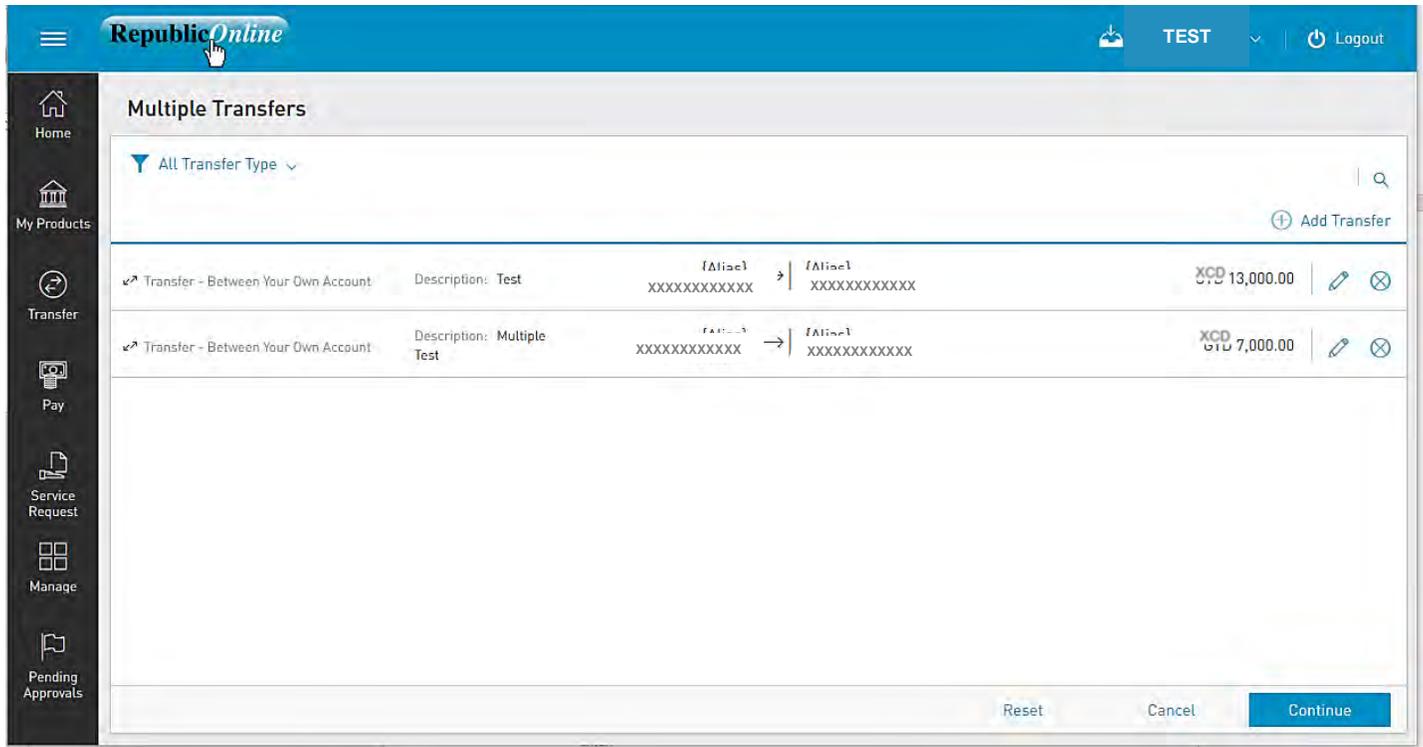
The following options will be available on the Multiple Transfers screen:

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.

Reset : delete all transfers created.

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

Continue : the user will continue to the confirm transfers.

Step 3: Confirm data

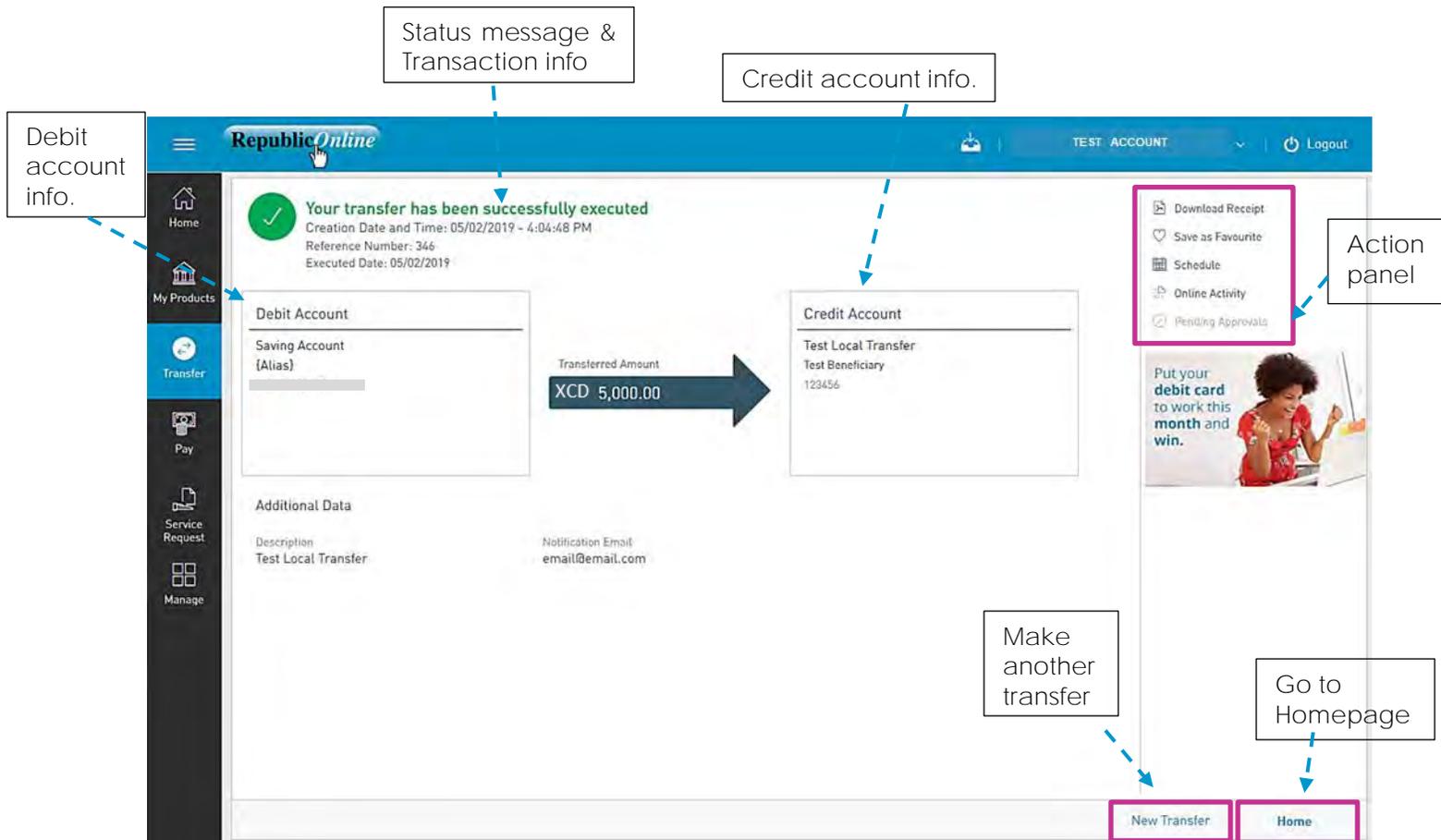Click on the contextual menu to view the details of the transfer

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

Action panel

Make another transfer

Go to Homepage

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

Republic*Online* Payments

There are <u>six (6)</u> payments options offered on Republic*Online.*
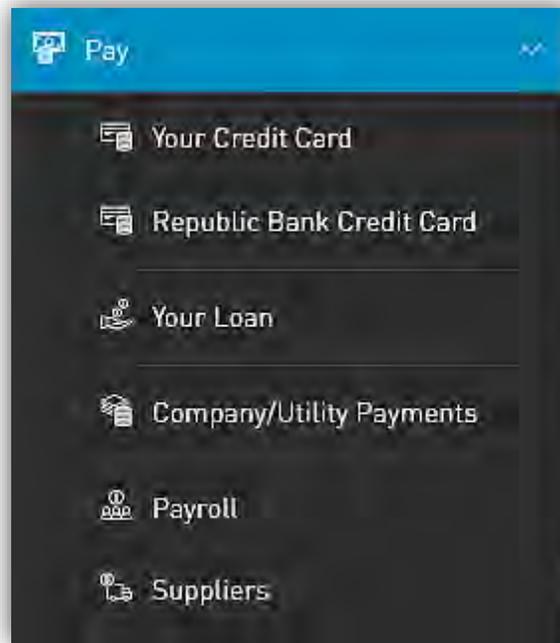
There are three ways to access the Payment feature:

- 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
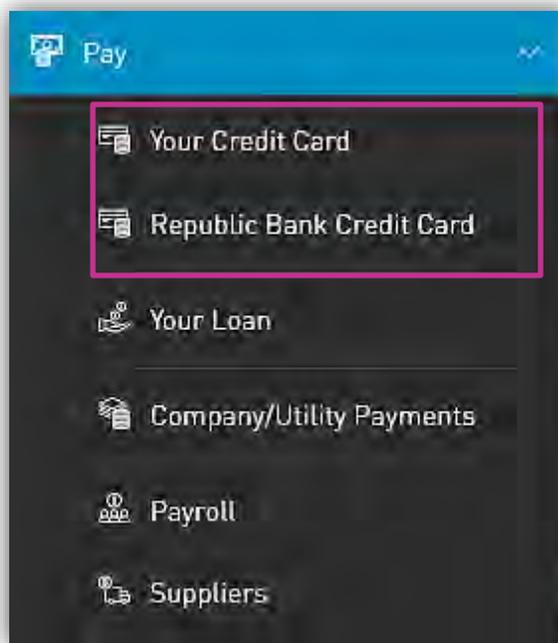
2. Insert amount to pay

1. Select Credit Card to pay from list

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

Debit account info.

Action panel

Credit account info.

Make another transfer

Go to Homepage

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 Republic*Online*. The procedure to pay loans entails the same four step process.

Step 1: Select the "Your Loan" option under the Pay menu tab.
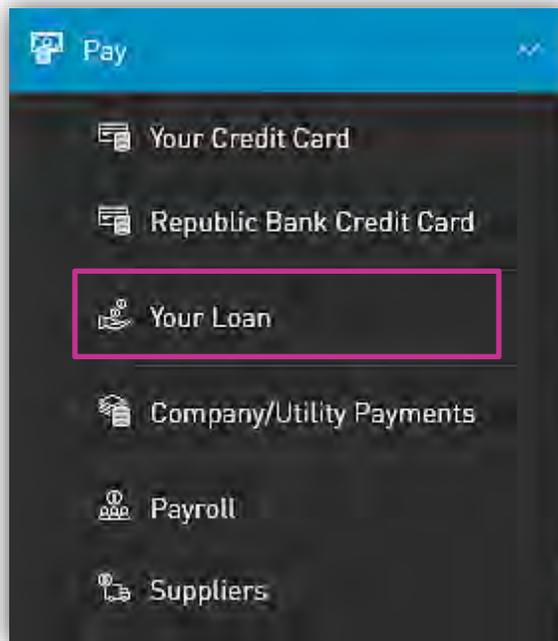
Only the users assigned the relevant permissions will be able to access the Pay **the Business' Loans feature. (Refer to Appendix for list of Permissions)**

Step 2: Input payment data

2. Insert amount to pay

1. Select Loan to pay from list

3. Select Debit account from list

4. Input additional data (Description Notification email)

5. Select Continue

Transfer can be scheduled here by clicking the toggle

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

Status message & Transaction info

Action panel

Debit account info.

Credit account info.

Make another payment

Go to Homepage

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?

Republic*Online* allows users to make Utility payments via a four step process.

