



# Corporate User's Internet Banking Site Administrator's Guide

Republic *Online*

## TABLE OF CONTENTS

How do I register? .....	4
Registration Requirements.....	5
Existing Customer’s Registration Process .....	6
New Customer’s Registration Process .....	8
What makes the site secure? .....	18
What will I need to access the system?.....	19
What are the Security Restrictions? .....	21
What are the Password Guidelines? .....	22
What are the Second Factor Authentication Device Guidelines?.....	23
Logging in .....	24
Things I should know about the First Login .....	24
What are the steps involved in the First Login Setup? .....	25
How to perform a Regular Login? .....	37
Site Layout and Navigation .....	39
What does the Homepage contain? .....	40
What can I access through the Quick Menu? .....	48
What can I access through the Main Menu? .....	51
Managing the Site’s Administration .....	53
What is RepublicOnline Site Administration? .....	54
What are the responsibilities of the Site Administrator? .....	55
What are Users, Permissions and Approval Schemes? .....	56
Users .....	57
Users (Overview) .....	58
How to create a user? .....	60
How to Edit a User?.....	68
How to Delete a User? .....	69
How to Block/Unblock a User? .....	71
How to Reset a User? .....	73
Permissions .....	75
Permissions (Overview) .....	76
Permissions Administration .....	77
How to assign permissions? .....	79
Approval Schemes .....	86
Approval Schemes (Overview) .....	87

Internet Banking- Corporate Users – Site Administrators	3
<b>How to create a Non-Monetary Approval Scheme?</b> .....	<b>92</b>
<b>How to create a Monetary Approval Scheme?</b> .....	<b>100</b>
<b>Max Amount By Transaction</b> .....	<b>111</b>
<b>How to audit the business' online transactions?</b> .....	<b>114</b>
<b>Manage</b> .....	<b>117</b>
<b>Manage - Overview</b> .....	<b>118</b>
<b>Third-Party Beneficiaries</b> .....	<b>119</b>
<b>How to Register Third-Party Beneficiaries</b> .....	<b>120</b>
<b>How to Register Company/Utility Payment Subscriptions (Billers)?</b> .....	<b>125</b>
<b>Can I be notified when transactions occur on my account?</b> .....	<b>128</b>
<b>Notifications Page</b> .....	<b>132</b>
<b>Payroll Administration</b> .....	<b>133</b>
<b>How to create a new payroll?</b> .....	<b>135</b>
<b>Suppliers Administration</b> .....	<b>141</b>
<b>How to create a new Supplier List?</b> .....	<b>143</b>
<b>Appendix</b> .....	<b>148</b>
<b>Appendix A - Key Terms to Note</b> .....	<b>149</b>
<b>Appendix B - Administrative Permissions List</b> .....	<b>151</b>
<b>Appendix C - Product Permissions List</b> .....	<b>152</b>
<b>Appendix D - General Permissions List</b> .....	<b>154</b>
<b>Appendix E –Permission Templates</b> .....	<b>155</b>
<b>Appendix F - Payroll and supplier file requirements</b> .....	<b>163</b>
<b>Appendix G - Routing Numbers</b> .....	<b>167</b>
<b>Appendix H – Steps to generate payroll file from an excel spreadsheet</b> .....	<b>169</b>



# How do I register?

---

## Registration Requirements

---

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

### **Site Administrator:**

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

### **New Customer ID**

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

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

### **Mobile Device**

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

## Existing Customer's Registration Process

# Existing Customers!

Here's what you need to do...

## STEP 1

### Company Official/Director/Site Administrator must:

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



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

# STEP 2

## Site Administrators:

- Retrieve email sent from the Bank with the temporary password assigned.
- Log on to Online Banking from the website using the username selected at registration and the Temporary password sent via email from the Bank.
- Complete the first logging process and setup of security devices (**refer to First login process on pg 25**)
- Proceed to create/setup other company users as required.



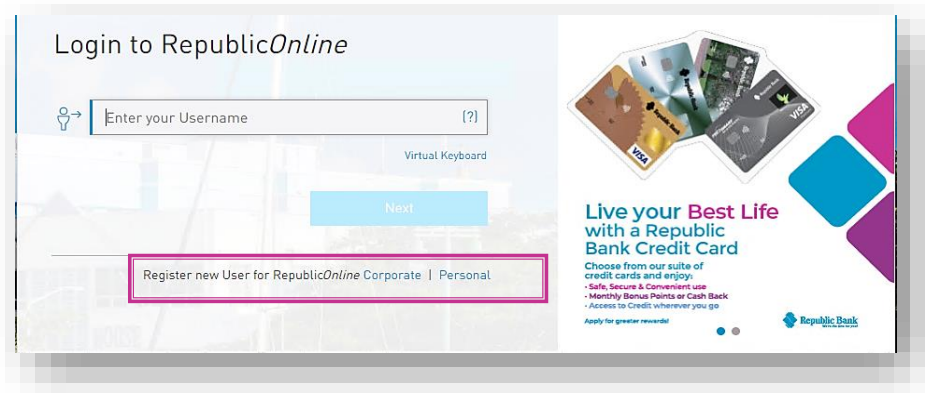
## New Customer's Registration Process



### 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)

## STEP 1





- Complete the 5-step process, (**see page 10**), 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 **RBBBcorporateibreg@fhl.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 profiles 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.
- Complete the first logging process and setup of security devices (**refer to First login process on pg 25**)
- Proceed to create/setup other company users  
Proceed to the site and create/setup other company users as required.



## The Online Registration Process

includes the following five (5) steps:

### Step 1:

Accept Terms and Conditions

### Step 2:

Input Business' and Company's Information

### Step 3:

Input Administrator's Info

### Step 4:

Confirm Data

### Step 5:

Download Registration Form and Obtain Authorization

**Step 1: Accept Terms and Conditions**

Corporate Republic*Online* Registration Form

Step 1 of 5: Terms and Conditions

**Republic Bank Electronic Banking Services Terms and Conditions**

This Agreement governs the Customer's use of Republic Bank's electronic banking services which permits Republic Bank's (as defined below) Customers to access account information and financial services through the use of personal computers, mobile devices or other similar access devices.


**1. Definitions**

1.1 'Account' means any bank account or investment account held with a Republic Bank;

1.2 'Customer' means a person who maintains an Account with a Republic Bank and has applied to access Electronic Banking Services;

Accept the Terms and Conditions

Cancel

- 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 Company's Information

Corporate RepublicOnline Registration Form

Step 2 of 5: Complete Business Information and Associated Companies

Business Information

Business Name (?)  Required

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



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

Required

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

Corporate RepublicOnline Registration Form

Step 2 of 5: Complete Business Information and Associated Companies

Business Information

Business Name (?)  Required

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

**Add Company**

Company Name  Required

Customer ID  Required



- **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 received your Customer ID, please contact your Engagement Lead.

Corporate RepublicOnline Registration Form

Step 2 of 5: Complete Business Information and Associated Companies

Business Information Required

Business Name (?)

Associated Companies Add Company

Company Name	Customer ID	
TestCo	#####	

Cancel Continue

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

**Step 3: Input Administrator's Information**

Corporate RepublicOnline Registration Form

Step 3 of 5: Complete Administrator Information Required

Identification Type	Passport
Identification Number	123456
First Name	Test
Last Name	User
Date of Birth	01/08/2010
Email [?]	testuser@email.com
Phone Number	1112345678 (no spaces)
Mobile Number [?]	2461112222
Create Username [?]	Tester

Reset Cancel **Continue**

- Please enter the details of the Company Administrator (your details).
- 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 (alphanumeric/no special characters allowed)

**Step 4: Registration Data Confirmation**

Corporate RepublicOnline Registration Form

Step 4 of 5: Registration Data Confirmation

Business Information

Business Name Testig

Associated Companies

Company Name	Customer ID
Test Store	55656351

Administrator Information

Identification Type Passport

Identification Number 123456

First Name Test

Last Name User

Date of Birth 01/08/2010

Email testuser@gmail.com

Phone Number

Mobile Number 2461112222

Username Tester

I'm not a robot


reCAPTCHA  
Privacy - Terms

Cancel **Confirm**


- 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



**Business Information**

Business Name      TestBus

**Associated Companies**

Company Name	Customer ID
TestCo	#####

**Administrator Information**

Identification Type      National ID

Identification Number      1991234459

First Name      Test

Last Name      User


Date of Birth      23/03/1985

Email      test@email.com

Phone Number

Mobile Number      26498765432

Username      Test1




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



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

- Click on the  to retrieve the registration form.





**Corporate RepublicOnline Registration Form**

Business Name: TEST  
 Registration Date: 22/03/2021 8:50 AM

**Associated Companies**

Company Name	Customer ID
CMT Company	#####

**Administrator's Information**

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

[Terms and Conditions](#)

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

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

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

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

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

_____	_____	_____
Signature	Print Name	Stamp or Seal
_____	_____	_____
Signature	Print Name	Stamp or Seal

- Print the form and pass to the relevant company authorities who must sign and affix the company stamps on the form.
- Scan and submit the authorized form to [RBBBcorporateibreg@rfl.com](mailto:RBBBcorporateibreg@rfl.com)



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



# What makes the site secure?

---

## What will I need to access the system?

---

To access the application, you will need the following:



### **Username:**

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



### **Password:**

- Users set their password during the registration process.

**(See Password guidelines on page 22)**



### **Security Image:**

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

 **Second Factor Authentication Device:**

- Users **must** register a mobile device, which will be used for authentication when logging on.
- This mobile device may be a mobile phone or a tablet.
- Each user will also be required to select the preferred channel from the following options:

- **SMS Code:**

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

- **RepublicMobile App:**

The Republic Mobile App offers 2 options for users:

- **OTP (One-time Password)**

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

- **SYNC**

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



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

## What are the Security Restrictions?

---

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

### **Disabled Back Button**

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

### **Session Timeout Duration**

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

### **Unique session control**

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

## What are the Password Guidelines?

---

Consider the following guidelines when creating your RepublicOnline 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.



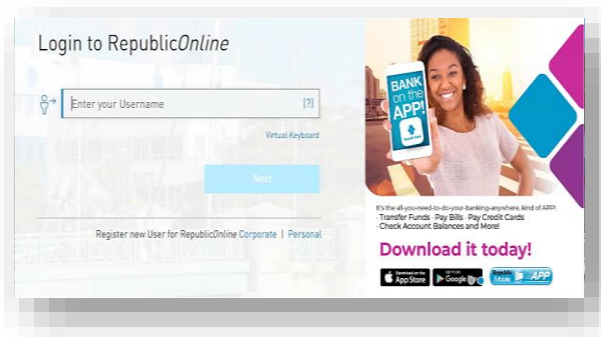
## What are the Second Factor Authentication Device Guidelines?

---

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

- 🔒 The device may be a mobile phone or a separate tablet with a sim card and/or wifi accessibility.
- 🔒 The 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

---

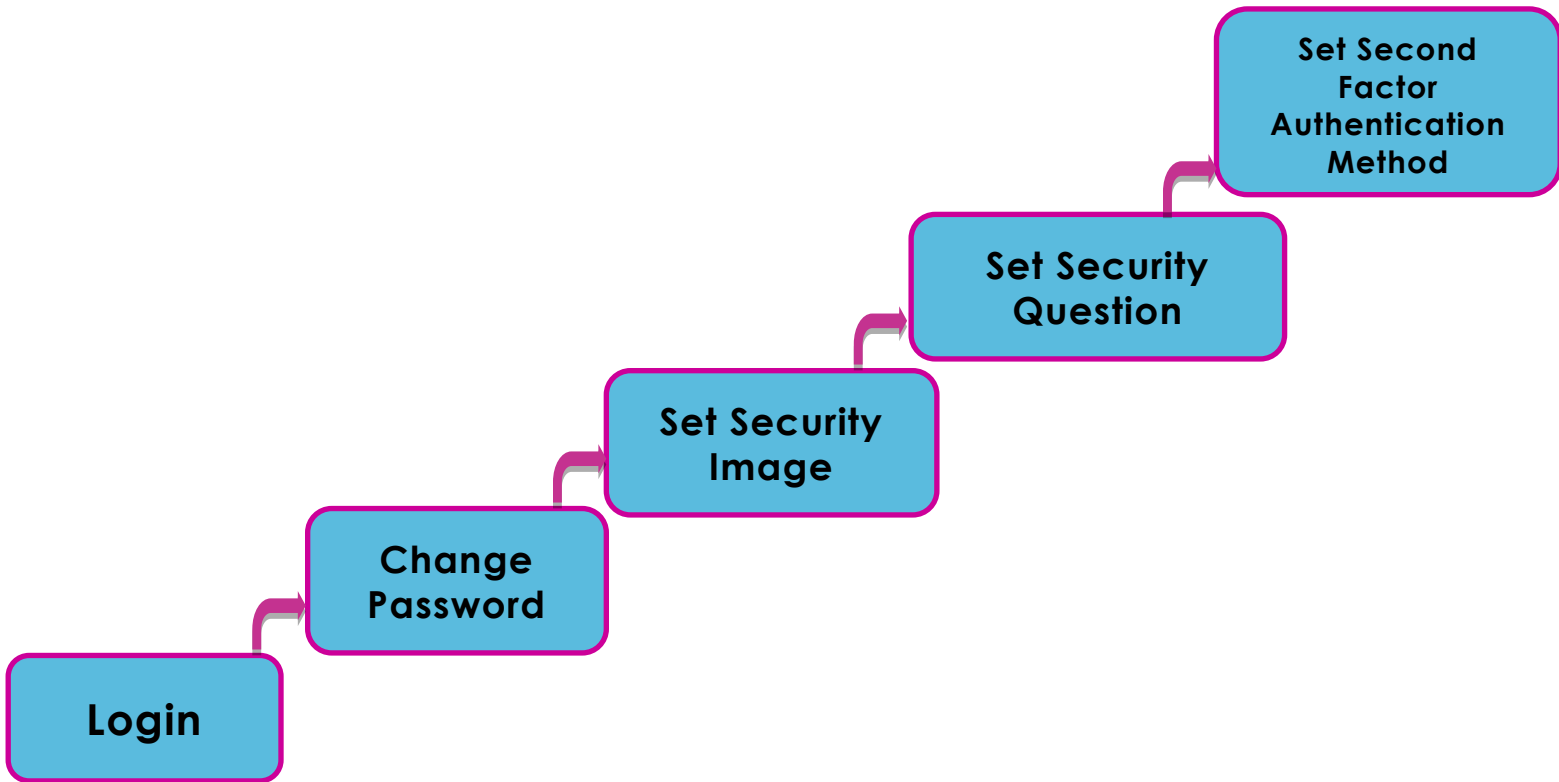
## Things I should know about the First Login

---

-  As the site administrator, you will be the first user to access the Company's site. You will be required to login and complete the setup of your administrator profile first, then proceed to create the profiles of all other user's required by the Company.



- ✔ As the Site Administrators, you 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 for all users:

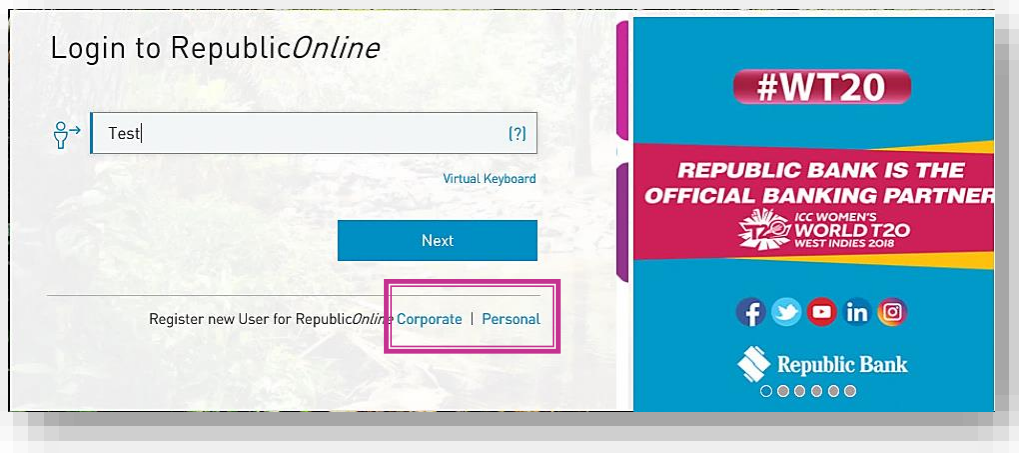


## What are the steps involved in the First Login Setup?

---

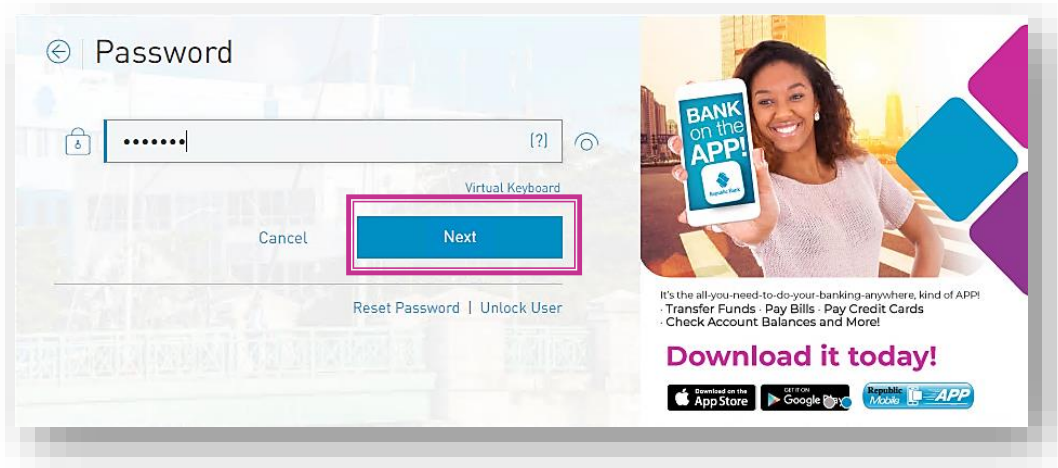
### Step 1. Login


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



- Click  to proceed.

You will then be redirected to the password screen.



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



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

## Step 2. Change the password

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



Enter a New Password

Current Password [?]  Required

New Password [?]

Password Confirmation [?]

Cancel

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



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

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

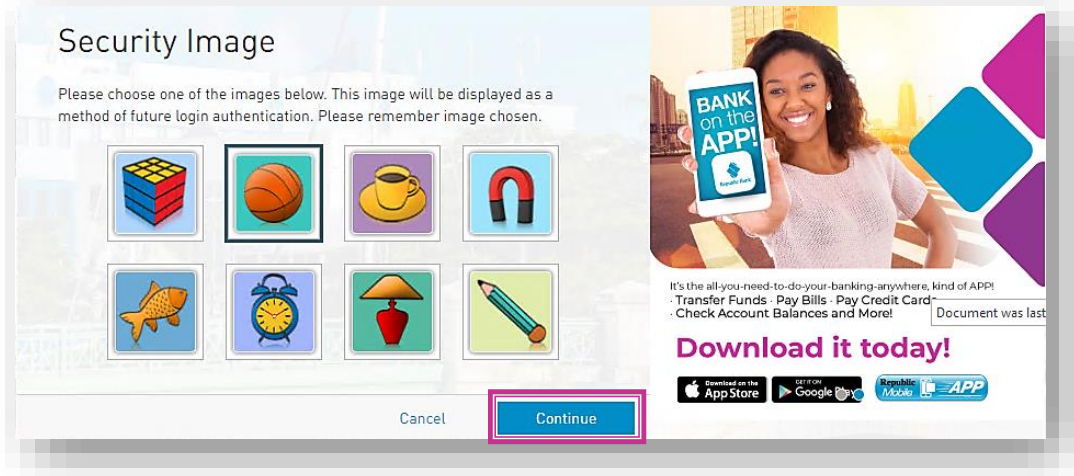



The Password selected should be alphanumeric and should not contain any symbols.

### Step 3: Set Security Image

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

Select one (1) image from the list provided.



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



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

- The  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.



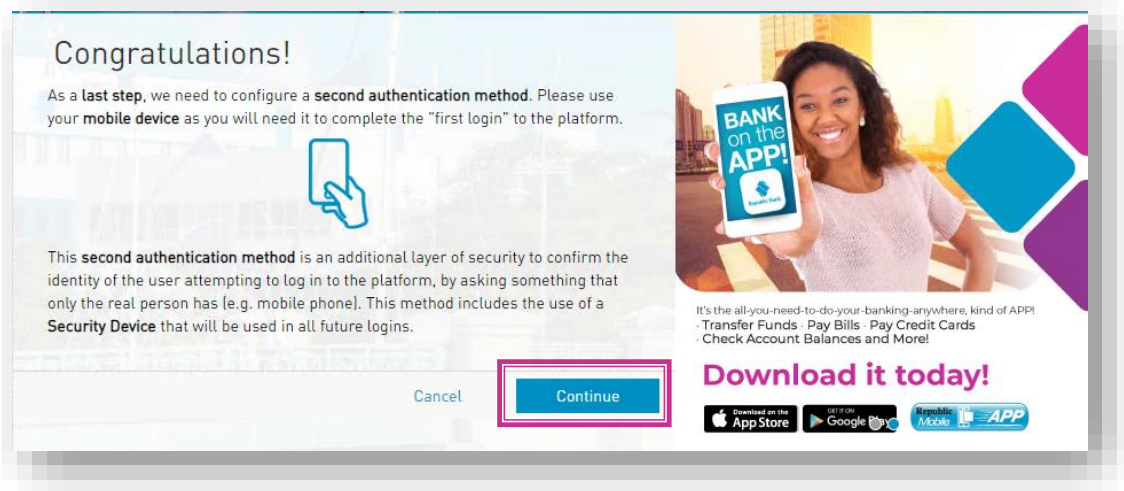
**You must create your own secret question. The system does not provide any templates or options for the secret question.**

- 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 not permitted for these.**

**Once completed the user will receive the following message.**



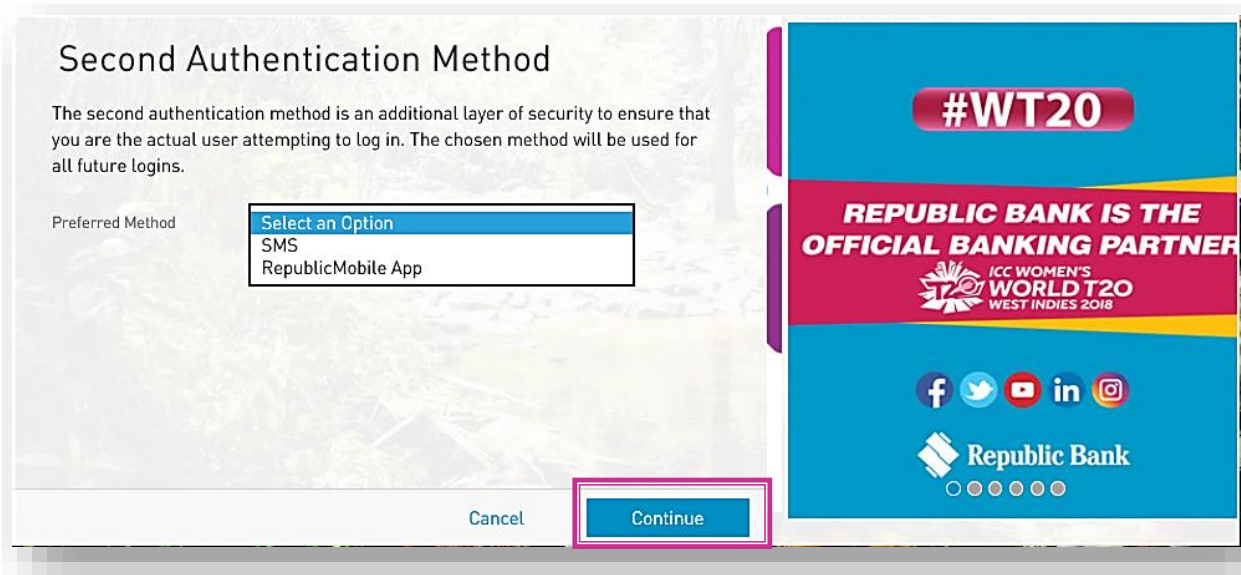
- Select 

### Step 5. Select Second Authentication Method

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

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

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

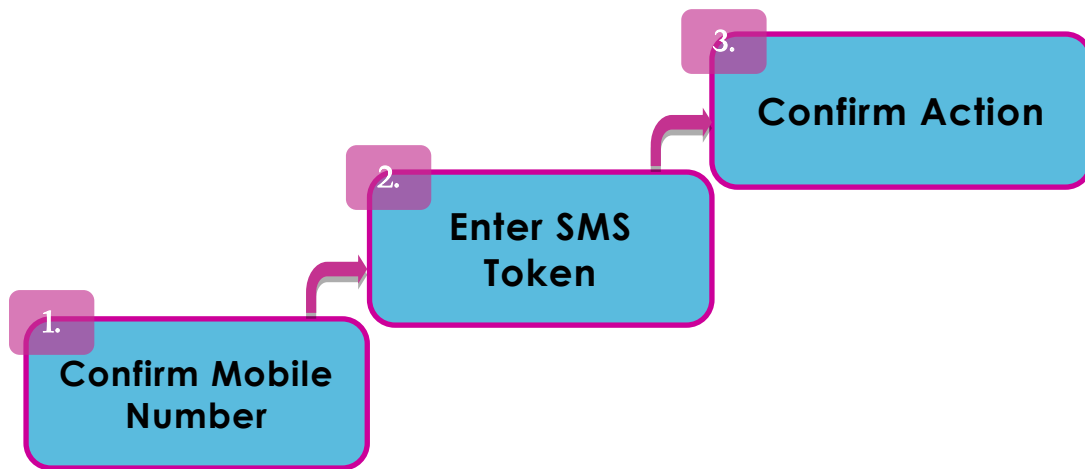




The second-factor authentication device will only be required for web logins only. Mobile App. users will not be required to have a separate security device when accessing the App.

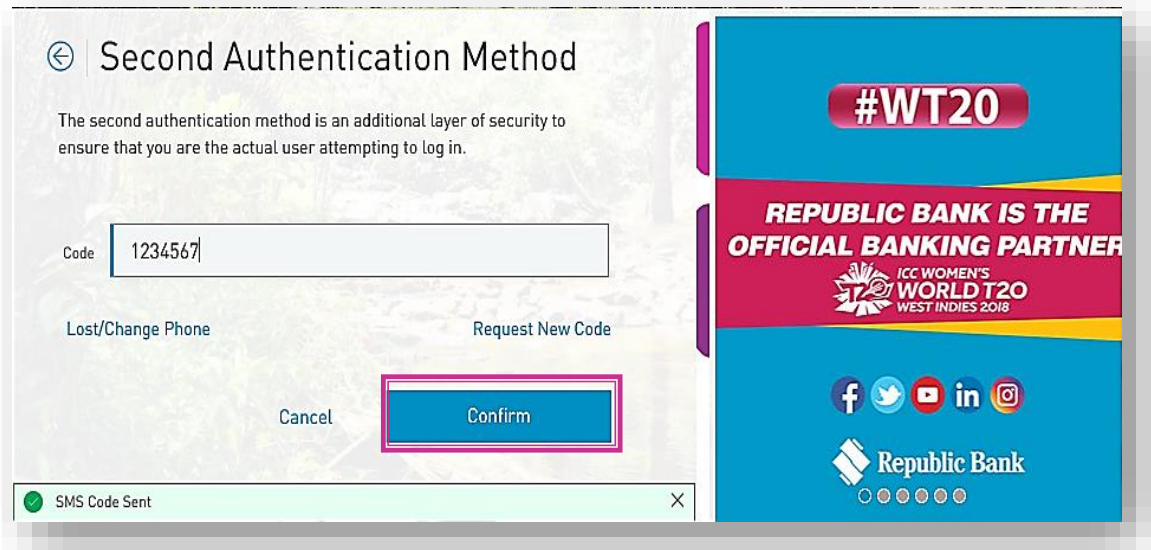
### Option 1- SMS:

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



#### 1: Confirm/Input Mobile Number

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




- The SMS option requires the user to enter a local mobile number.
- The prefix for the mobile number being used is also required for registration (E.g.246#####)

## 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 “Code”

## 3: Confirm Action

Select  to complete the registration of the mobile device.

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

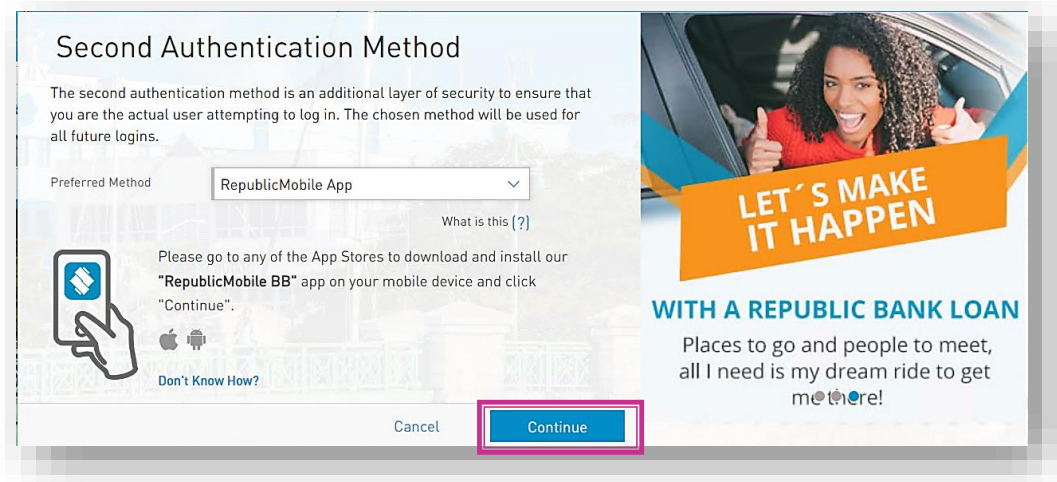
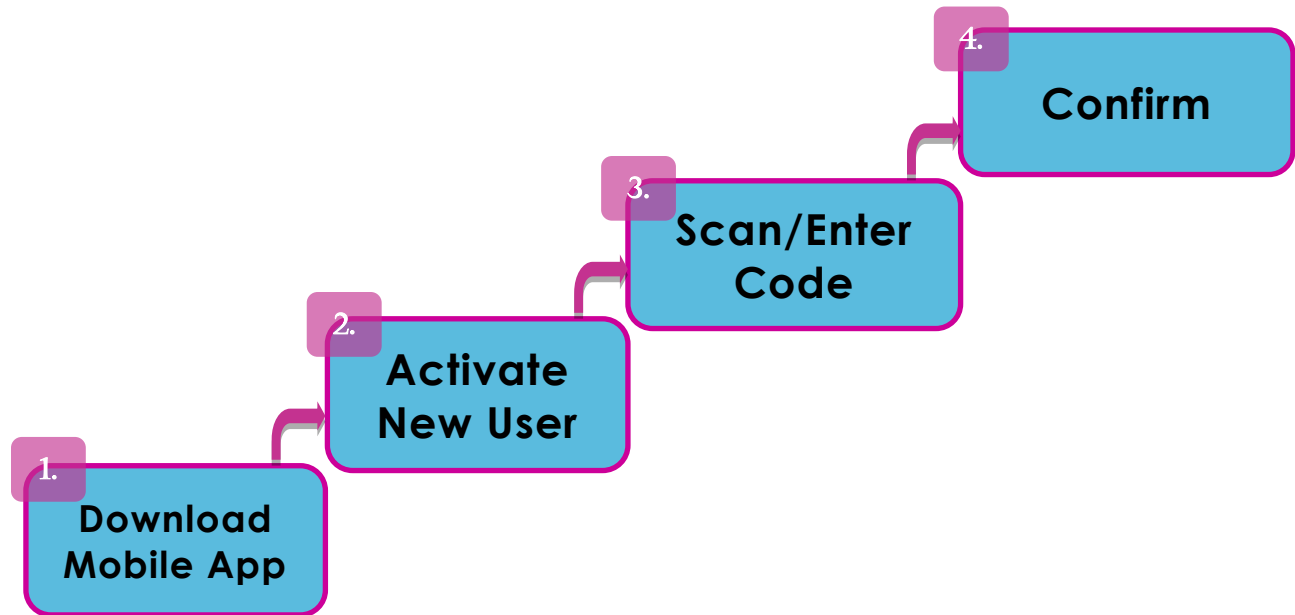