Step 1: Select the Company/Utilities option under the Pay menu tab.
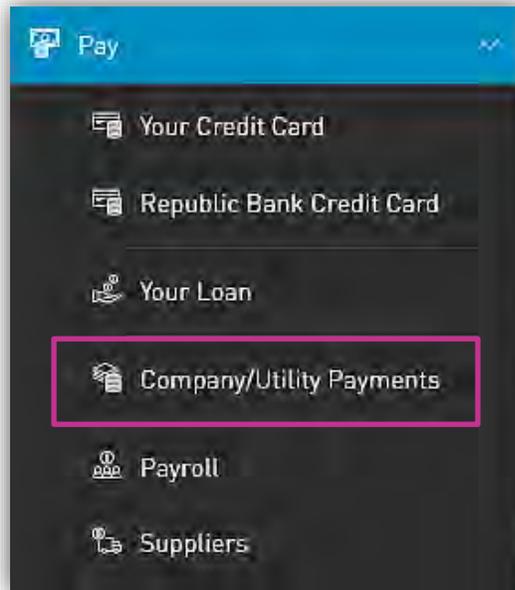
Only the users assigned the relevant permissions will be able to access the Pay Company Utility feature. (Refer to Appendix for list of Permissions)

Step 2: Input payment data

2. Insert amount to pay

1. Select Utility to pay from list

3. Select Debit account from list

4. Input additional data (Description Notification email)

5. Select Continue

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.

<u>For unlisted utilities</u>:

-   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.
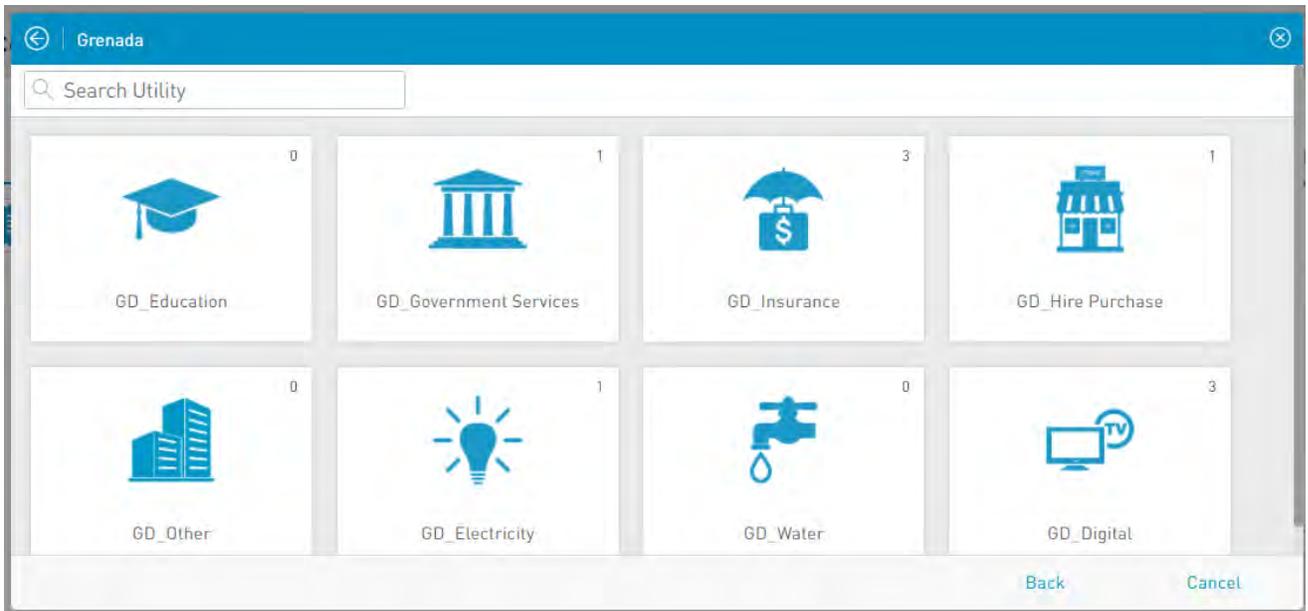
Example:

TEST POWER & ELECTRICITY

Description

Registration Data

Customer Name

Confirm Customer Name

Account Number

Confirm Account Number

Step 3: Confirm payment

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 Republic*Online*.

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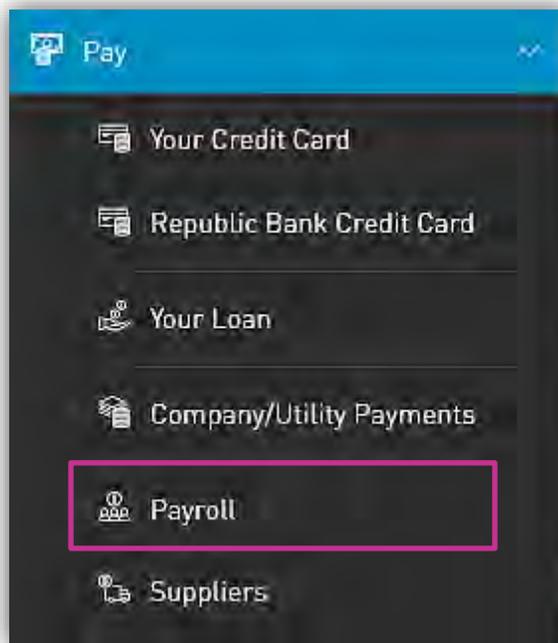
Only the users assigned the relevant permissions will be able to access the Payroll feature. (Refer to Appendix for list of Permissions)

Step 2: Input payment data

Option (1) Manual

2. Select Debit account from list

1. Select Payment Type

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
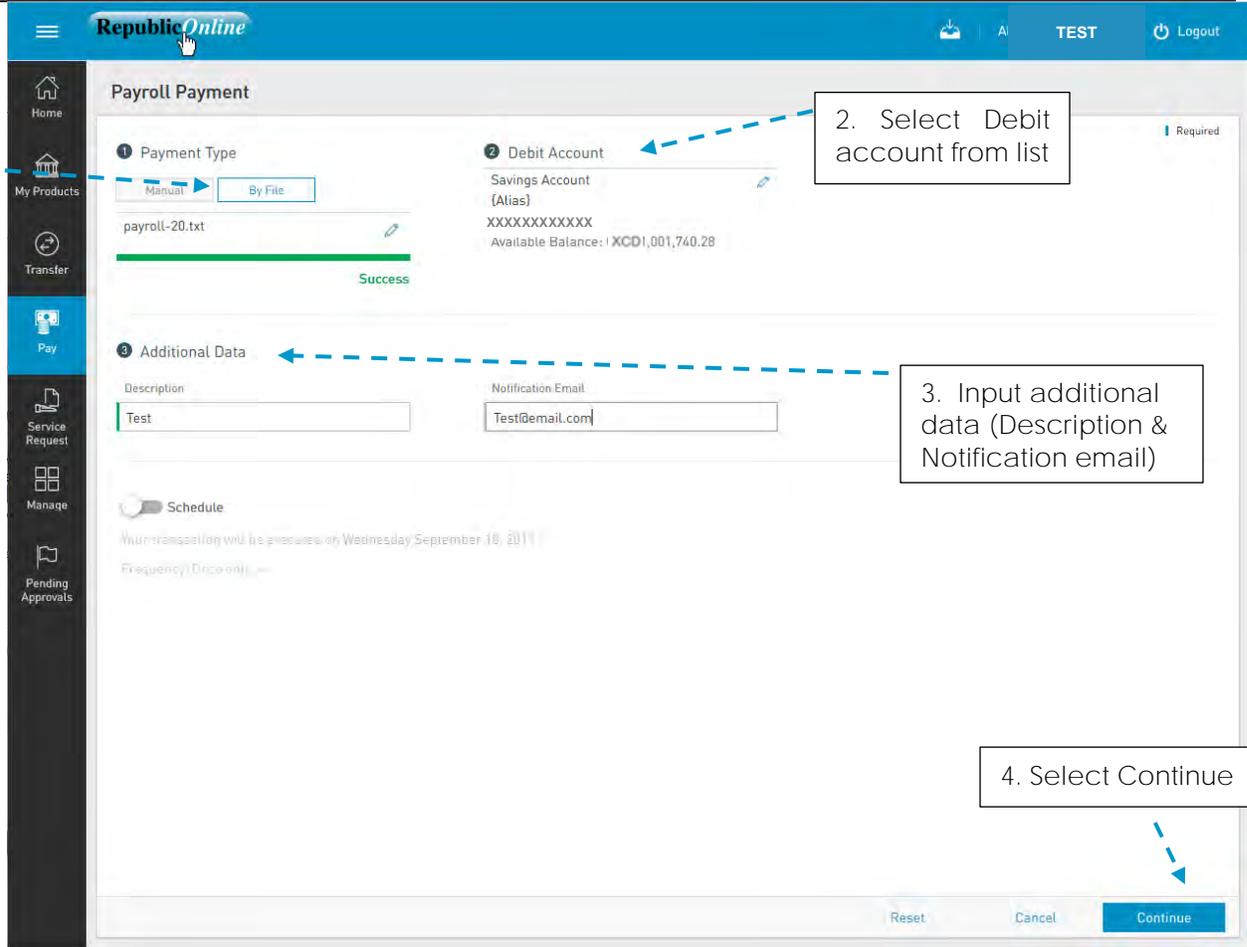
1. Click on the icon ⌄ to select a file from the Saved files.
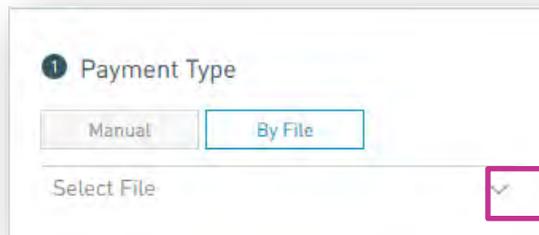
Payroll files must follow the specified format to be recognised by the application. Refer to Appendix for file specifications.