**Each time an attempt is made to login to RepublicOnline, you will receive an SMS, containing a code/token which must be entered on the website to validate the user.**

## Option 2 - RepublicMobile App:



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



## 1: Download the App

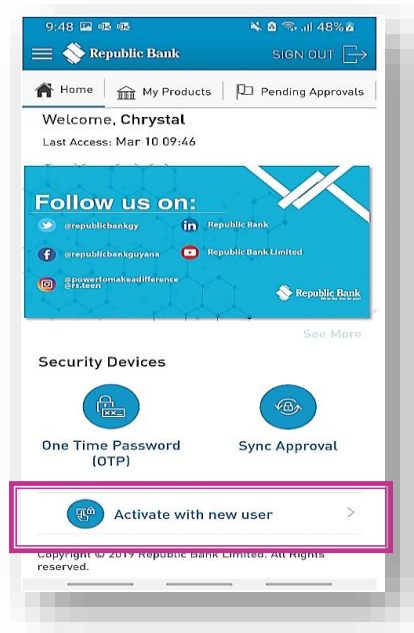
The Republic Mobile App is available on both Android and Apple devices.

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



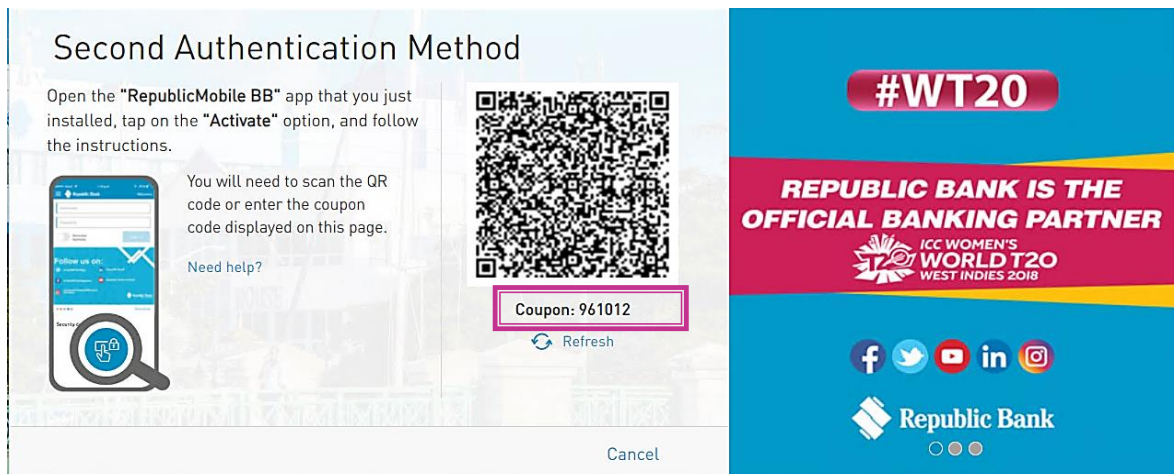
## 2: Activate New User

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

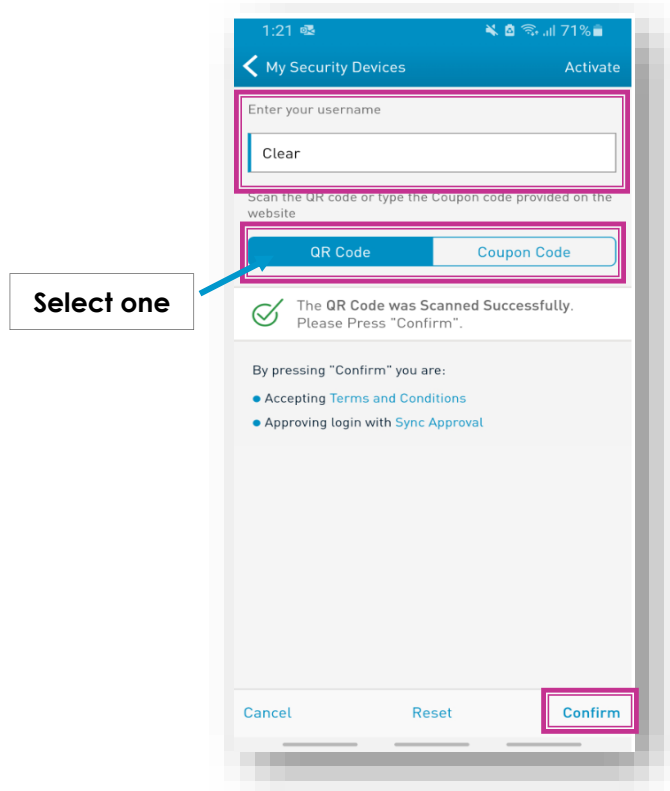


### 3: Scan/ Enter the Code

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



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



#### 4: Confirm Action

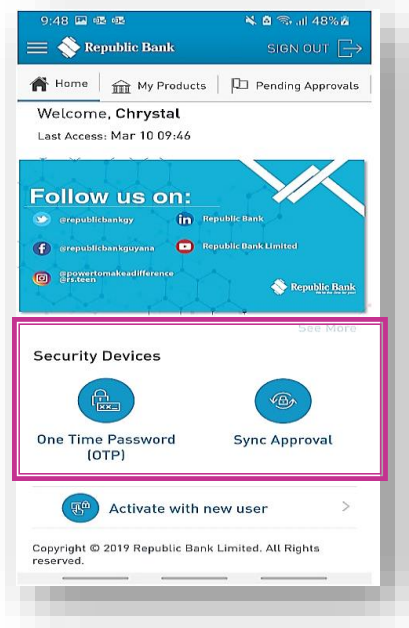
Once the code entered has been successfully accepted, select

**Confirm**

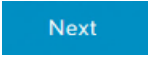
to complete the registration of the mobile device.



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



### OTP

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



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

### Sync

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

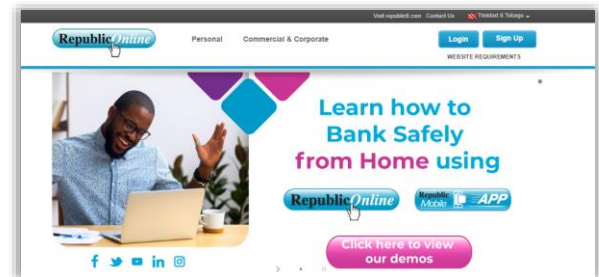
## How to perform a Regular Login?

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

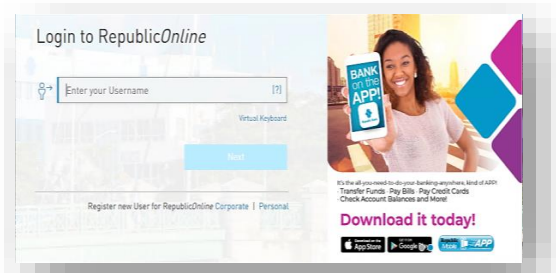
1.

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

- Access the site
- Click login



2.



### Step 2: Enter the Username:

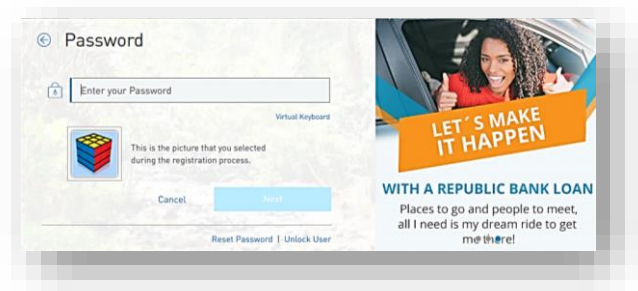
Enter your Username in the field labelled **Enter your username** and click

**Next**

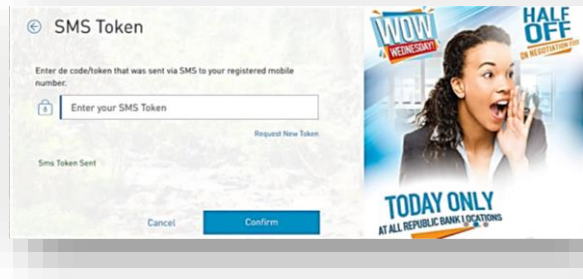
3.

### 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 **Next** to proceed.



## 4.

**Step 4: Second factor authentication:**

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

- Enter the code in the field labelled

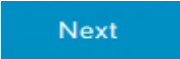
Code and click  to proceed.

**RepublicMobile App:**

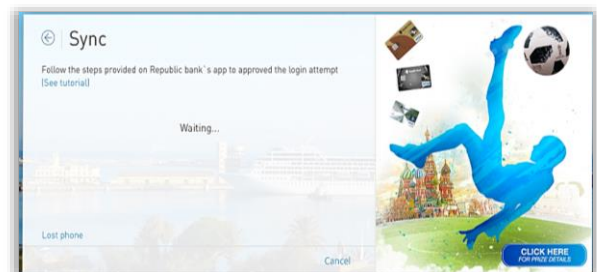
If the mobile app was selected second factor authentication option, the user must select either the *OTP* **or** *Sync* option.



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

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

**Sync:** Go to the mobile device and select **Accept**.



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

# Site Layout and Navigation

---



## What does the Homepage contain?

The screenshot shows the Republic Bank Internet Banking homepage. Key components are annotated as follows:

- Top Bar:** Contains the Republic Bank logo, user account information (ACCOUNT), and a Logout button.
- Rotating Banner:** A large banner advertising "REPUBLIC BANK IS THE OFFICIAL BANKING PARTNER" for the "ICC WOMEN'S WORLD T20 WEST INDIES 2018".
- Data Bar:** Displays a welcome message for user "CMT" and login details: Last Login Date: 23/03/2021 11:53:45 am, IP Address: 10.137.21.93, Exit Reason: Logged Out, Duration of Last Session: Less than a minute.
- Ribbon:** Shows financial balances for Assets and Liabilities in USD (3,365,168.23) and BBD (330,000.00).
- User Workspace:** Contains several sections:
  - Payroll Management:** Manage Payroll | Pay | Pending Approval
  - Wire Transfers:** Initiate Wire Transfer | Pending Approval
  - Corporate Banking:** Lending | Investments
  - Latest Transfers:** There is no transfers to show
  - Exchange Rates:** Table showing Buy and Sell rates for USD, CAD, GBP, EUR, and BBD.
- Quick Menu:** A vertical sidebar on the left with icons for Home, My Accounts, Transfer, Pay, Service Requests, Manage, and Pending Approvals.

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

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



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



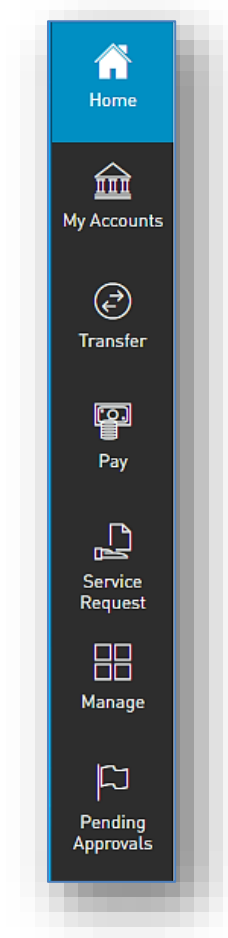
## TOP BAR



The Top bar is composed of:

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

## QUICK MENU



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

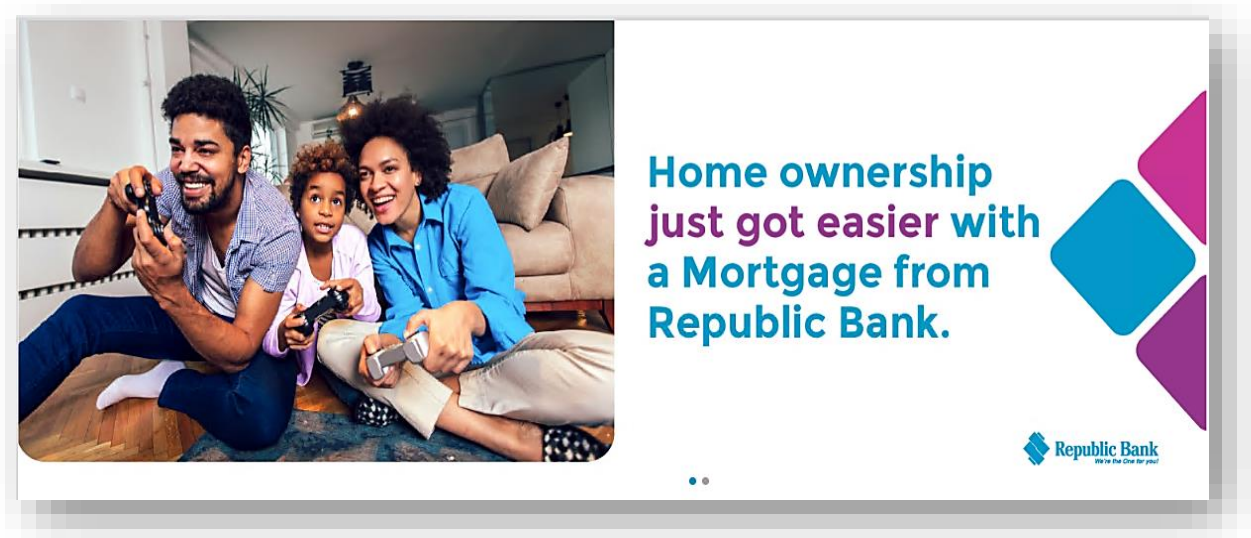


**Based on the resolution used, the Quick Menu will be located horizontally or laterally**

The Quick Menu options are:

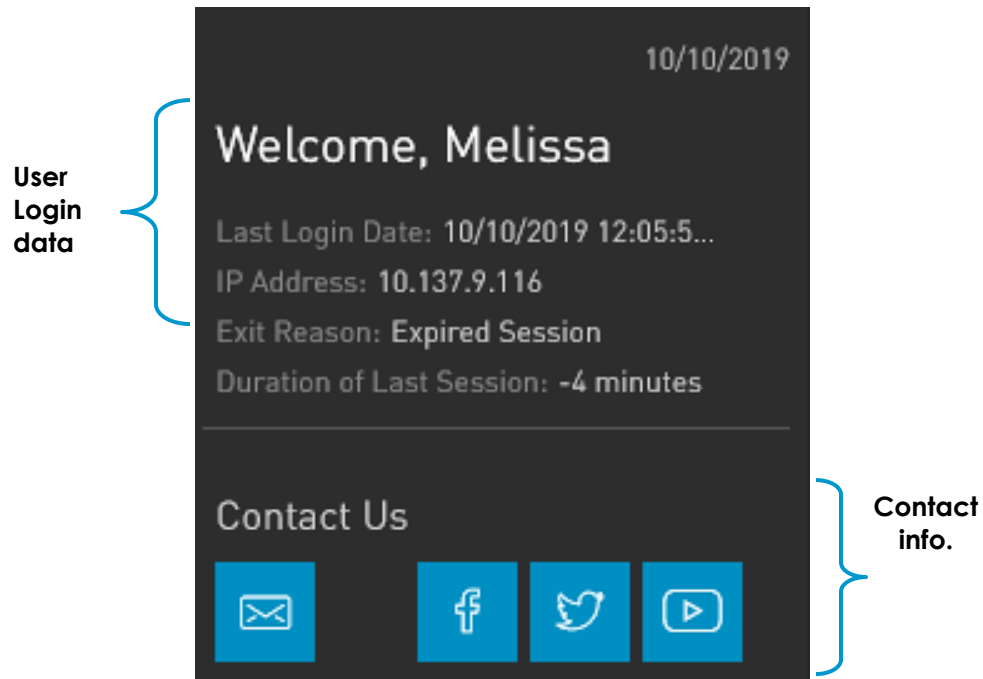
- **Home**
- **My Accounts**
- **Transfer**
- **Pay**
- **Service Request**
- **Manage**
- **Pending Approvals**

## 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**.

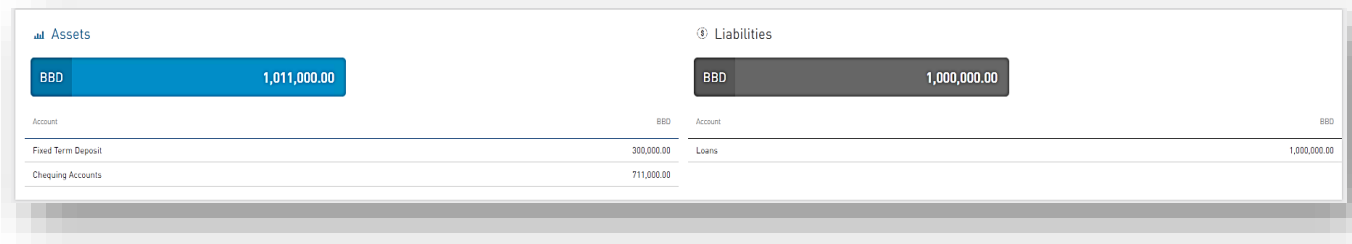
The top of the pane displays:

- 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



**Figure 1**

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 BBD and USD(for this example).

# THE USER WORKSPACE

## 3. Daily Exchange Rates

The screenshot displays the user workspace with five distinct sections, each outlined with a dashed pink border:

- 1. Relevant Links:** Contains two main categories:
  - Payroll Management:** Includes links for 'Manage Payroll', 'Pay', and 'Pending Approval'.
  - Wire Transfers:** Includes links for 'Initiate Wire Transfer' and 'Pending Approval'.
  - Corporate Banking:** Includes links for 'Lending' and 'Investments'.
- 2. Favourite transactions:** Displays a message: 'There is no info to display'. An 'Admin' link is visible at the bottom right.
- 3. Daily Exchange Rates:** A table showing exchange rates for various currencies.
 

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
- 4. Latest Transfers:** Displays a message: 'There is no transfers to show'. A 'View All' link is at the top right.
- 5. Latest Payments:** Displays a message: 'There is no payments to show'. A 'View All' link is at the top right.

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)
- Eastern Caribbean (XCD)

## **My Latest Transfers**








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

## **My Latest Payments**

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

## What can I access through the Quick Menu?

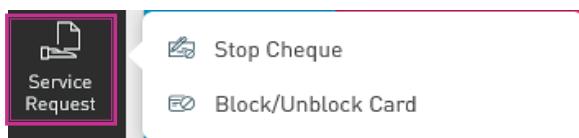
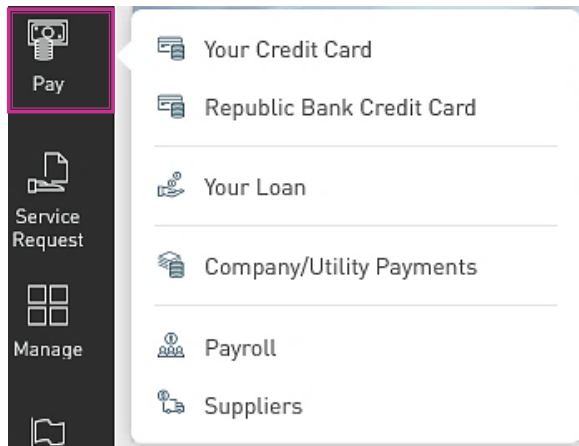
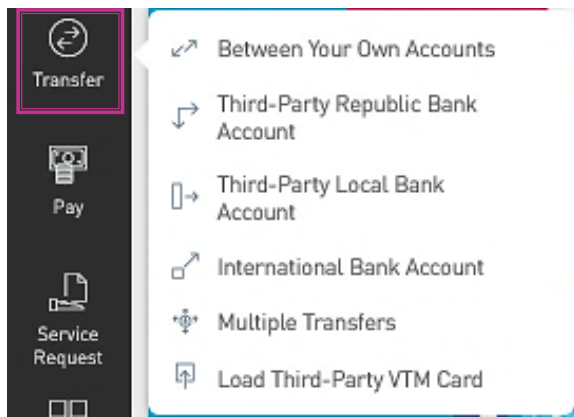
The quick access menu is a shorter menu, containing the features that are mostly used. This menu is available from any screen within the application.

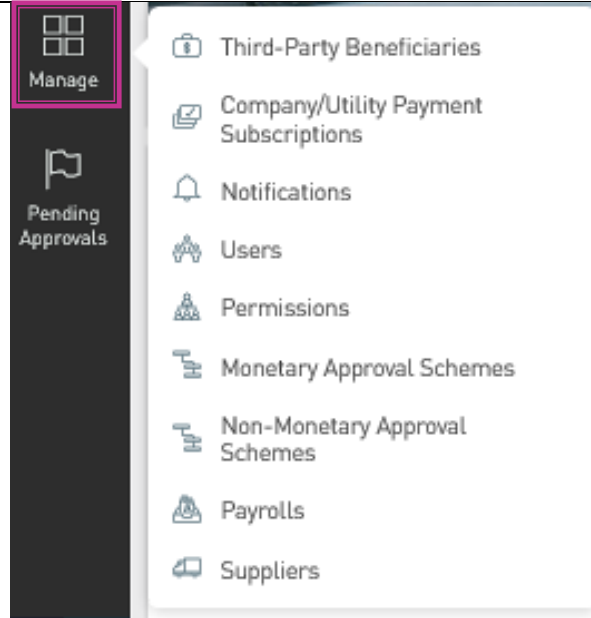
 Home	<p>Redirects the user to the homepage from any page/screen within the application.</p>
 My Accounts	<p>Quick access list of all the users' products including, chequing and savings accounts, credit or vtm cards, certificates of deposits and loans.</p>
 Transfer	<p>Expands to display all transfer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

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

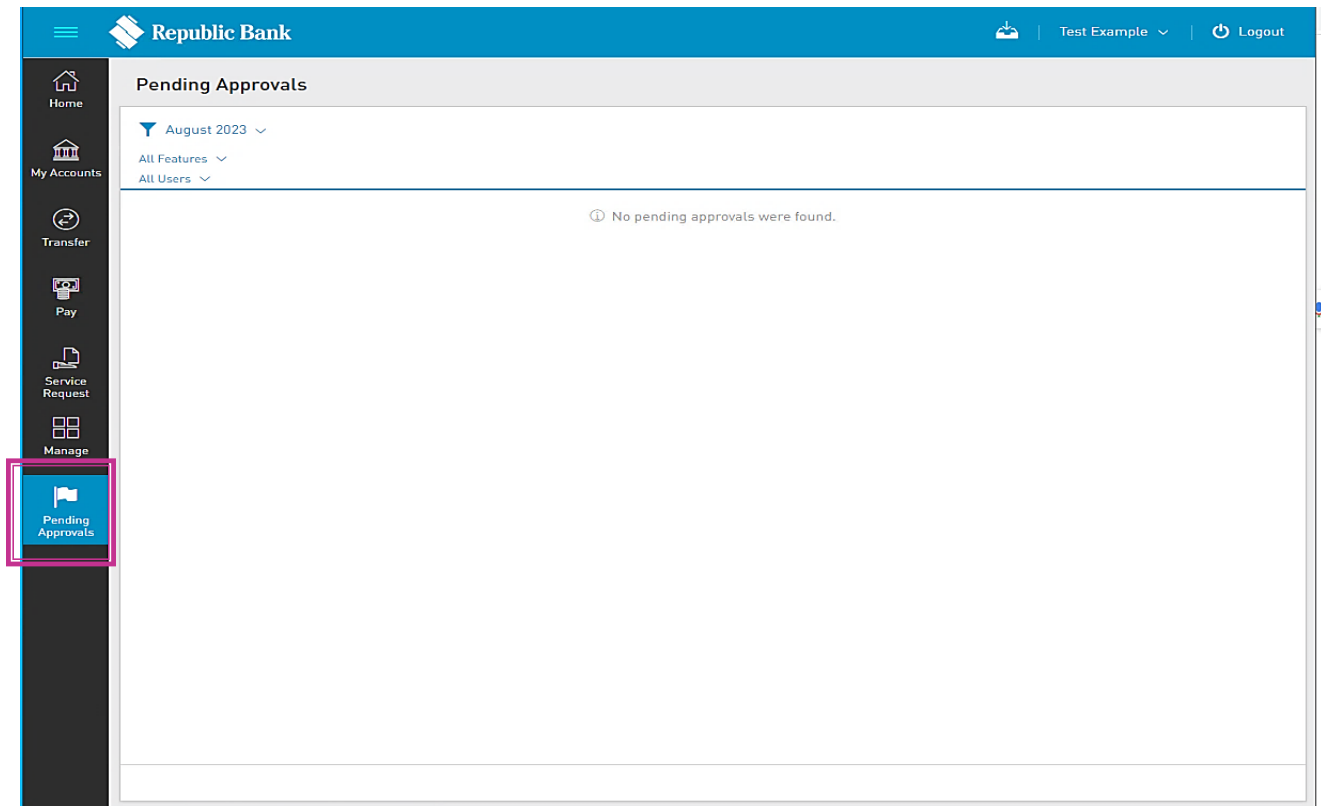


The **TRANSFER**, **PAY**, **SERVICE REQUEST** and **MANAGE** tabs expand to display the following options:




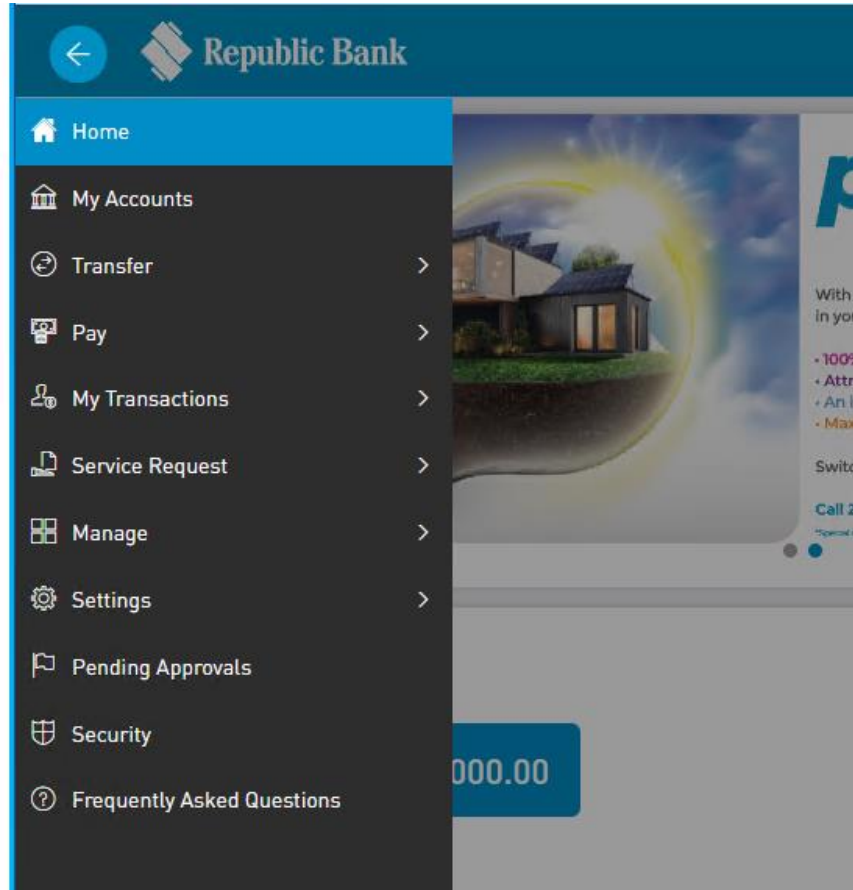


The **PENDING APPROVALS** menu tab lists all transactions that have been submitted for approval, that the user has the rights to approve.



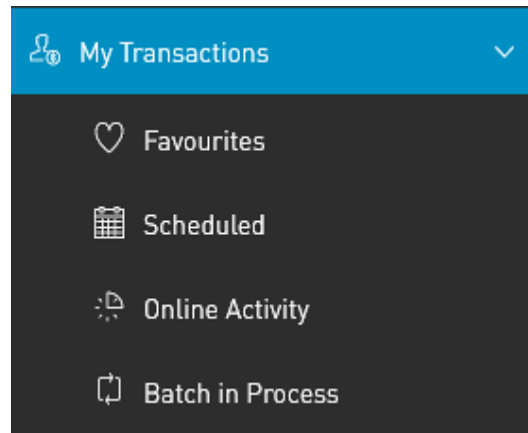
## What can I access through the Main Menu?

The main menu contains all the platform's functionalities and can be accessed via the tri-bar icon  in the top left corner of the page.