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

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
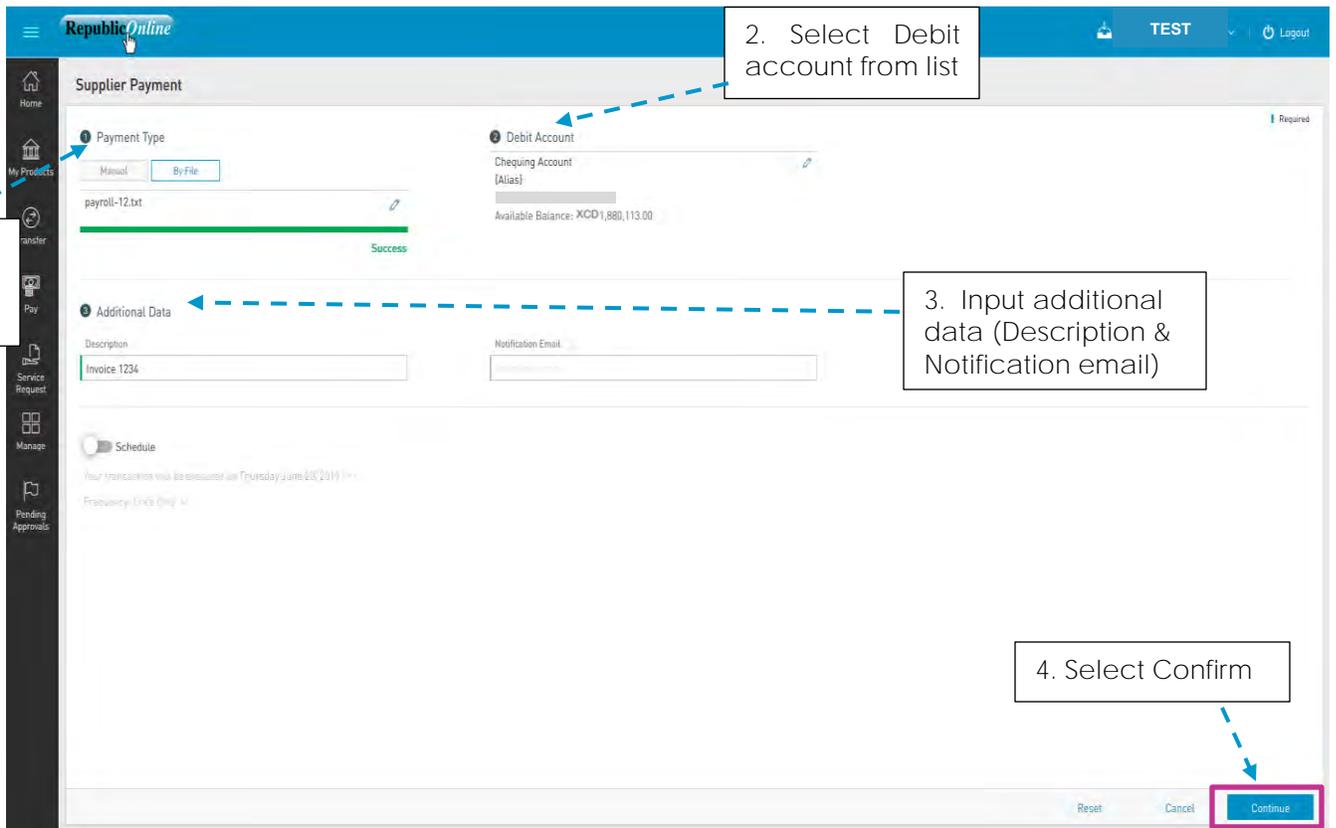
1. Click on the icon ⌄ to select a file from the Saved files.
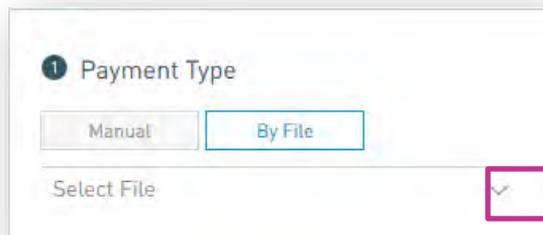
 Supplier files must follow the specified format to be recognised by the application. Refer to Appendix for file specifications.
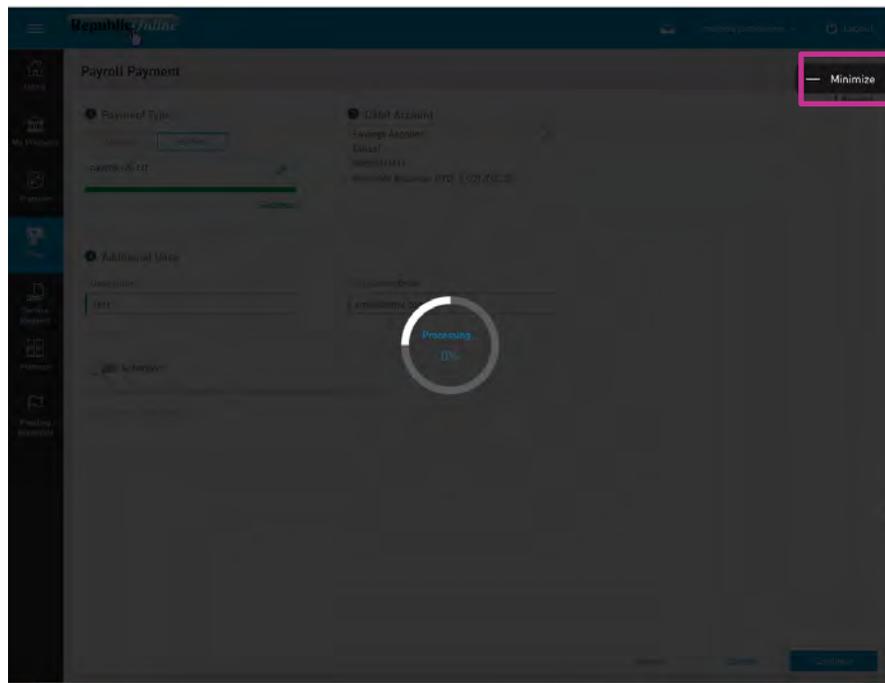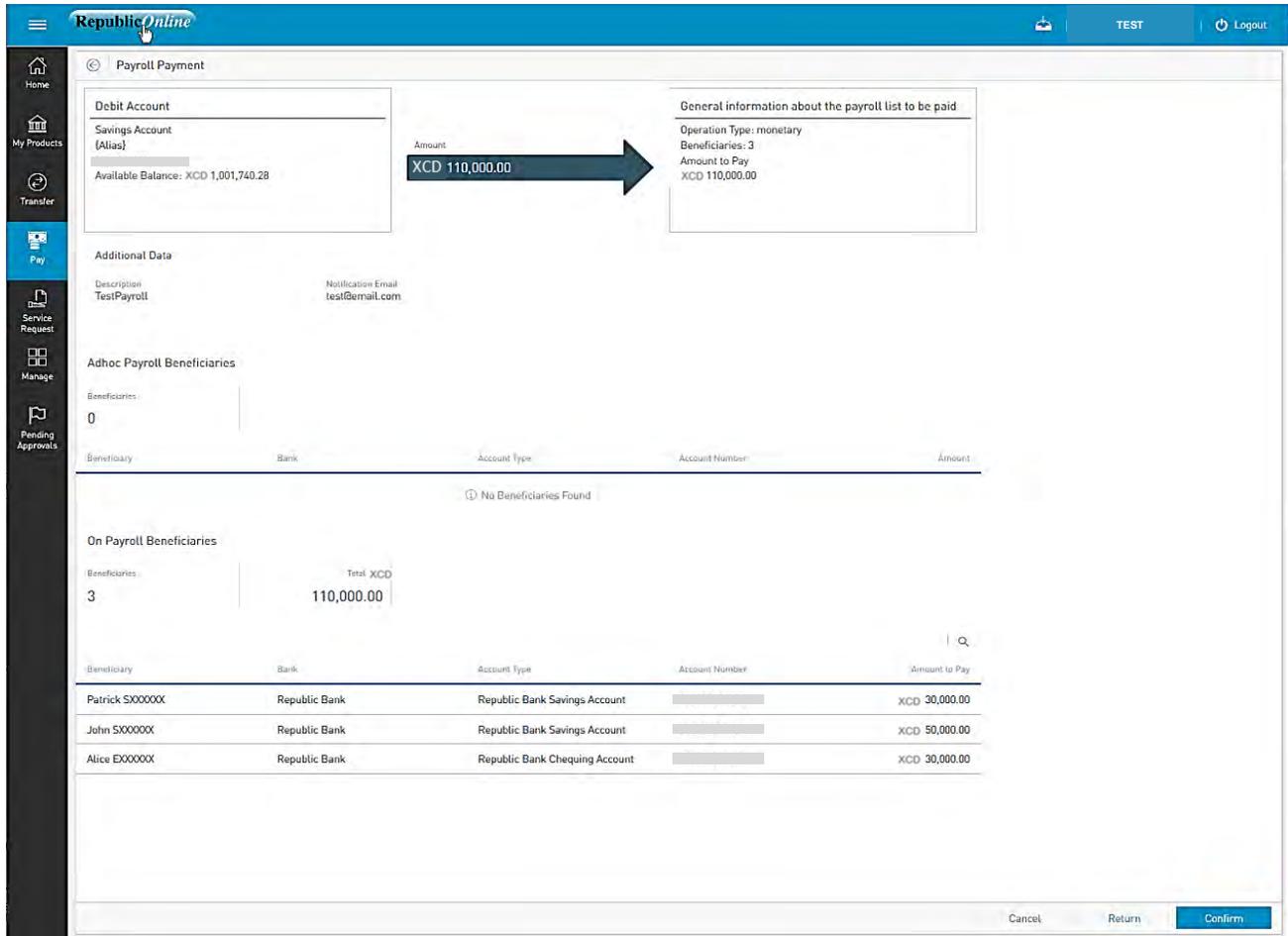
4. When the user selects Confirm, the system will attempt to read and save the data from the uploaded file.

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.
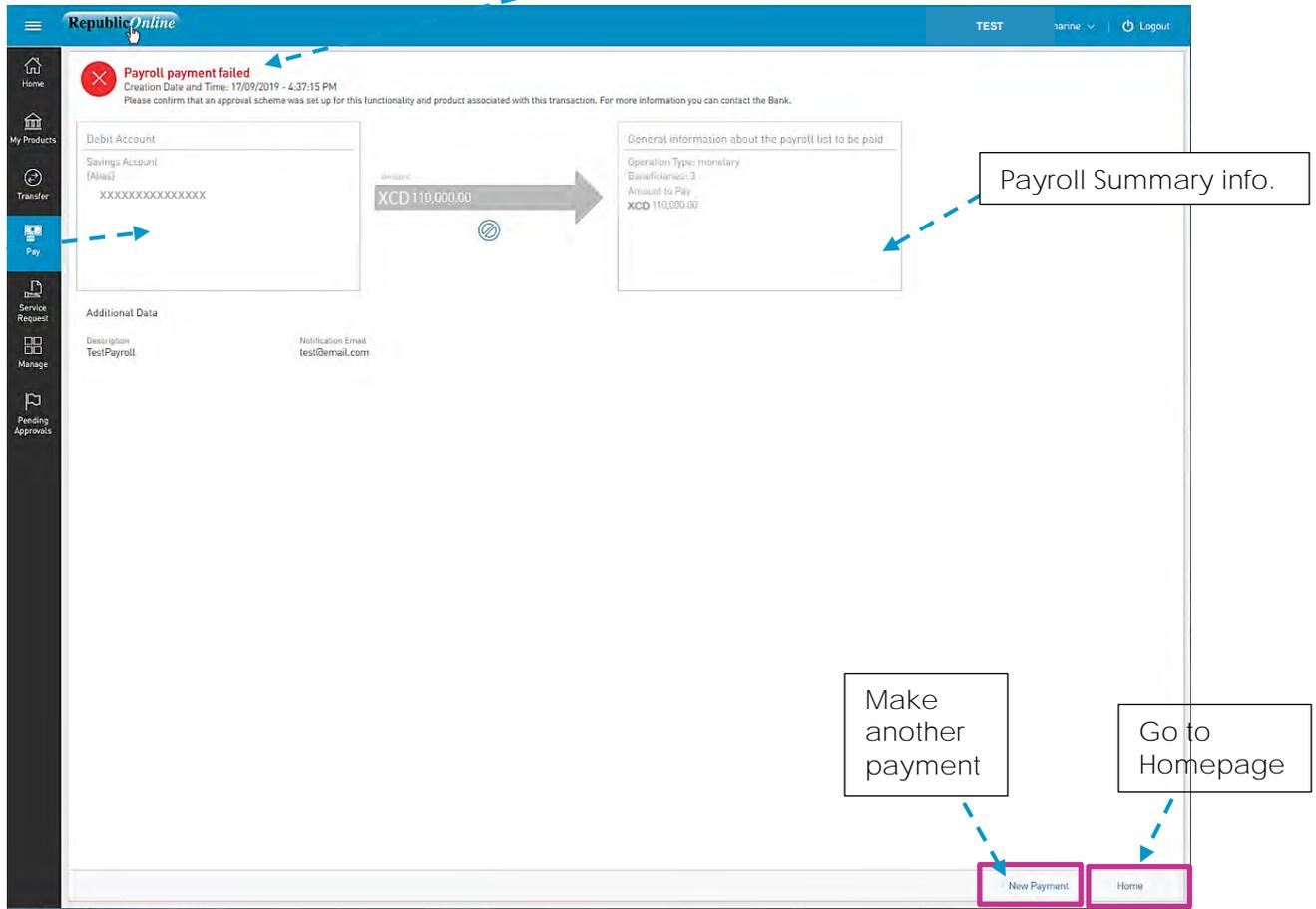
The available actions are:

- **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

Status message & Transaction info

Supplier List Summary info.

Debit account info.

Make another payment

Go to Homepage

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?

Republic*Online* allows users to save competed 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:
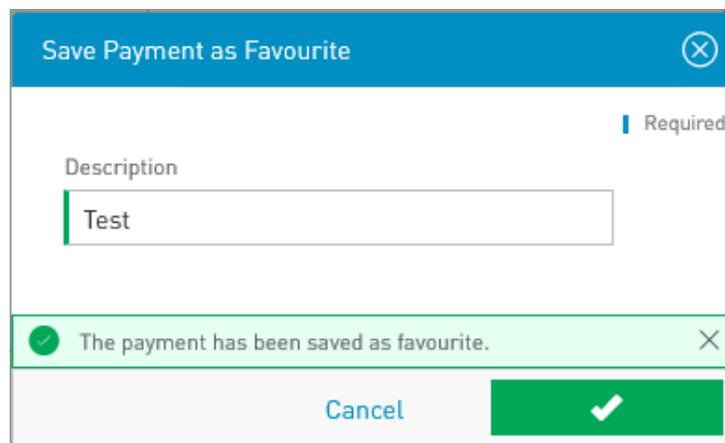
- Click ✔ to proceed.

2) Online Activity Screen

- Select the Online Activity option under the the My Transactions section of the main menu.
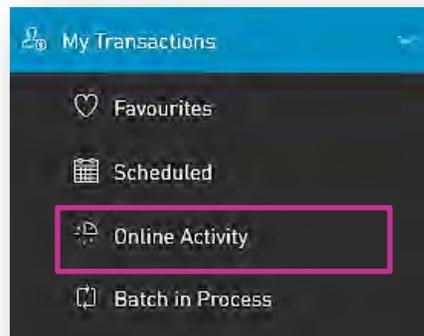
- Go to the Contextual menu ⋮ of the transaction to be saved as a favourite and select the ♡ Save as Favourite option.
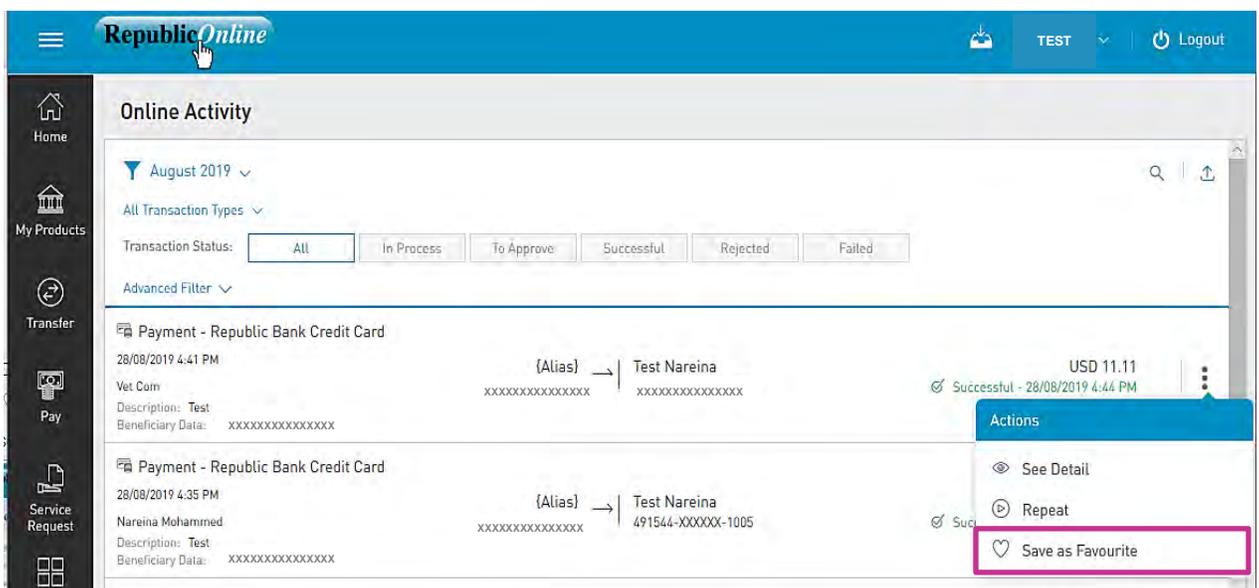
- Input a description for the transaction in the message box that appears and click OK to save the transacation as a favourite.

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.
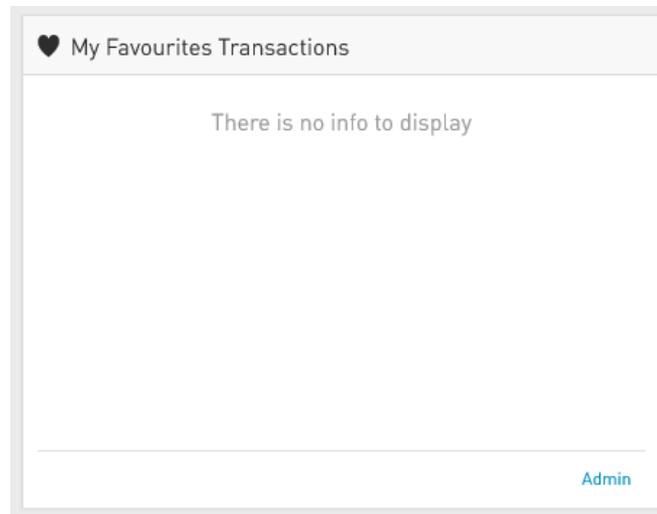
2) Select the Favourites option under the My Transactions section of the main menu.
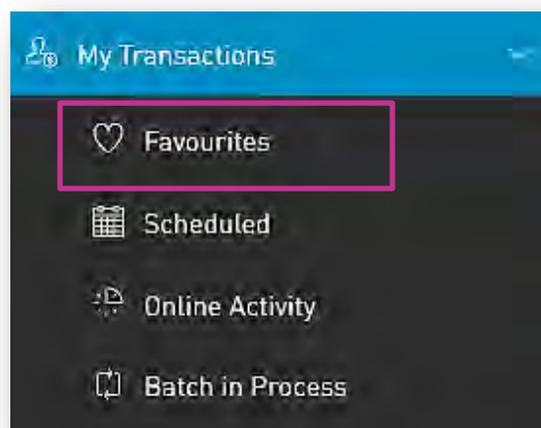
This option will direct the user to the the Favourite Transactions page.

Favourite Transactions Page

Filter

Search

Advanced Filter

Description

Transaction details
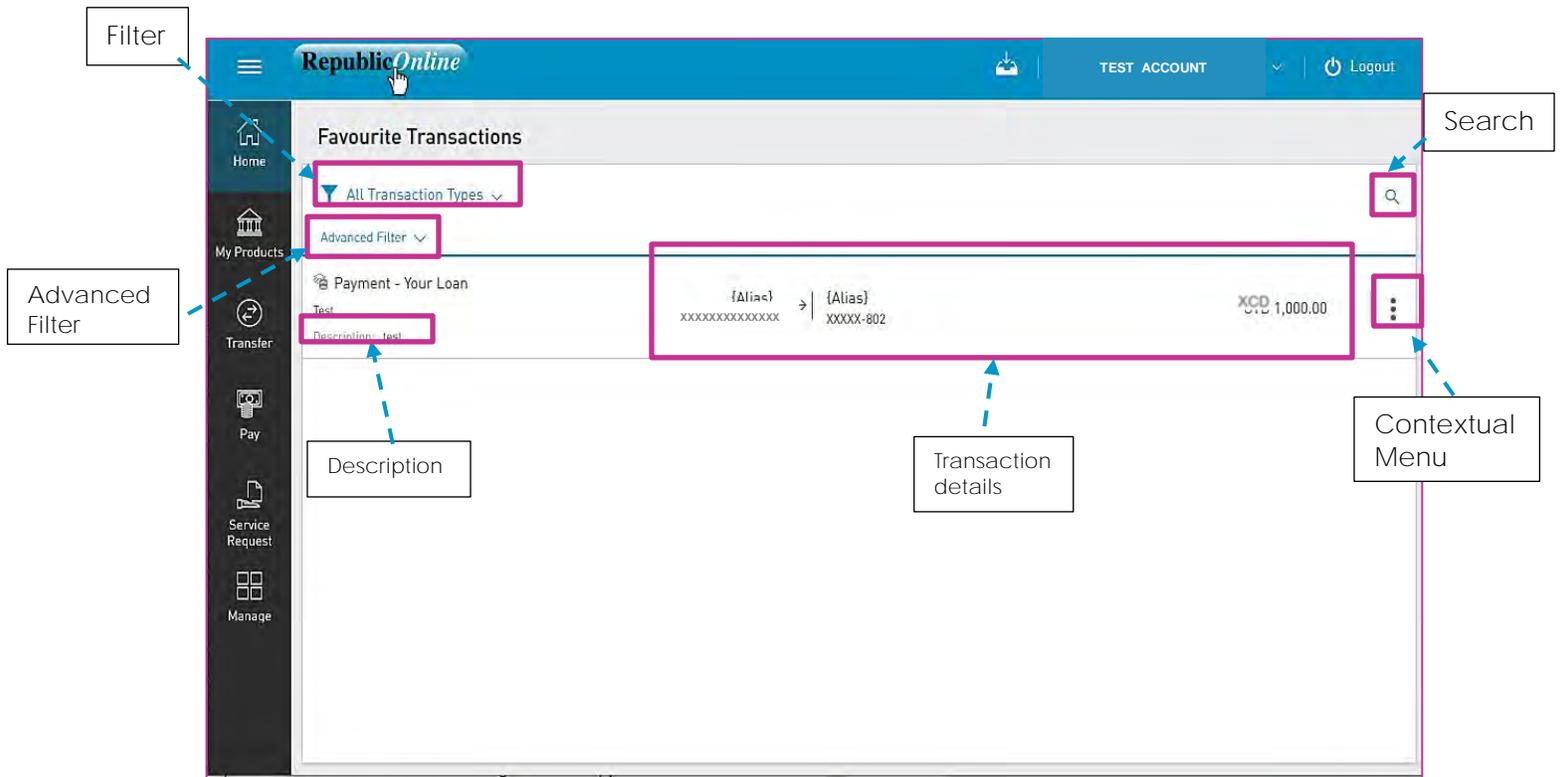
Contextual Menu

▼ 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.
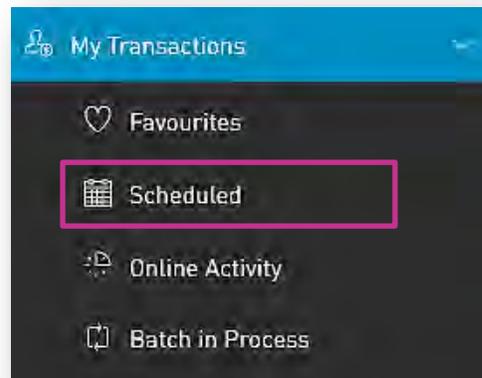
The following are the transactions that users will be able to schedule via Republic*Online*:

- 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. <u>Payment Screen</u>

    1. Select payment or transfer option

    2. Click on the scheduling switch on the lower half of the screen.

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.

- ● <u>Annually:</u> 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.
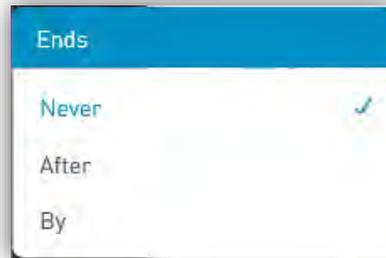
The options for ending the schedule are:

<u>Never</u>: Default

<u>After</u>: The user must select an amount of recurrences after which the schedule will

end.

E.g. After 12 occurrences.

<u>By</u>: 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:

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.

- **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:
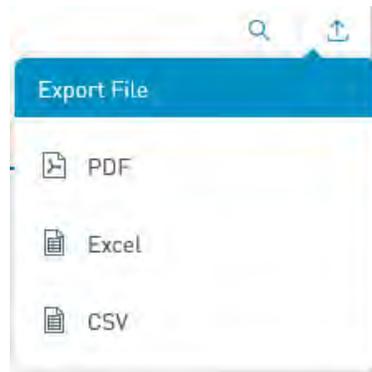
- ⋮ Contextual Menu

    The menu on each alerts offers the following actions:
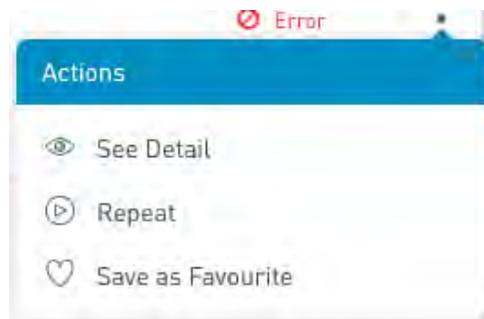
- See Detail: to see the transaction details of the selected item.

- 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.