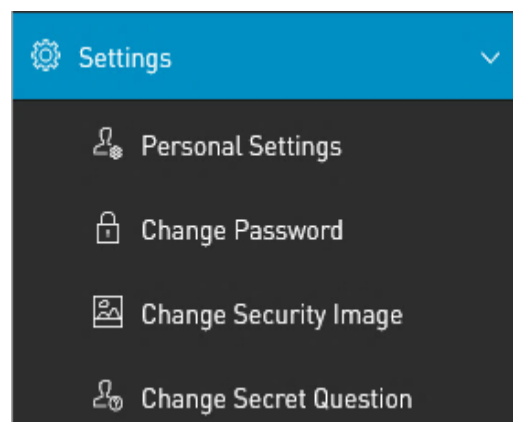


In addition to the functions outlined via the Quick Menu, you can access:

- My Transactions



- Settings



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

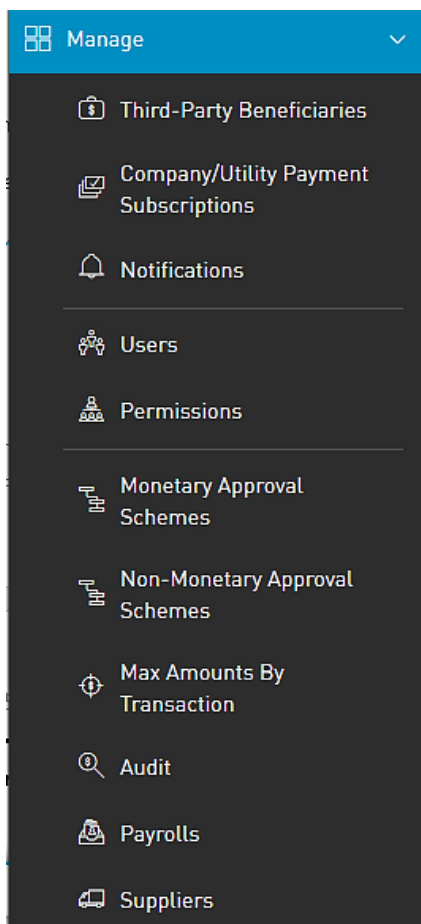


# Managing the Site's Administration

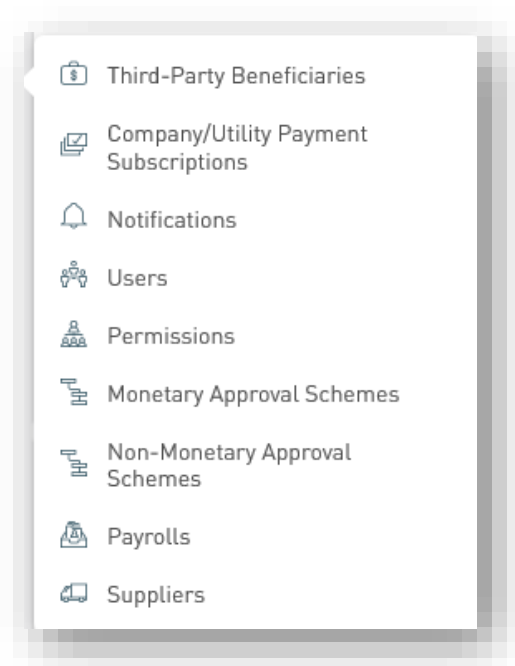
---

## What is RepublicOnline Site Administration?

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



OR

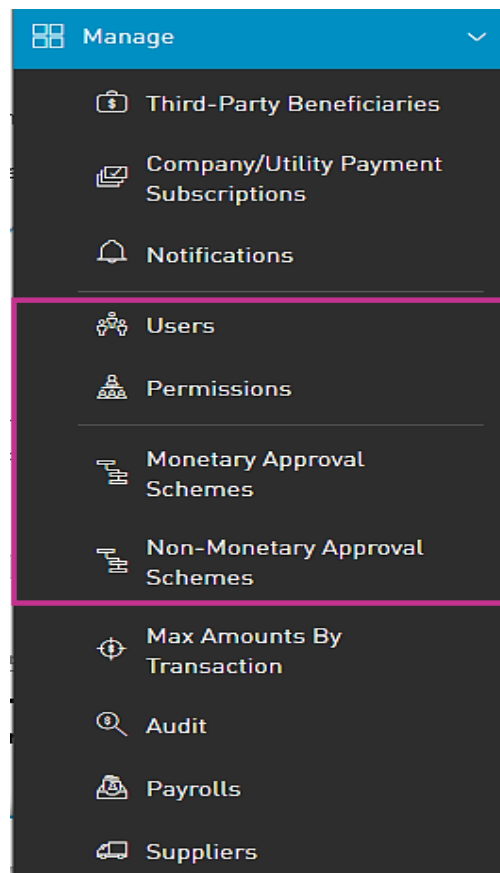


- ✔ This section outlines the administration of the Business Site which will be managed by the *Site Administrator*.

## What are the responsibilities of the Site Administrator?

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

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



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

## What are Users, Permissions and Approval Schemes?

---

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

**1 – Users: created as a blank slate**

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

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





# Users

---

## Users (Overview)

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

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

1. **Administrator**
2. **Basic**

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

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

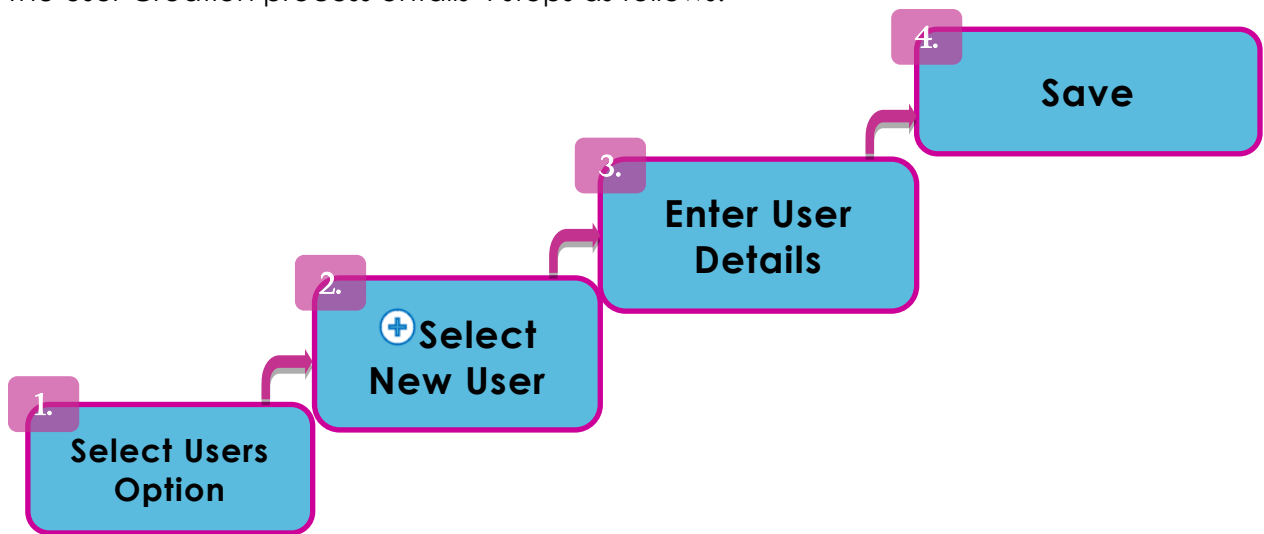


**In summary, a business has the flexibility to create any combination of rights depending on the business need. In other words, they may create**

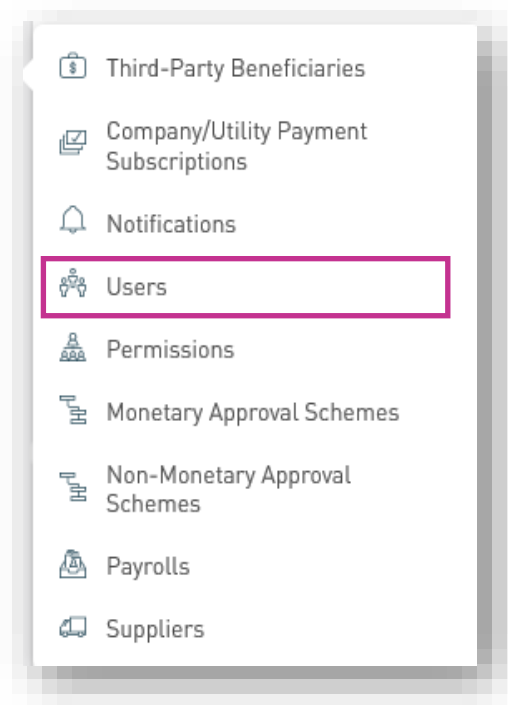
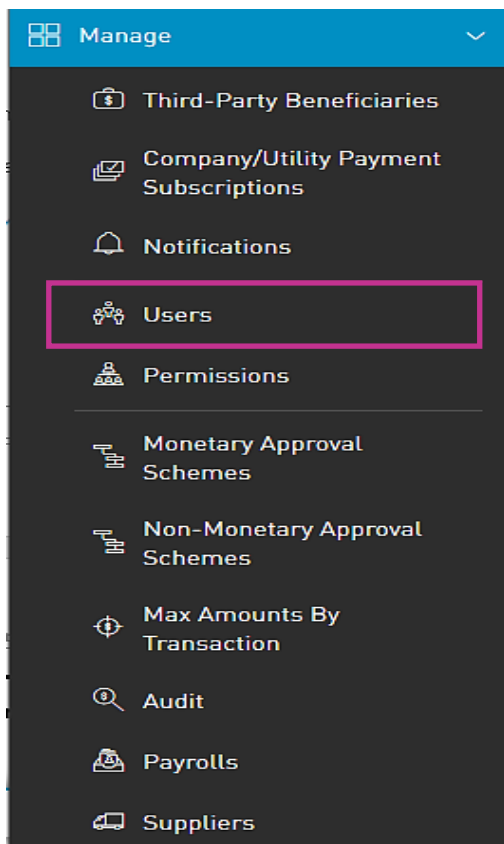
- **User with administrator rights only**
- **Basic User for Monetary transactions only**
- **Administrator User with permissions for monetary transactions**
- **Basic users with a mix monetary and administrative permission**

## How to create a user?

The User Creation process entails 4 steps as follows:



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



**OR**

*You will be redirected to the Users Page.*

**Users Page**

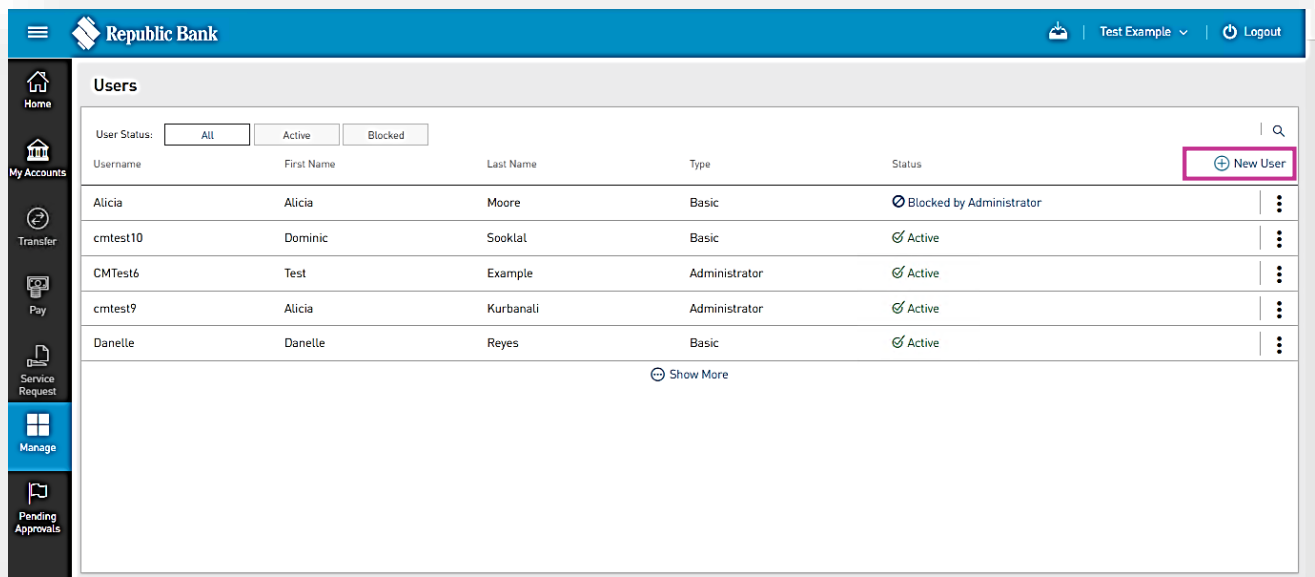
This page contains a master list of all the Site's users, and includes the following:

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

The screenshot shows the 'Users' management page in the Republic Bank interface. The page features a blue header with the bank logo and navigation icons. A left sidebar contains menu items like Home, My Accounts, Transfer, Pay, Service Request, Manage, and Pending Approvals. The main content area displays a table of users with columns for Username, First Name, Last Name, Type, and Status. A 'User Status' filter is located above the table, and a 'Show More' link is at the bottom. Callouts highlight the 'Search' bar, 'Add New User' button, 'Status Filter' (pointing to the filter buttons), and 'Contextual Menu' (pointing to the three-dot menu icons).

Username	First Name	Last Name	Type	Status
Alicia	Alicia	Moore	Basic	Blocked by Administrator
cmtest10	Dominic	Sooklat	Basic	Active
CMTest6	Test	Example	Administrator	Active
cmtest9	Alicia	Kurbanati	Administrator	Active
Danette	Danette	Reyes	Basic	Active

Step 2: Select New User



Once this option has been selected you will be redirected to the *New User* page which contains a digital form to be completed for the new user.

**Step 3: Enter the User Details**

← New user Required

User type

Username

---

General information

Name

Lastname

Document type

Document number

Mail

Cellphone

Phone

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


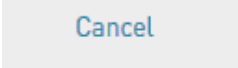
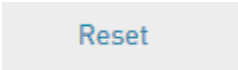

The screenshot shows a web interface titled "Restricting access by IP". Below the title is the instruction "Restrict access only from the following IP addresses:". A table lists two IP addresses: 192.0.0.1 (description: rbl ip 1) and 192.183.2.2 (description: rbl ip 2). The table has columns for "IP address" and "Description". To the right of the table are three callout boxes: "Add New IP address" pointing to a "+ Add IP address" button; "Delete IP address" pointing to a delete icon (a circle with an 'X') for the first row; and "Edit IP address" pointing to an edit icon (a pencil) for the second row.

IP address	Description
192.0.0.1	rbl ip 1
192.183.2.2	rbl ip 2



**Step 4: Save**

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

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

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

The user must then follow the First Login Setup process (25).

## User Profiles

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

The screenshot shows a user profile form for 'User B'. The form is titled 'User B' and includes a 'Required' indicator. The form is divided into several sections:

- User Information:** User Type (Administrator), Username (User B).
- General Information:** First Name (User), Last Name (B), Date of Birth (08/06/2001), Identification Type (Passport), Identification Number (009998888), Email Address (email@email.com), Phone (empty), Mobile Number (592222333).
- Restricting Access By IP:** Restricting Access Except From the Following IP Addresses: (empty table with columns for IP Address and Description, and an 'Add IP Address' button).

At the bottom of the form, there are three buttons: 'Reset', 'Cancel', and 'Save'.