Search

Filters

Export File

Contextual Menu

- ▼ 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:
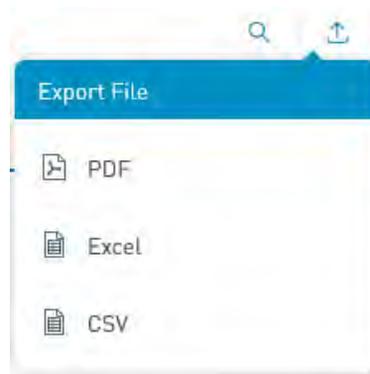
- ⋮ Contextual Menu
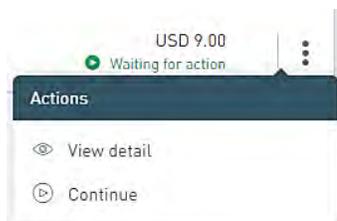
  - View Detail: To see details of transaction

  - 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

Republic*Online* offers two (2) new service requests options for customers:

- Stop Cheque

- Block/Unblock Card
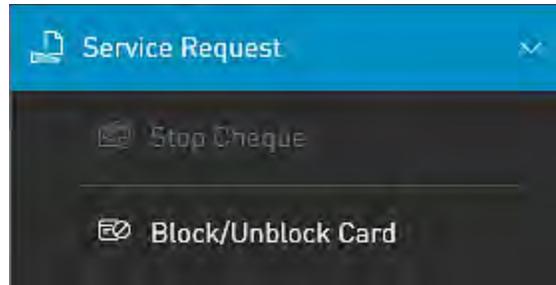
All Service requests follow a four (4) step process which includes:

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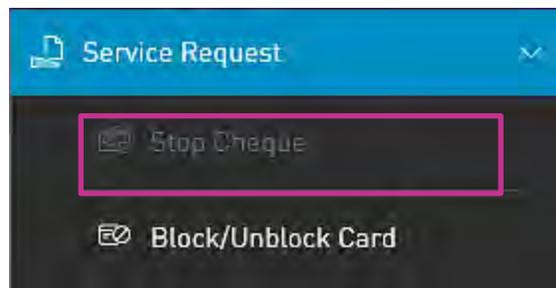
Only the users assigned the relevant permissions will be able to access to the Stop Cheque Feature. (Refer to Appendix for list of Permissions)

Step 2: Input the required information

The 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: Just One   Range

Cheque Number   [   ]

Cheque Amount   [   ]

Reason for Stop Cheque   Choose an Option ∨

VS

Data of Stop Cheque

Cancel: Just One   Range

Cheque Number "from"   [   ]

Cheque Number "to"   [   ]

Reason for Stop Cheque   Choose an Option ∨

> 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   **Continue**   , 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:

- **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: Results

Status message &
Transaction info

Download
Result

Account
info.

Cheque
details

Approval details

Make
another
request

Go to
Homepage

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

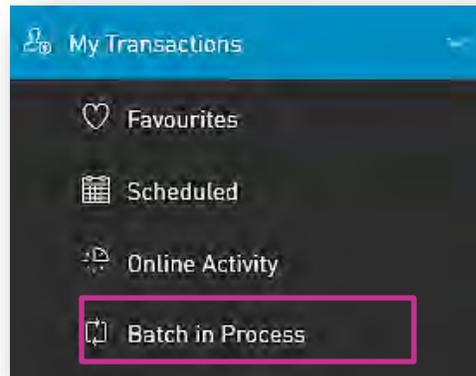Step 1: Select the Block/Unblock Card option under the the Service Request section of either menu.

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

For **Debit Cards**, the option to block and unblock will be available on Republic*Online*. For Credit Cards, users will only be allowed to block. Unblocking 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.

TAKE NOTE

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.
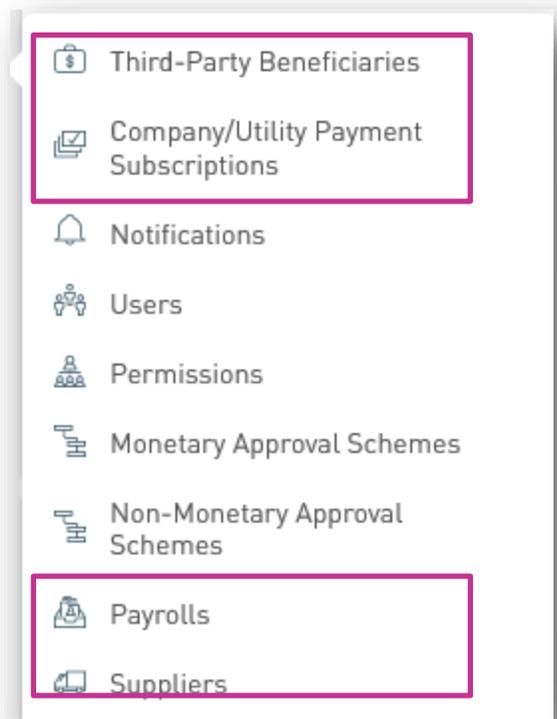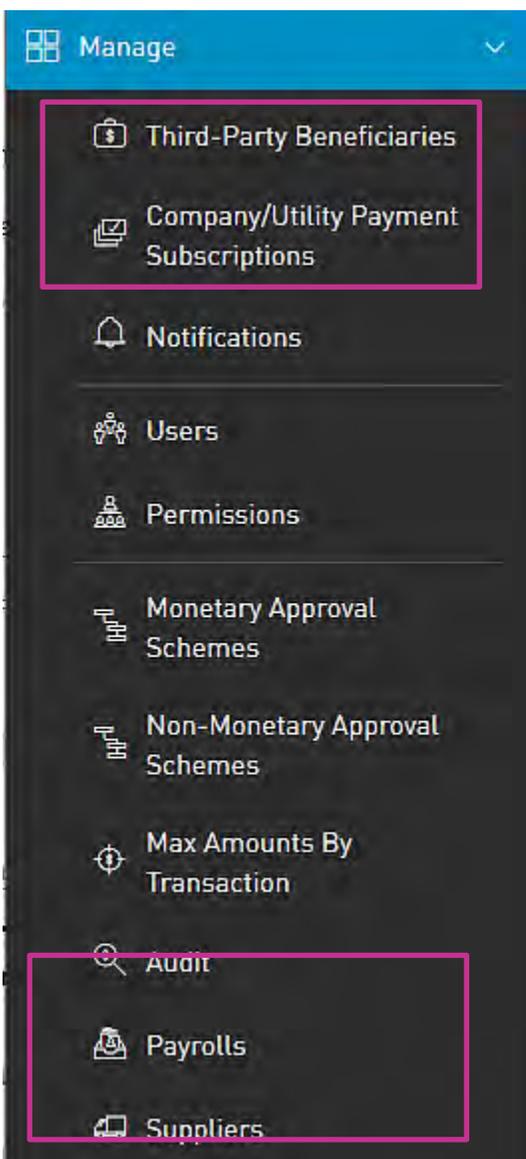
OR

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 Republic*Online* customers, all beneficiaries <u>must</u> 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
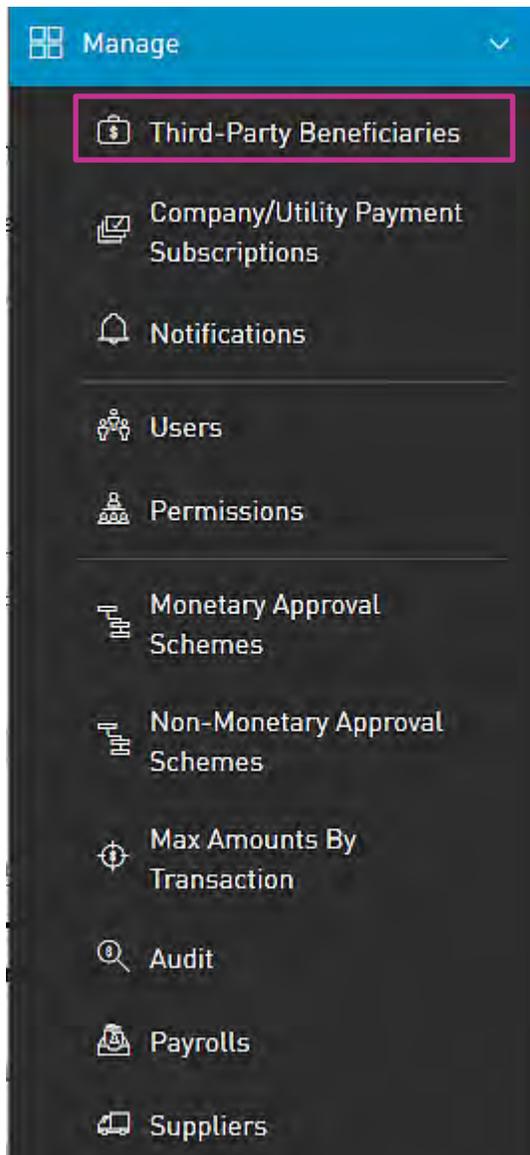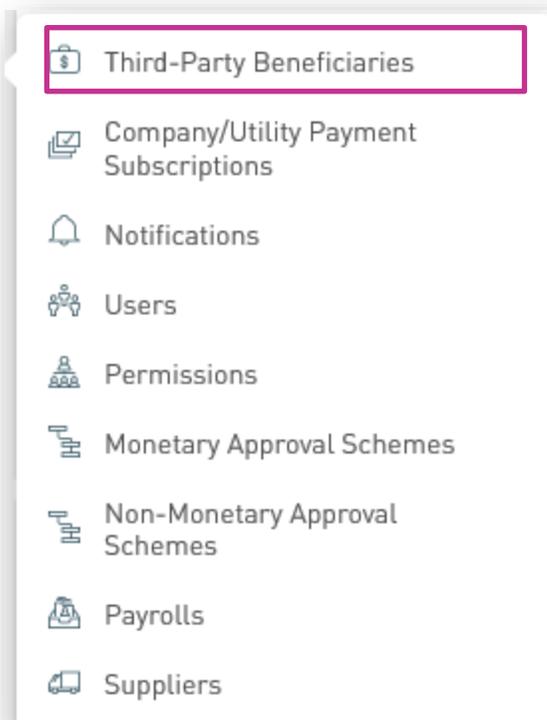
This option will direct the user to the the Third-Party Beneficiaries page.

1. Select the "Add Product" icon ⊕
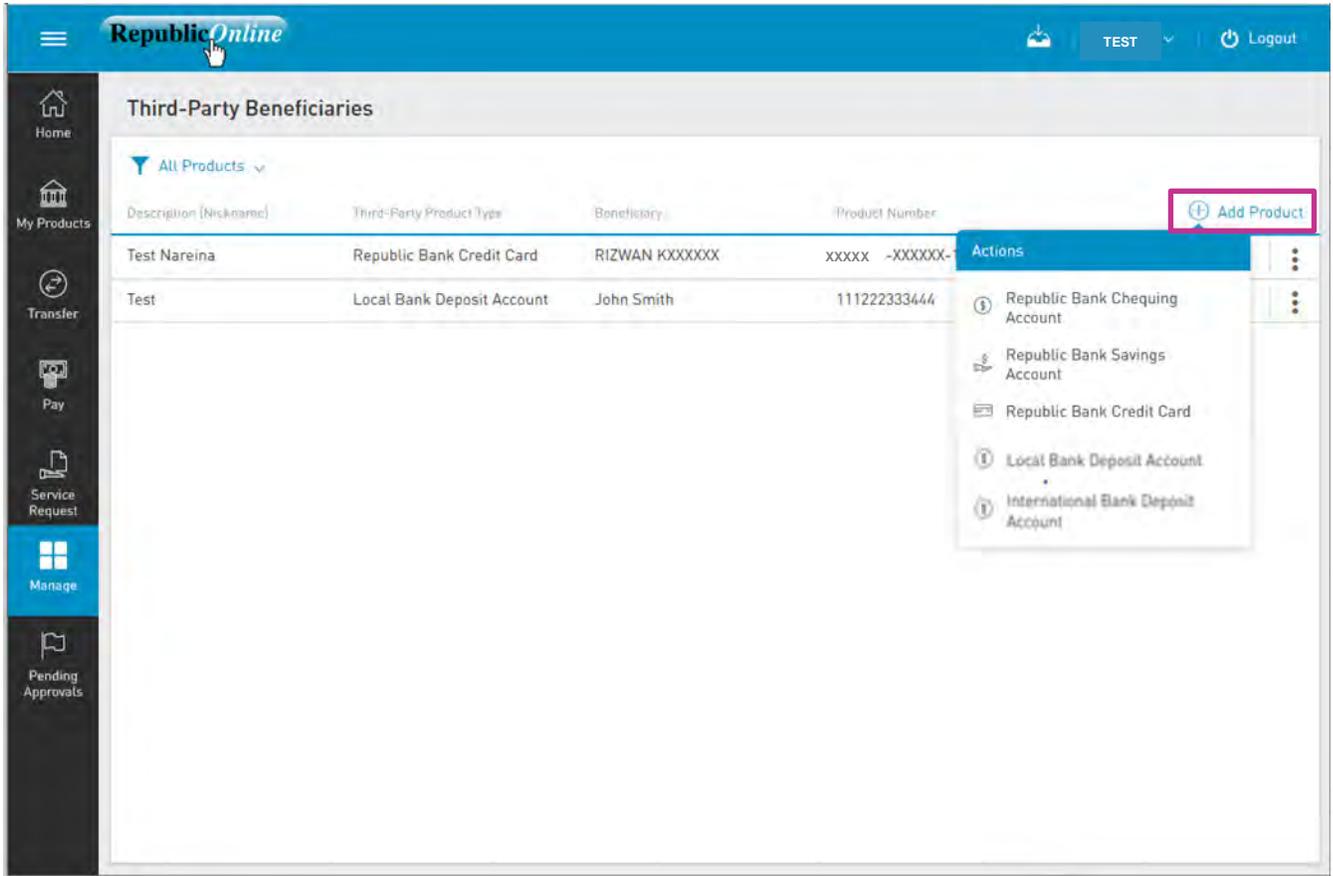
2. Select the relevant type of beneficiary account from the list provided.

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:

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	

Account Data

Territory	Select a Territory ⌄
Bank	Select a Bank ⌄
Beneficiary	
Account Number	

Beneficiary Data

Email Address	mymail@domain.com
Identification Type	Select an Option ⌄
Identification Number	
Address	

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
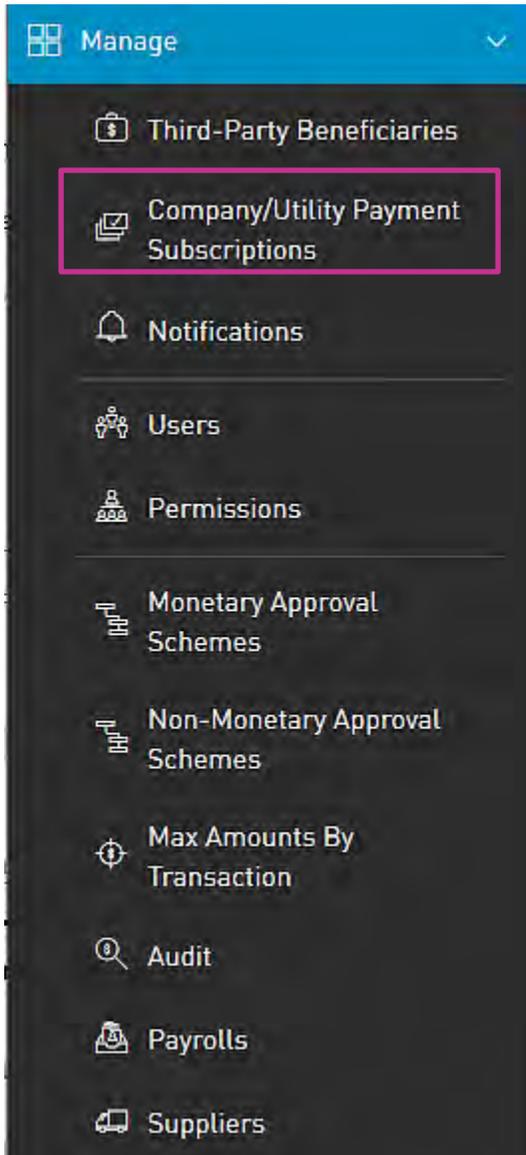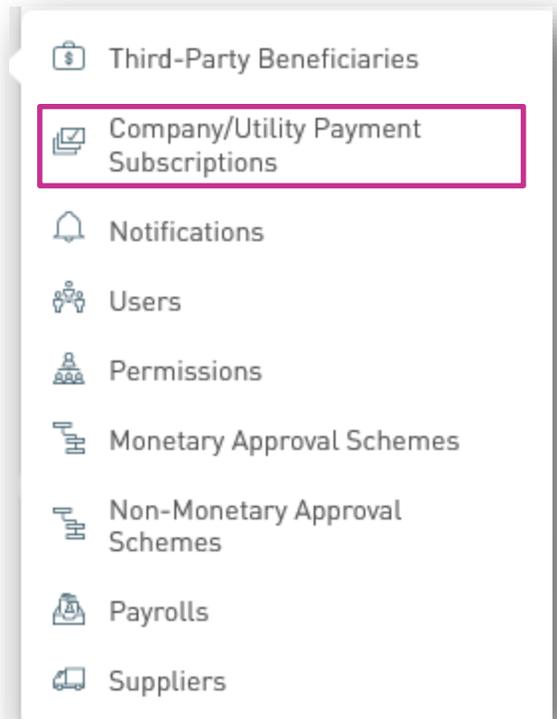
This option will direct the user to the the Company/Utility Payment Subscriptions page.
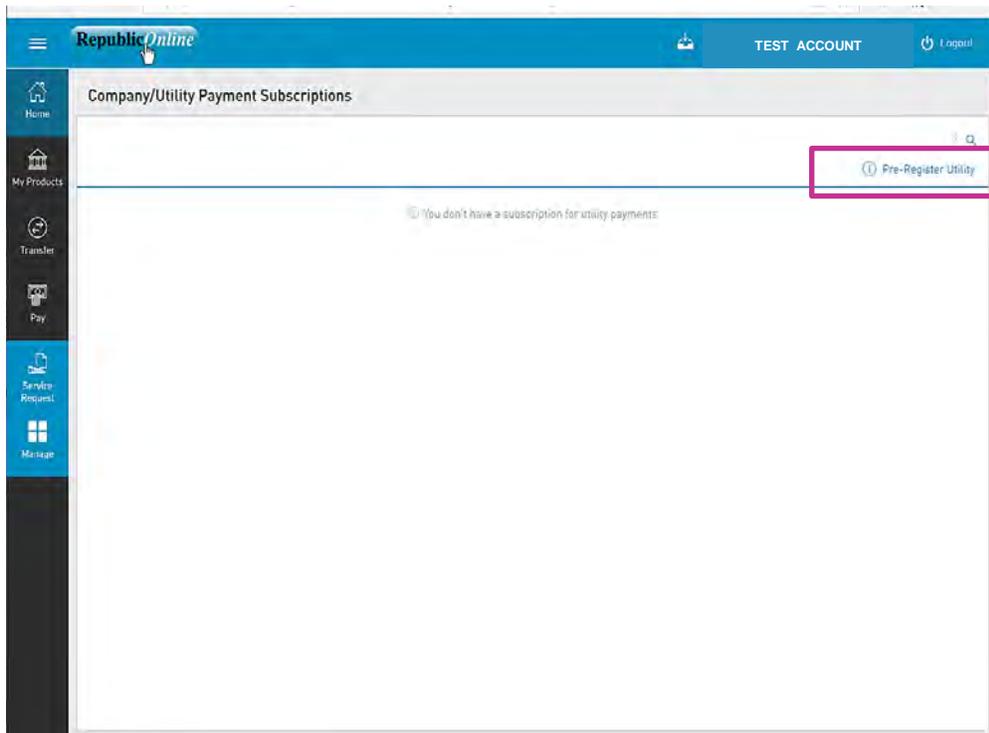
1. Select the territory
2. Select a category from the list provided.
3. Select the relevant utility
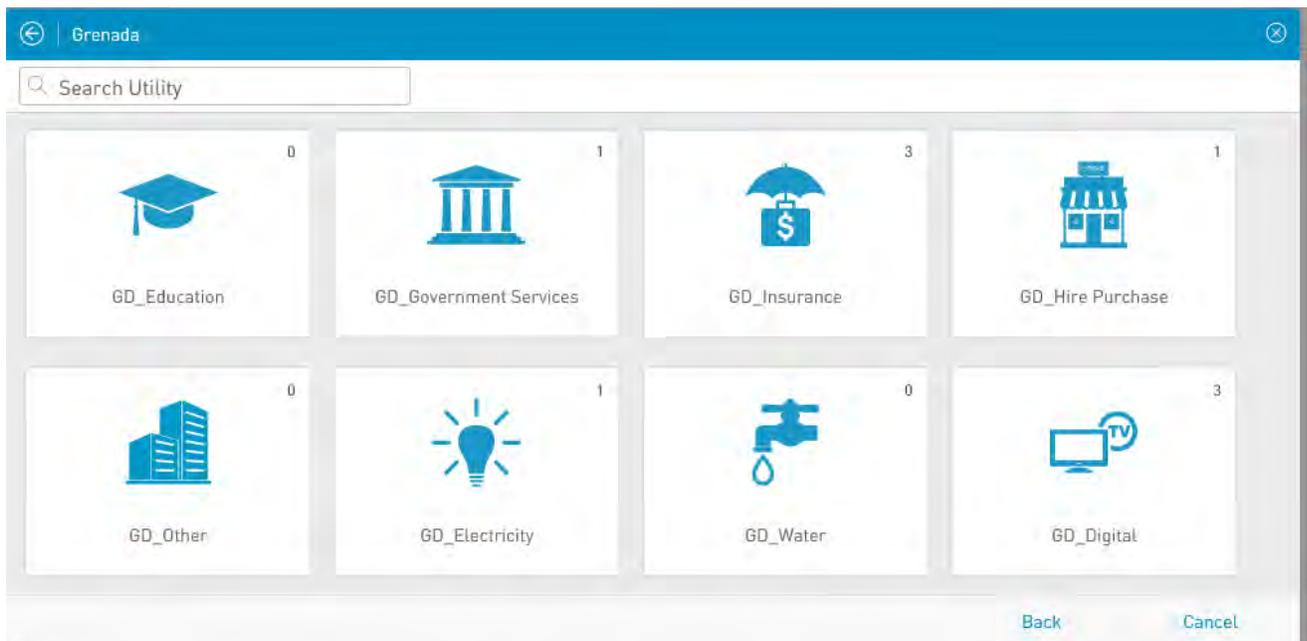
4. Insert required data and select CONFIRM to save the Company/Utility information.

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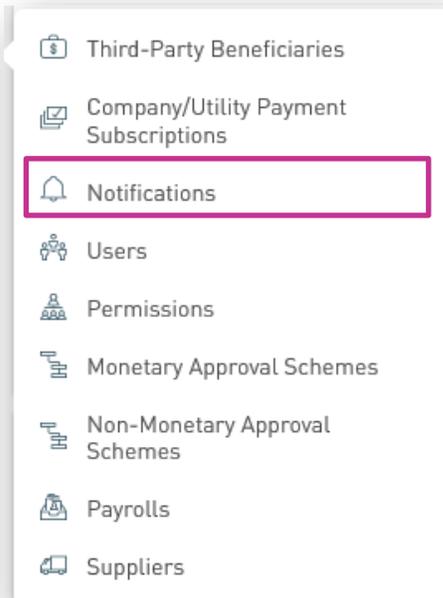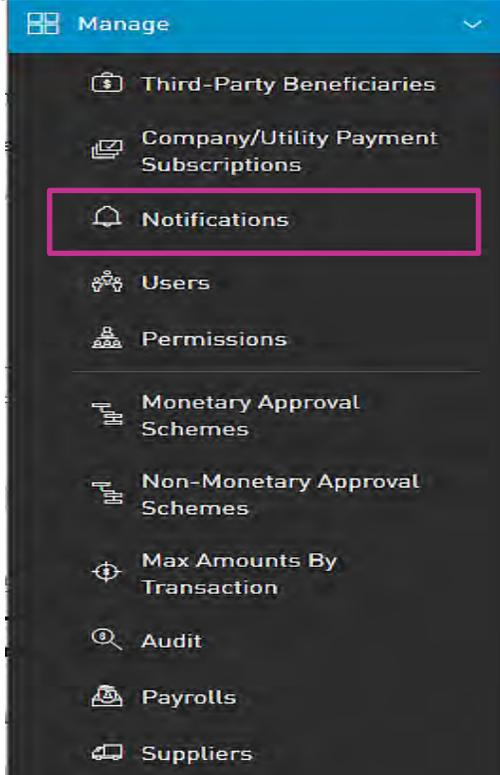
This option will direct the user to the the Notifications page.