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

← User A Required

User Type: Basic

Username: User A

---

**General Information**

First Name: User

Last Name: A

Date of Birth: 10/10/2001

Identification Type: National ID

Identification Number: 0011223344

Email Address: email@email.com

Phone:

Mobile Number: 5921112222

---

**Restricting Access By IP**

Restricting Access Except From the Following IP Addresses:

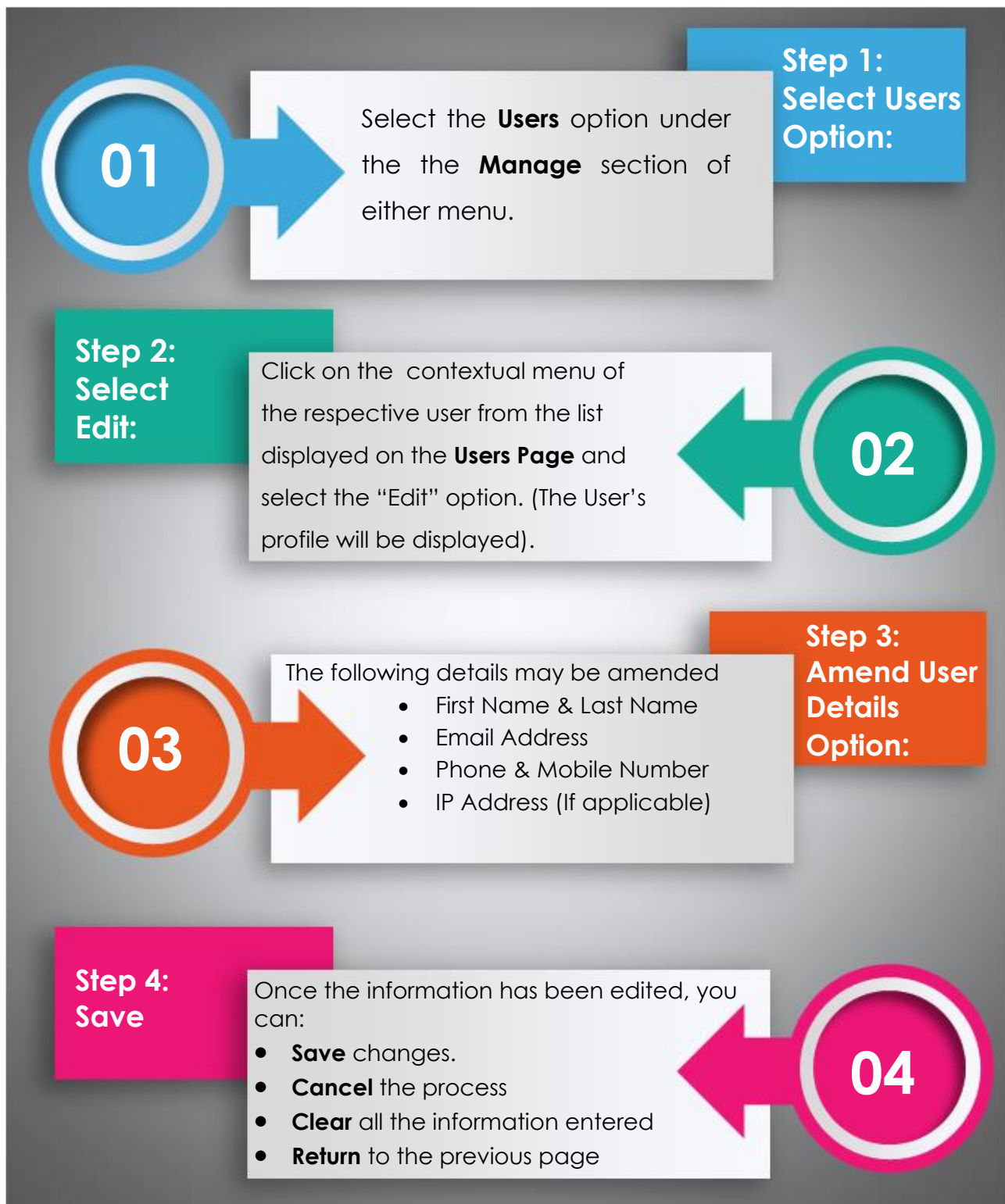
IP Address	Description
<a href="#">+ Add IP Address</a>	

**B – Example of a Basic User Profile**

## How to Edit a User?

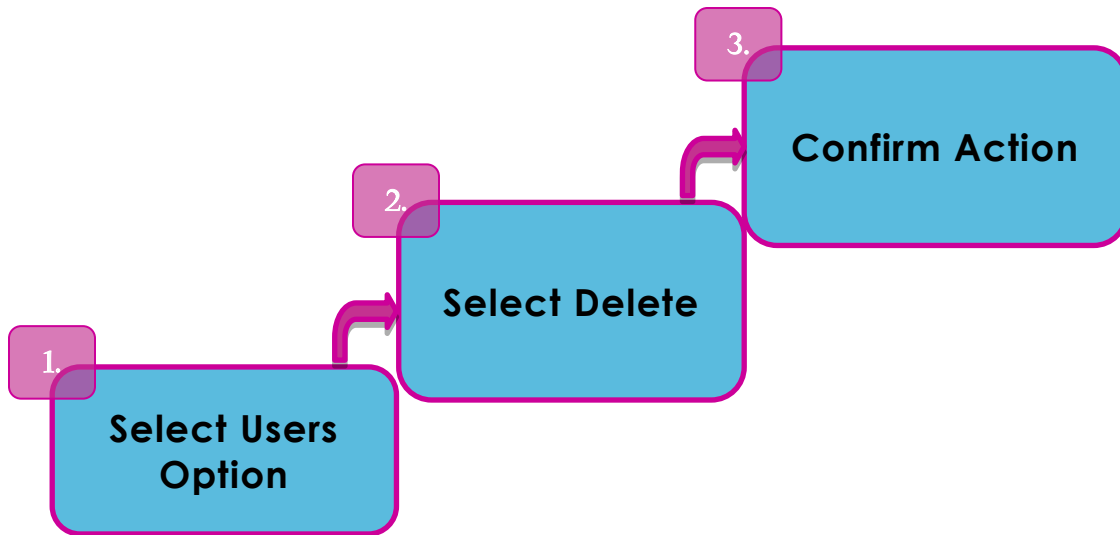
There may be instances where a user's profile details need to be updated.

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



## How to Delete a User?


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

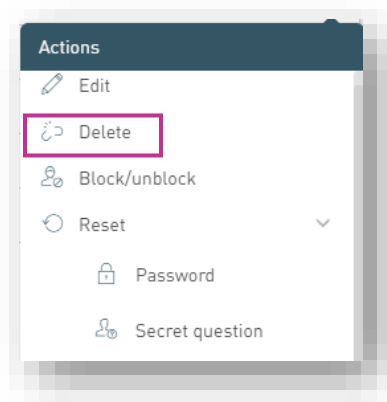


### Step 1: Select Users Option:

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

### Step 2: Select Delete

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



**Step 3: Confirm Action**

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

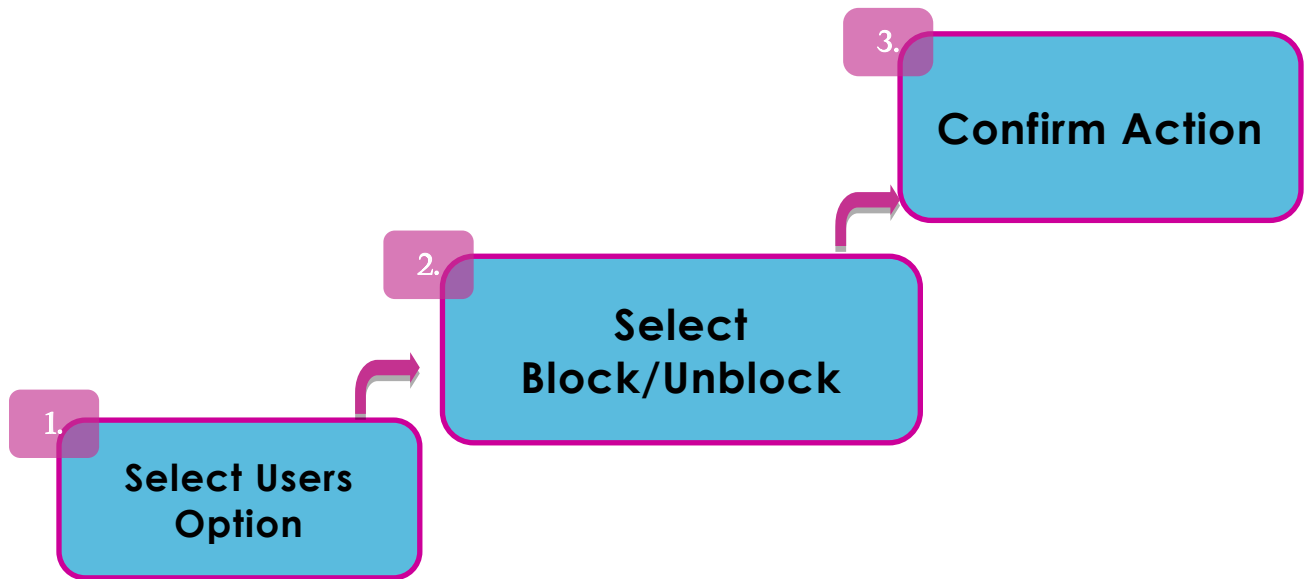


- **Only the Site Administrator, or users assigned the permission “Administration-Users” will be able to delete users.**
- **The Site Administrator cannot delete his/her own profile.**
- **A user whose profile has pending changes cannot be deleted.**
- **A company must always have at least one (1) Site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

## How to Block/Unblock a User?

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

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

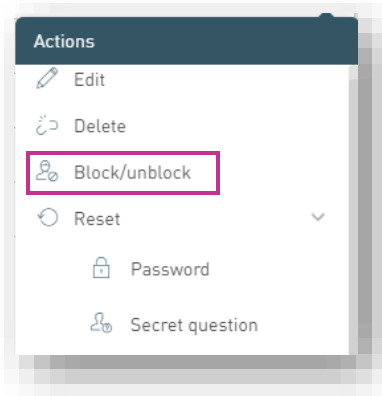


### Step 1: Select Users Option:

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

### Step 2: Select Block/Unblock Option:

Click on the  contextual menu of the respective user from the list displayed on the **Users Page** and select the "Block/Unblock" option.



### Step 3: Confirm Action

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

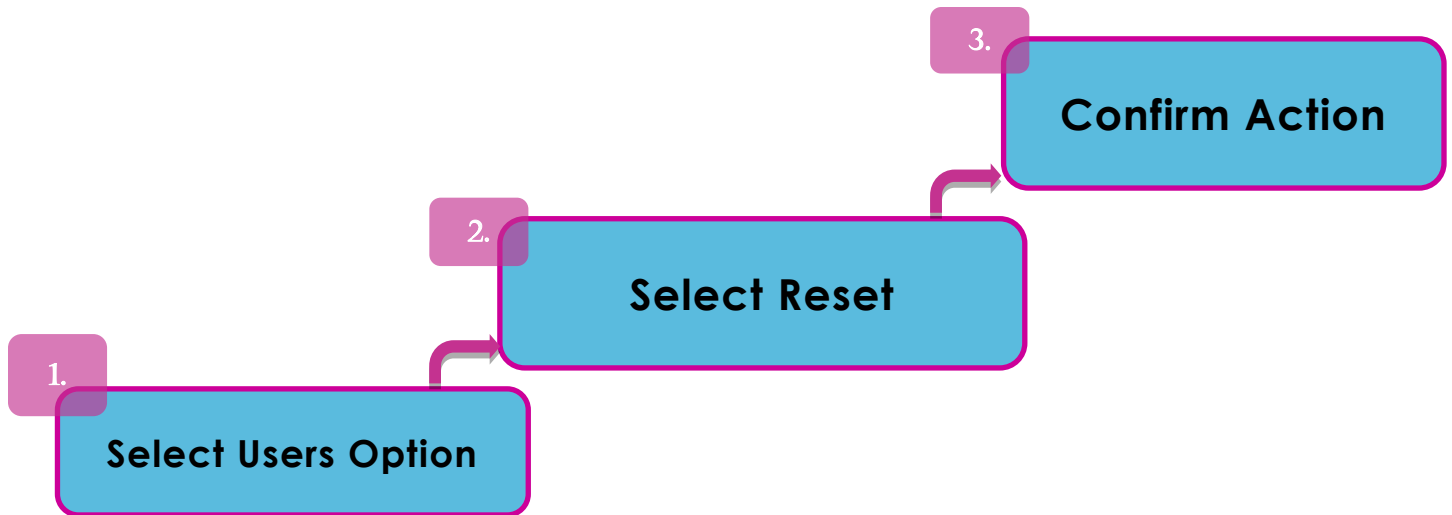


- **An administrator can only unblock a user that was blocked by themselves or another company user.**
- **A user whose profile has pending changes cannot be blocked/unblocked**
- **A user that was blocked by the Bank cannot be unblocked by the company**
- **A user that was blocked by the company cannot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



## How to Reset a User?



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

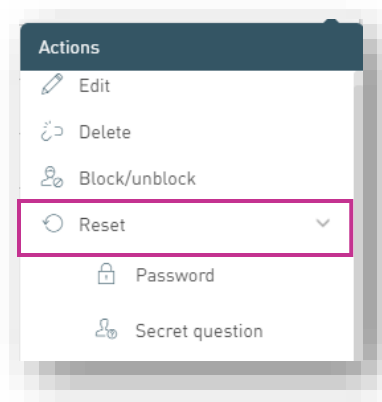


### Step 1: Select Users Option:

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

### Step 2: Select Reset Option:

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

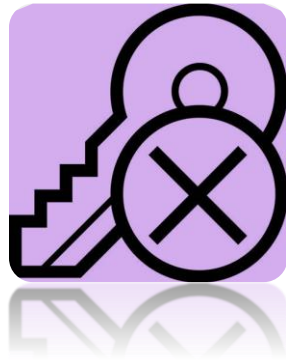


**Step 3: Confirm Action:**

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

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

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



# Permissions

---

## Permissions (Overview)

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

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

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

Permissions are generally categorised into three (3) groups:

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

### Examples:

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



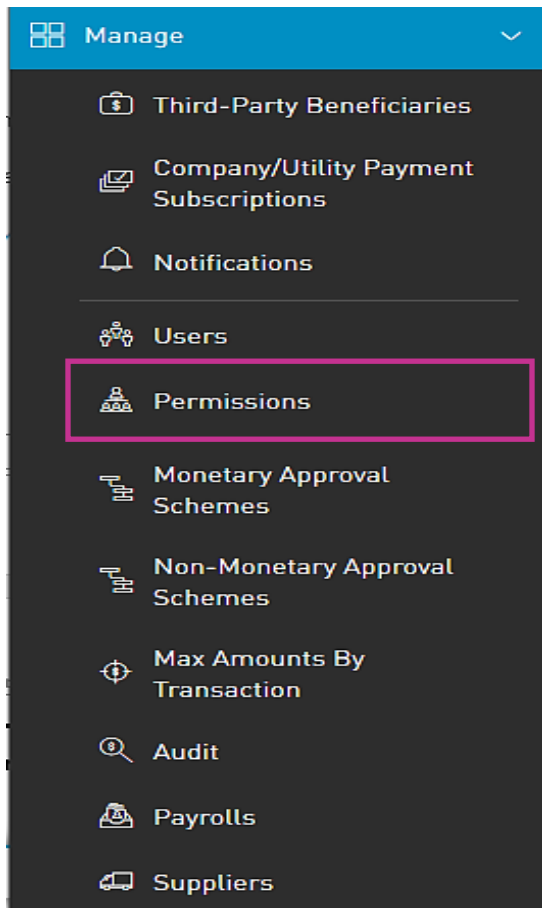
**The *Permissions List* is a critical tool for the Site Administrator as it will serve as a guide in creating and amending all Corporate user profiles.**