1. Select the "Add **Notification**" icon ⊕
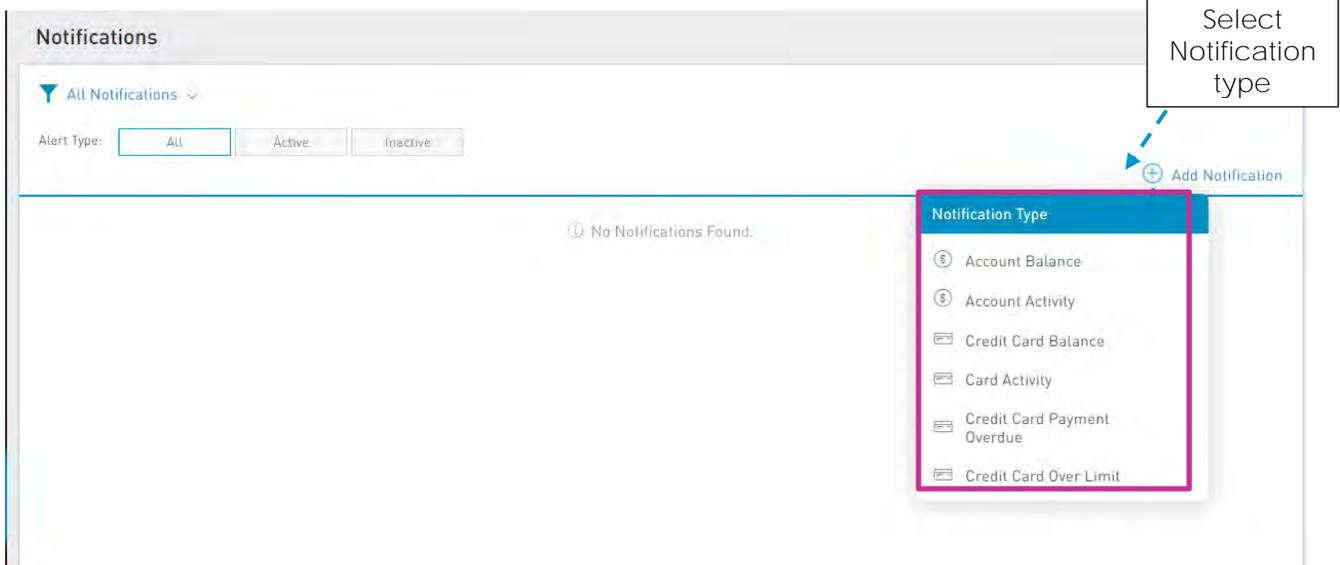
2. Select the *Notification Type* from the list.

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:

- **Save** : to save the new alert.

- **Cancel** : to cancel the process

- **Reset** 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 [Save] to complete the process.

Notifications Page

Filter

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 Admininstration Page. To access this page select the Payroll option under the the Manage section of either menu.

OR
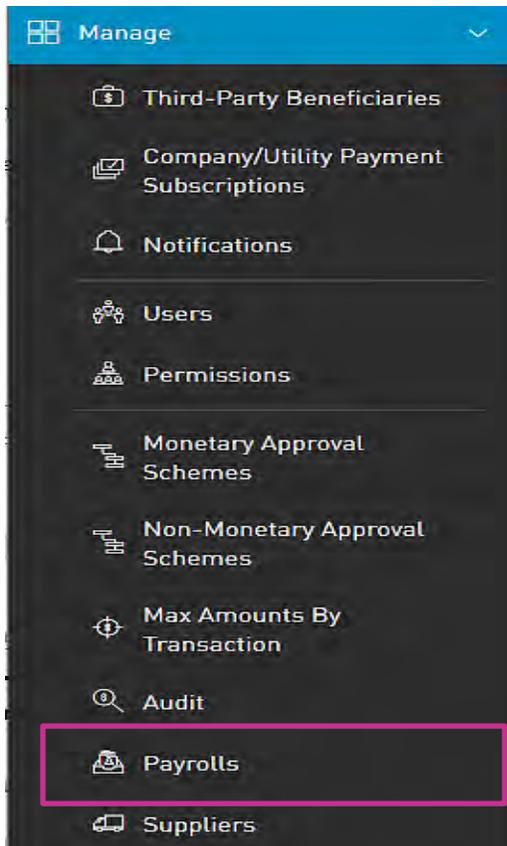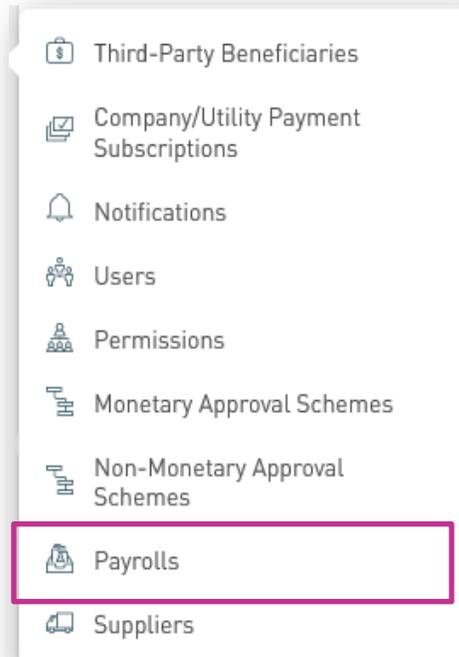
Only the users assigned the relevant permissions to do payroll administration will have access to this page. (Refer to Appendix for full list of permissions)
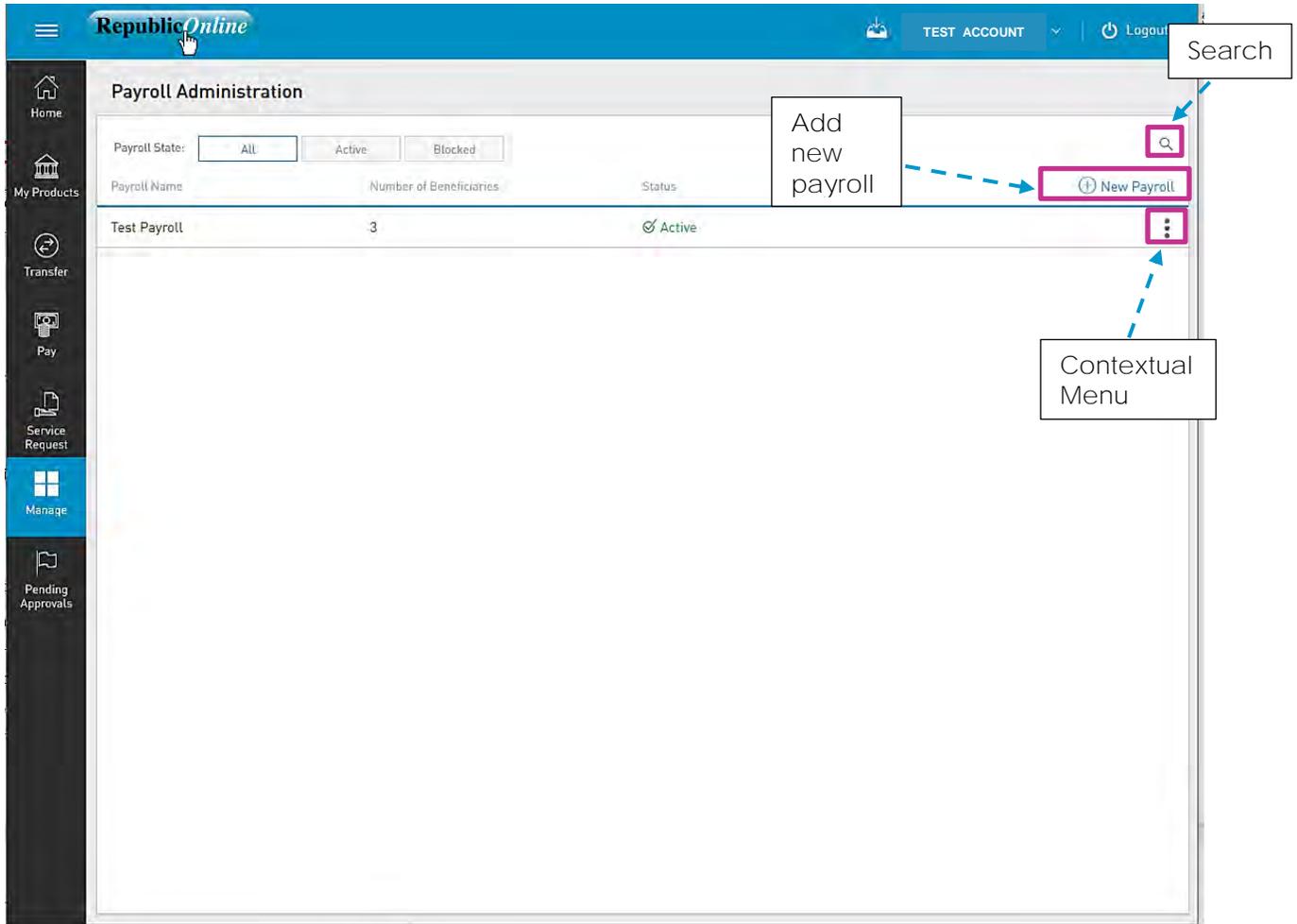
This page contains a master list **of all the Site's existing payrolls.**

⋮ Contextual Menu

The menu on each payroll list offers the following actions:

- Edit

- Block/Unblock

- Delete
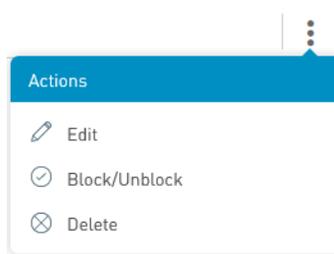
How to create a new payroll?

To create a new payroll, click on the [+] New Payroll 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)

1. Details

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

- Click on the 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.

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 ⊕ Assign User link to select users.

- Select the user(s) from the list by ticking the radio button(s) and click Apply .

Once the information is verified, click [Save] .

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 Admininstration Page. To access this page select the Suppliers option under the the Manage section of either menu.
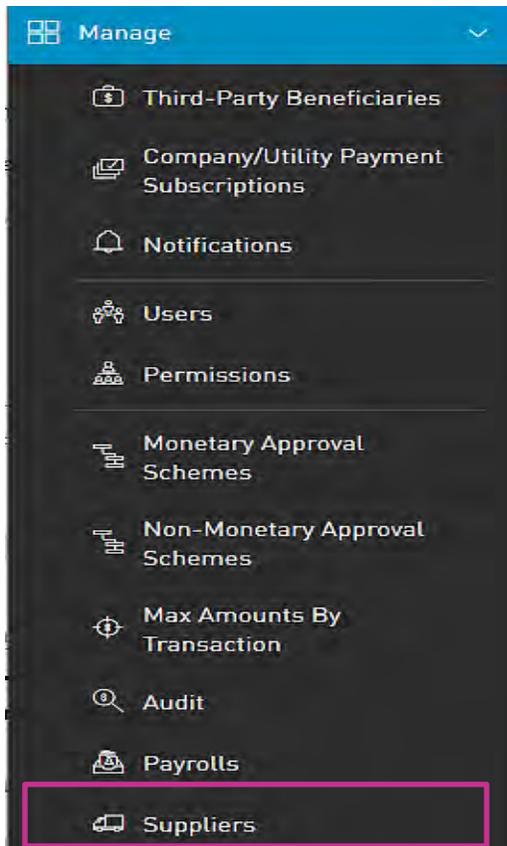
OR
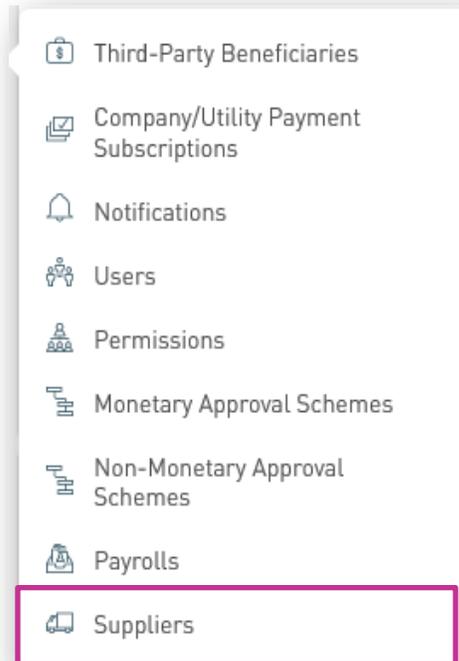
Only user with the permissions to do supplier administration will have access to this page. (Refer to Appendix for full list of permissions)