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

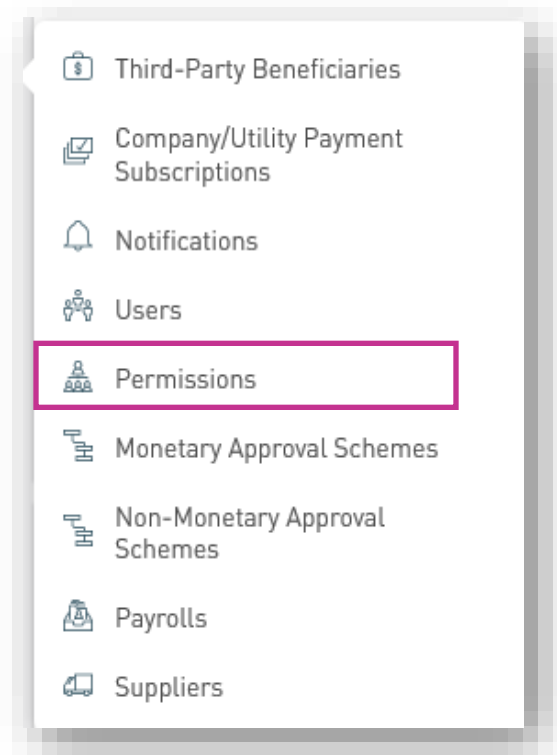
## Permissions Administration

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

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



OR



*This action will redirect the user to the Permissions Page.*



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

## Permissions Page

**Filters**

**Advanced Filter**

**Assign New Permission**

User	Feature	Account	Banking Web	Apps
<p><b>Disabled rows correspond to administrative features. Administrative features will not be removed from administrators.</b></p>				
<input type="checkbox"/> CMTest0 Test Example	Administration - Pending Approvals		✓	✓
<input type="checkbox"/> CMTest0 Test Example	Administration - Alias Configuration		✓	✓
<input type="checkbox"/> CMTest0 Test Example	Administration - Permissions Configuration		✓	
<input type="checkbox"/> CMTest0 Test Example	Administration - Approval Schemes		✓	
<input type="checkbox"/> CMTest0 Test Example	Administration - Transaction Amounts		✓	
<input type="checkbox"/> CMTest0 Test Example	Administration - Users		✓	
<input type="checkbox"/> CMTest0 Test Example	Administration - Utility Payment Subscription		✓	✓
<input type="checkbox"/> CMTest0 Test Example	Administration - Third Party Accounts		✓	✓
<input type="checkbox"/> CMTest0 Test Example	Common Approver		✓	✓
<input type="checkbox"/> CMTest0 Test Example	Administration - Scheduled Transactions		✓	
<input type="checkbox"/> CMTest0	Financial Status - Assets and Liabilities		✓	

Delete

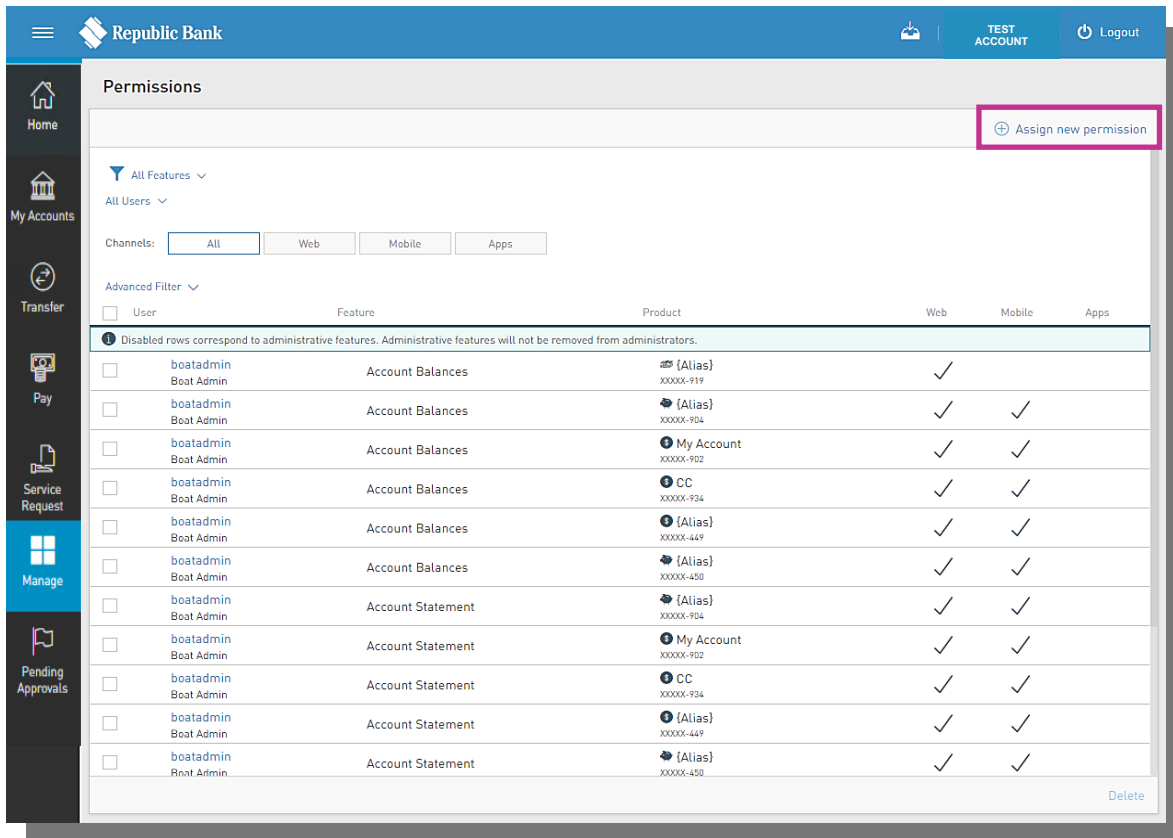
The Permissions Page displays the list with all the Site's permissions and their assigned users. The list contains the following details:

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

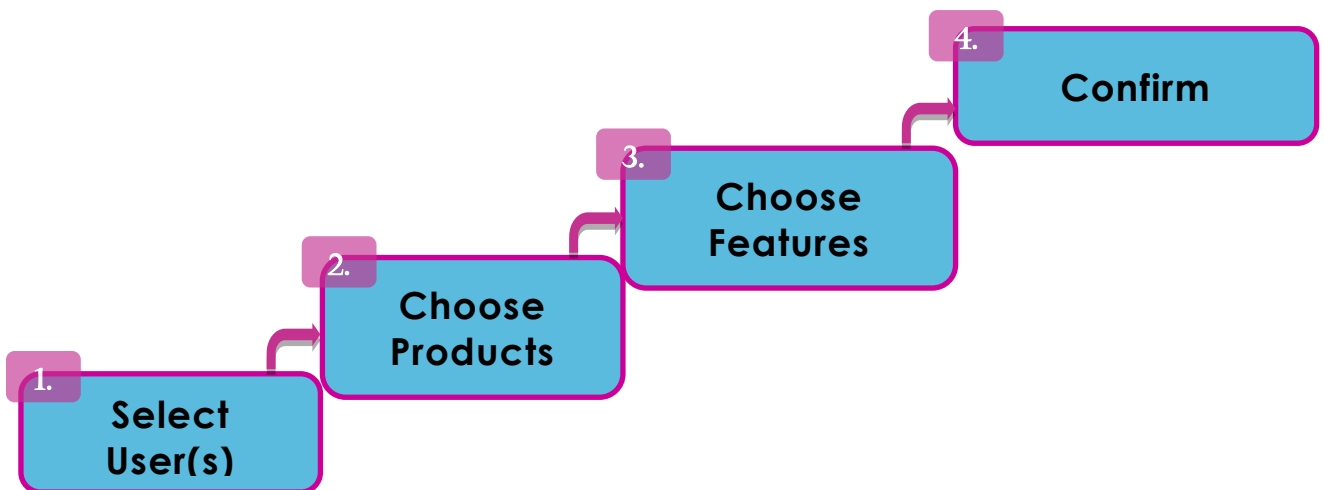
## How to assign permissions?

To assign permissions, go to the Permissions Page and click on the link:

[Assign New Permission](#)



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 Configuration**

Step 1 of 4: Choose Users Replace Existing Permissions

All User Types | 🔍

Show:

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



Replace Existing Permissions

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

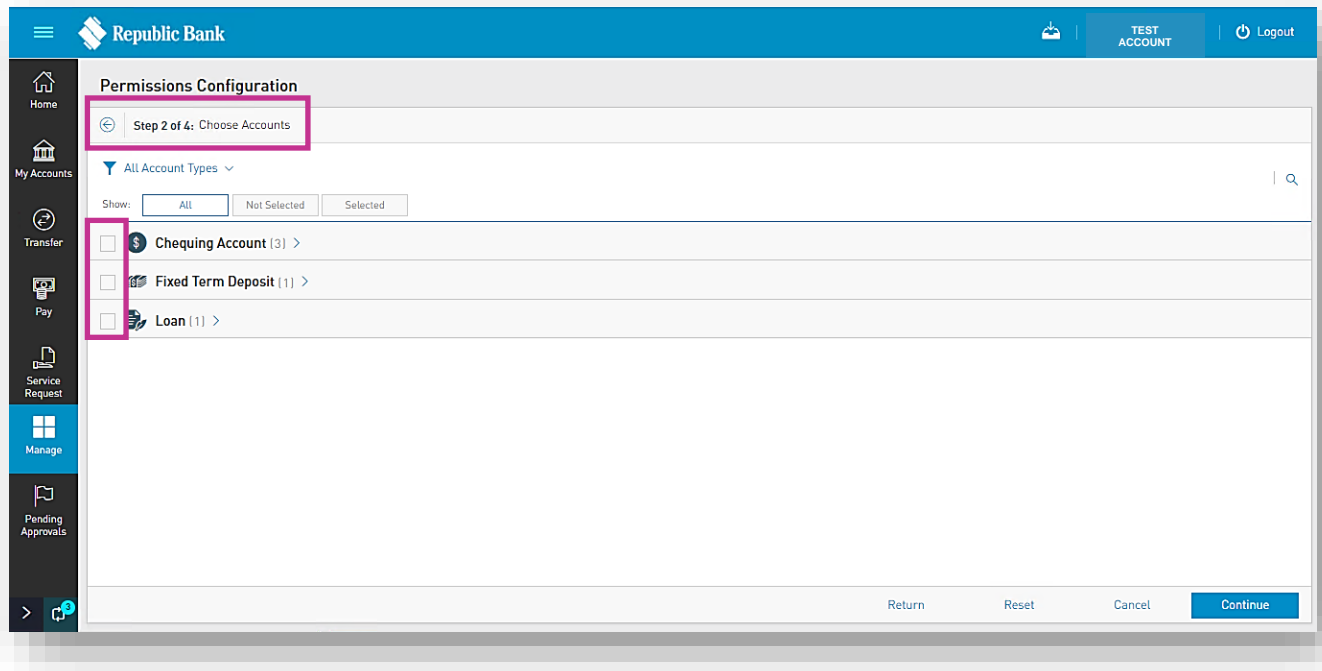
Replace Existing Permissions

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



## Step 2: Choose Accounts

This screen displays a master list of all available accounts 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.

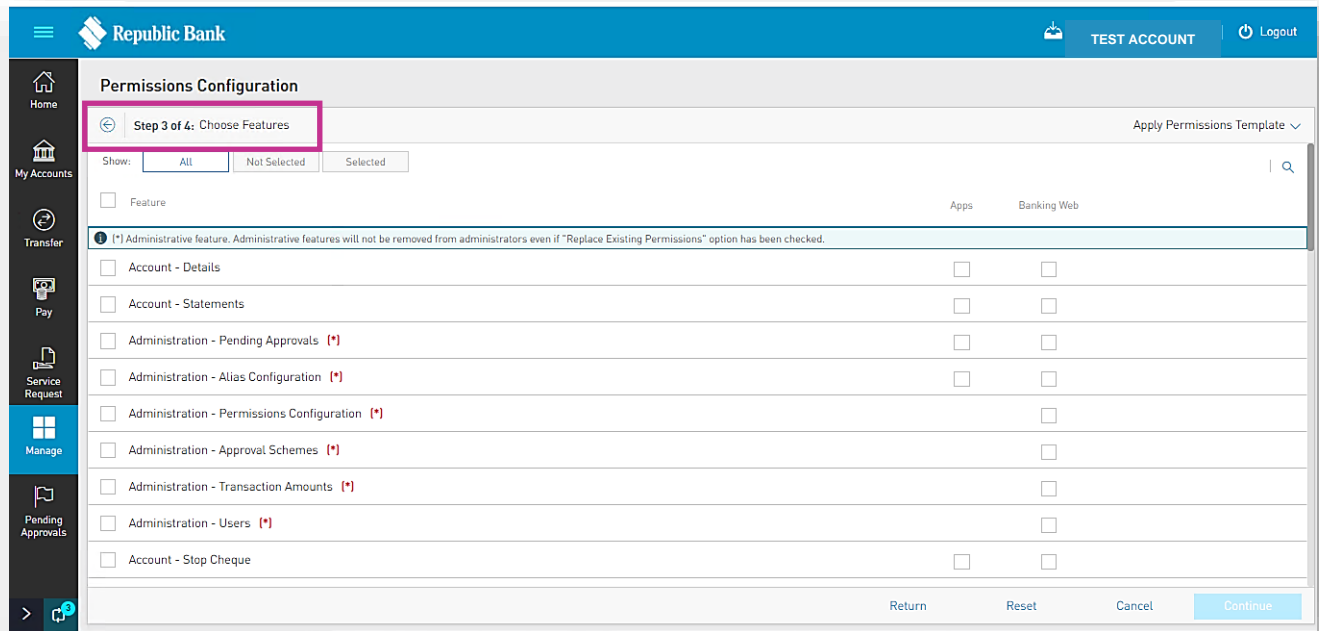


**This step may be skipped if the user does not require permissions related to particular products (i.e. if the user is being assigned Administrative or General permissions).**

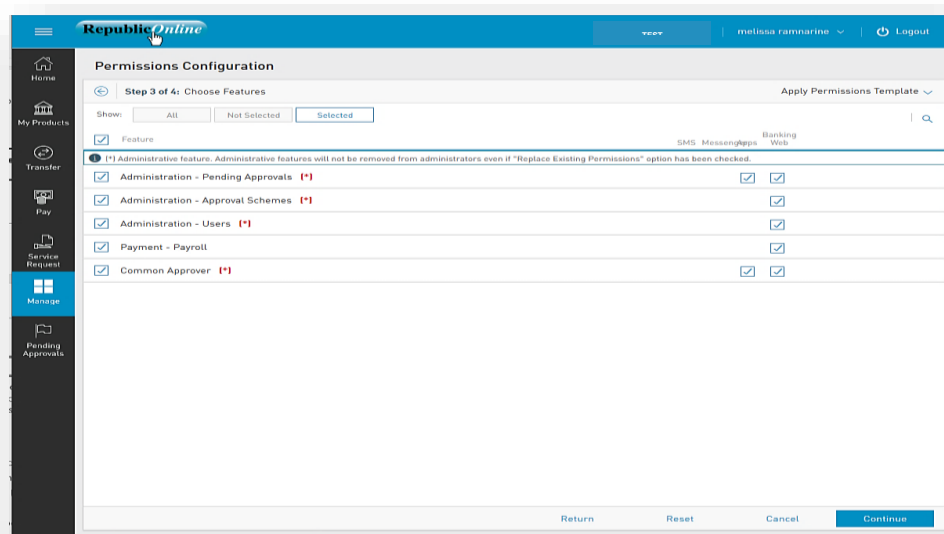
### Step 3: Choose Features

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 only administrative Features available on this Site will be listed (as shown below).