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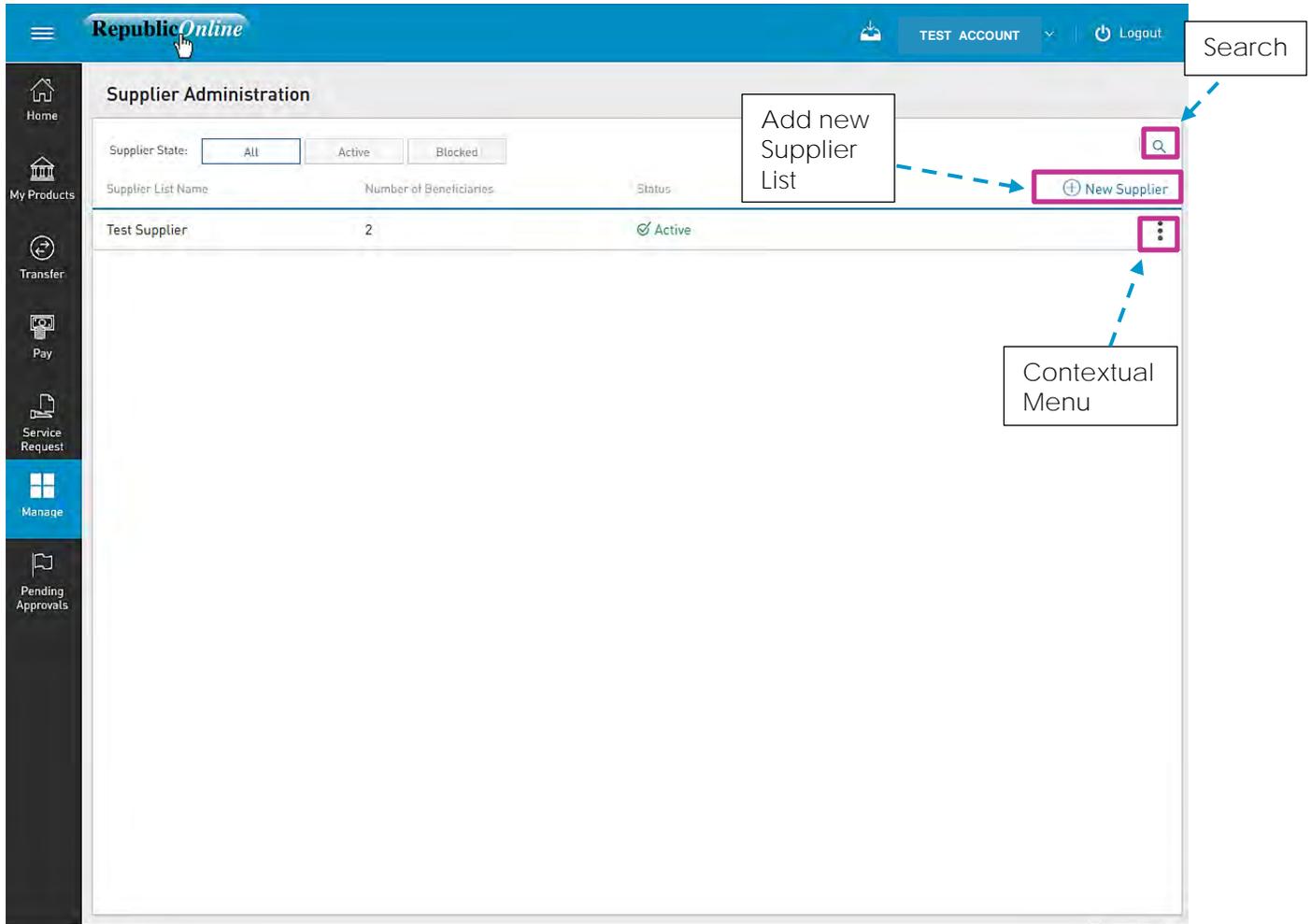
This page contains a master list **of all the Site's existing** supplier lists.

⋮   Contextual Menu

The menu on each payroll list offers the following actions:

- Edit

- Block/Unblock

- Delete
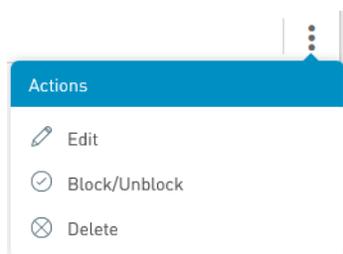
How to create a new Supplier List?

To create a new supplier list, click on the ⊕ New Supplier 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)

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 link to select users.

- Select the user(s) from the list by ticking the radio button(s) and click .

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 Republic*Online* 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 *OTP* is an automatically generated code, that may only be used for one login session. Republic*Online* OTPs will be generated by the system and are to be retrieved on the second factor authentication device.
Sync	The *Sync* 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 Republic*Online* 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	*Products* 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
Profile 1: Create, Approve & View	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
	Account- Details
	Payment **–** Your Credit Card
	Payment **–** Credit Card History
	Payment **–** Loan History
Profile 2: Create & View	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 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
Profile 5: Credit Card Only	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) *(Use this number for Legacy Branches until Nov 1. Thereafter, the above Republic Bank Grenada Ltd routing number should be used)*	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

<u>Steps to generate payroll file from excel spreadsheet</u>

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.

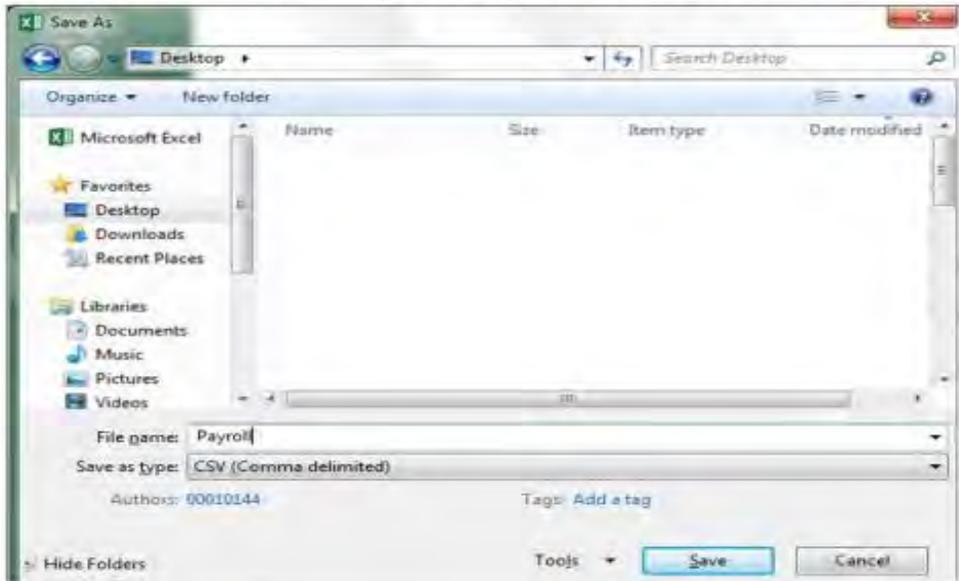*Always save a copy of the excel file first before saving in CSV format.*

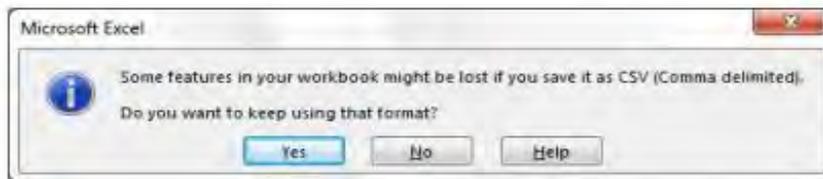1. On the excel spreadsheet select ⬛ →Save As→Browse
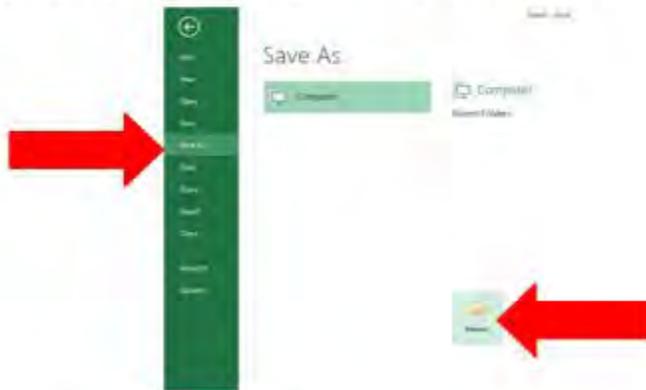
2. On the 'Save as' Window, select the location where the file should be saved (e.g. Desktop) then, click on the drop down box for 'Save as type' and select 'CSV (Comma Delimited)'
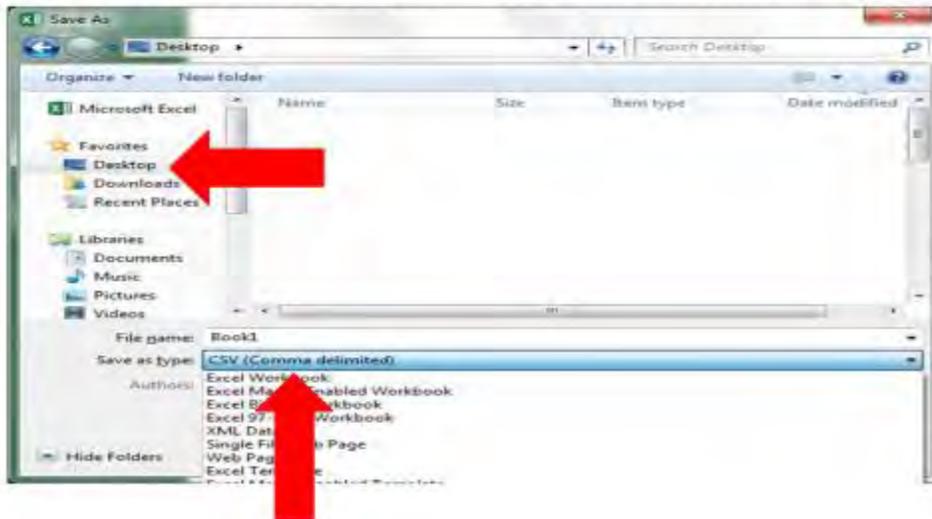
Amend the file name to something that suits you or leave as is and click 'Save'
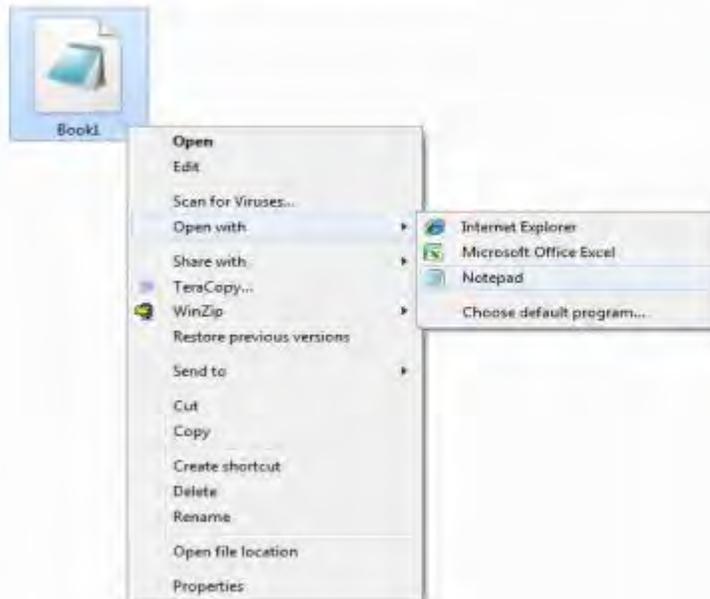

Select 'Yes'

7. Open .CSV file in notepad. *See image below*
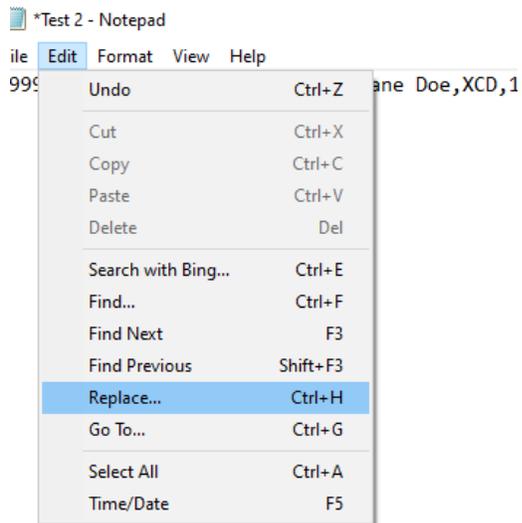
*Test 2 - Notepad

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

File name: Test File 5

Save as type: CSV (Comma delimited)

Authors: Administrator   Tags: Add a tag
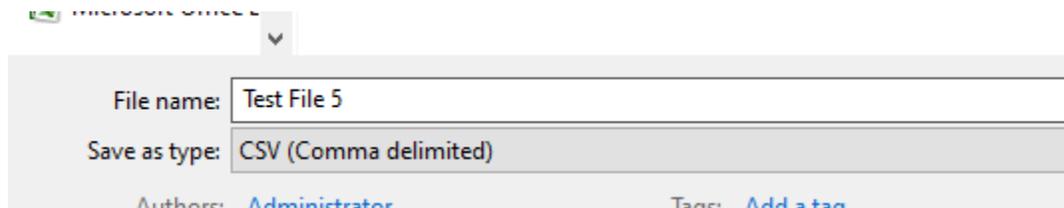
14. Close .CSV file

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