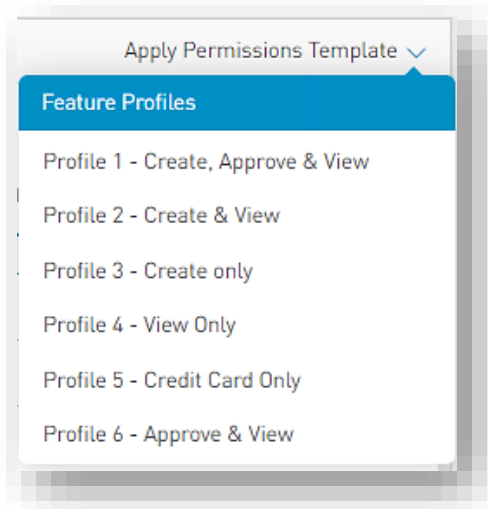
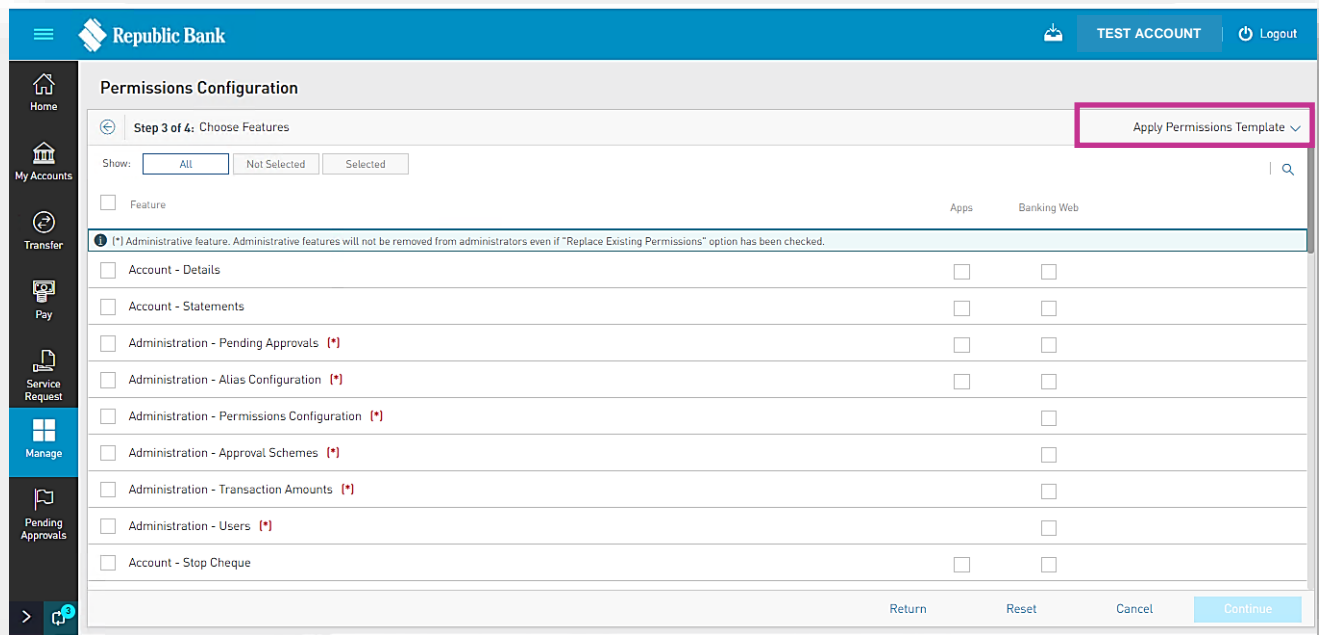


(\*) Denotes the administrative features.


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

**OR**

To make it easier, we have created Permission templates:



There are six (6) profiles which are associated with the main functions of internet banking users. Once a template is selected, the corresponding features will be selected from the list below.

- Select the required Permissions Template (or Profile) from the list provided the and select  to proceed to step 4.



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

**Step 4: Confirm**

The screenshot shows the 'Permissions Configuration' page in the RepublicOnline interface. The page is divided into several sections:

- Users to whom permissions will be assigned:** A table with columns for Username, Name, Last Name, and User Type. It lists two users: Danelle (Administrator) and Greg (Basic).
- Products to which permissions will be assigned:** A section for 'Savings Account' with an alias field containing 'xxxxxxxx'.
- Features that will be enabled:** A table with columns for Feature, SMS, Messenger, Apps, and Banking Web. It lists several features with checkmarks in the columns. A callout 'Click to view details' points to the 'Account - Statements' row.
- Buttons:** At the bottom right, there are three buttons: 'Return', 'Cancel', and 'Save'. A callout 'Click Save to proceed' points to the 'Save' button.

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

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 (Feature and Account)**

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



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

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



## Approval Percentages

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

Example:

Edit User Profile: User A – 50%

User B – 50%

User C – 100%

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

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



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

**Example:**

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

**Approval Limits**

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

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

**OR**

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

**Example 1:**

Scheme X: Transfer of funds from Corporate Account 1

Limit: \$50,000

User A – 50%

User B – 50%

User C – 100%

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



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

Example 2:

Scheme Y: Transfer of funds from Corporate Account 2

Limit: -

User A – 50%

User B – 50%

User C – 100%

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



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

Example 3:

Scheme Z: Transfer of funds from Corporate Account 1

Limit: -

User A – 25%  
100%

User B – 25%

User C – 50%

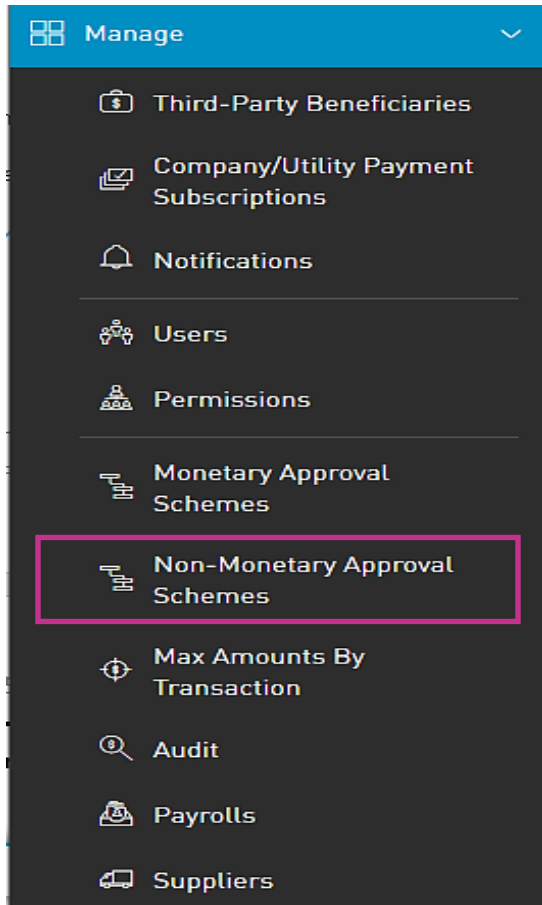
User D –

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

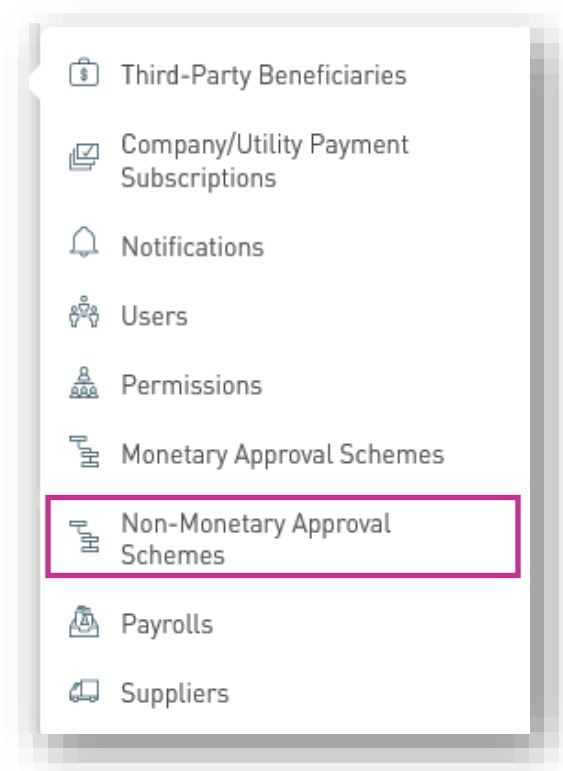
	<b>Scheme X</b>	<b>Scheme Z</b>
User A	50% approval up to \$50,000	25% approval; unlimited
User B	50% approval up to \$50,000	25% approval; unlimited
User C	100% approval up to \$50,000	50% approval; unlimited

## 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.



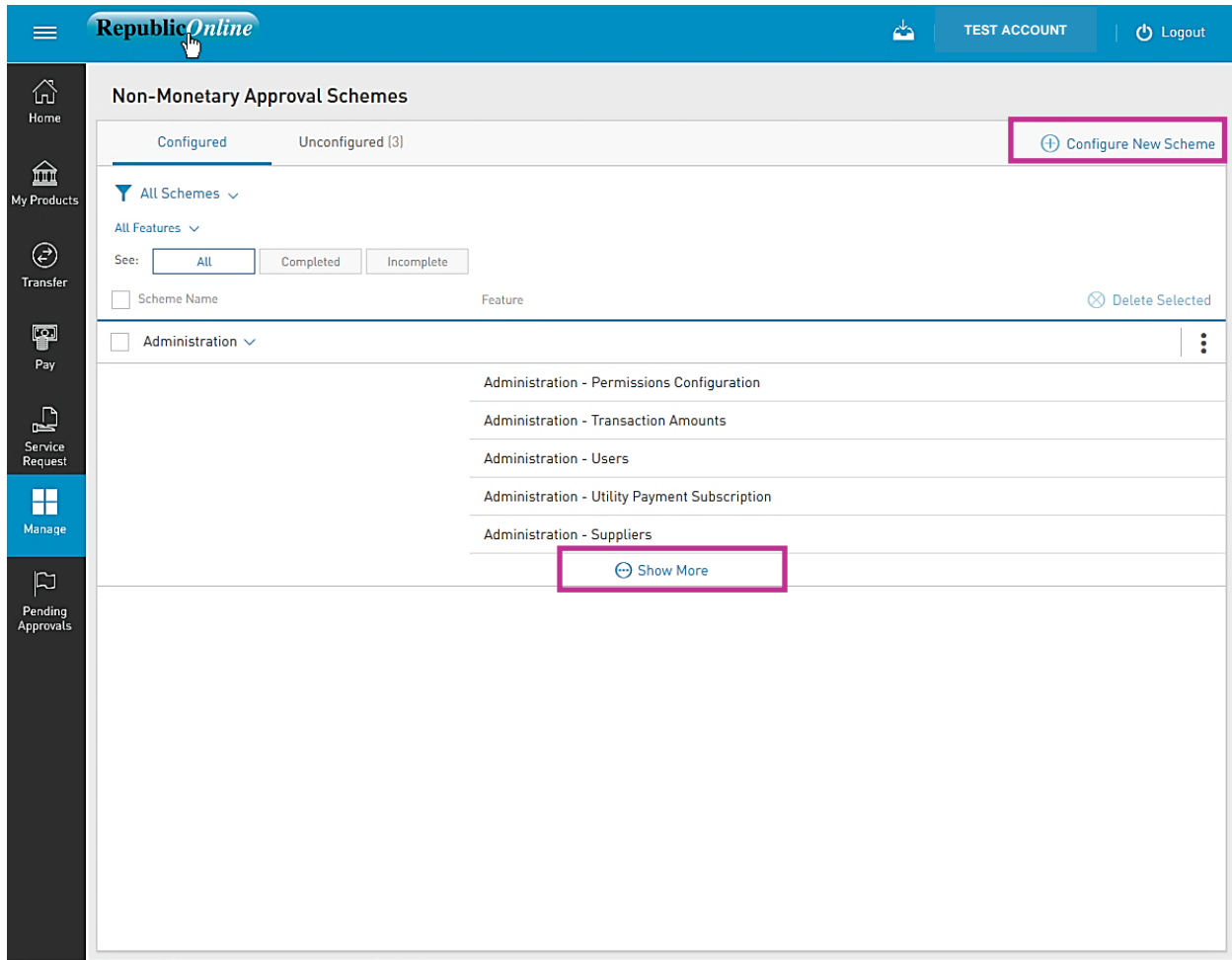
OR



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

## The Non- Monetary Approval Schemes Page.

This page displays all existing Non-Monetary Approval Schemes.



The screenshot displays the RepublicOnline interface for managing Non-Monetary Approval Schemes. The page title is "Non-Monetary Approval Schemes". The interface includes a navigation menu on the left with options like Home, My Products, Transfer, Pay, Service Request, Manage, and Pending Approvals. The main content area shows a list of schemes under the "Administration" category. The list includes:

- Administration - Permissions Configuration
- Administration - Transaction Amounts
- Administration - Users
- Administration - Utility Payment Subscription
- Administration - Suppliers

A "Show More" button is located at the bottom of the list. A "Configure New Scheme" button is highlighted in the top right corner of the page.

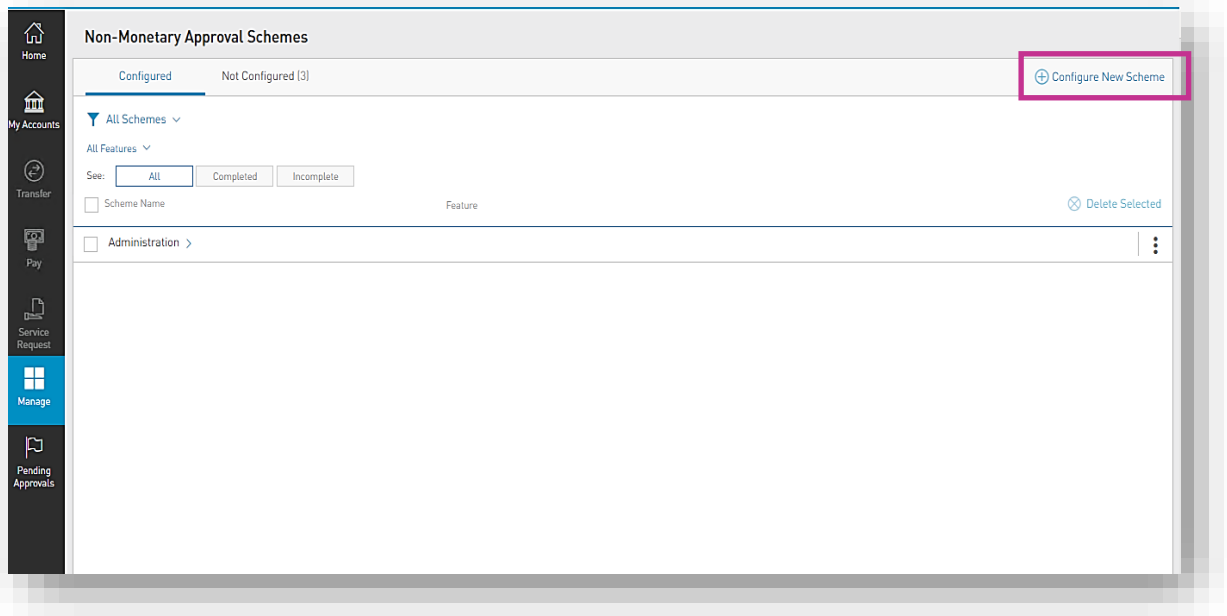
Select the [+ Configure New Scheme](#) link to create a new approval scheme.

### Step 1: Select Feature (Scope of Approval Scheme)

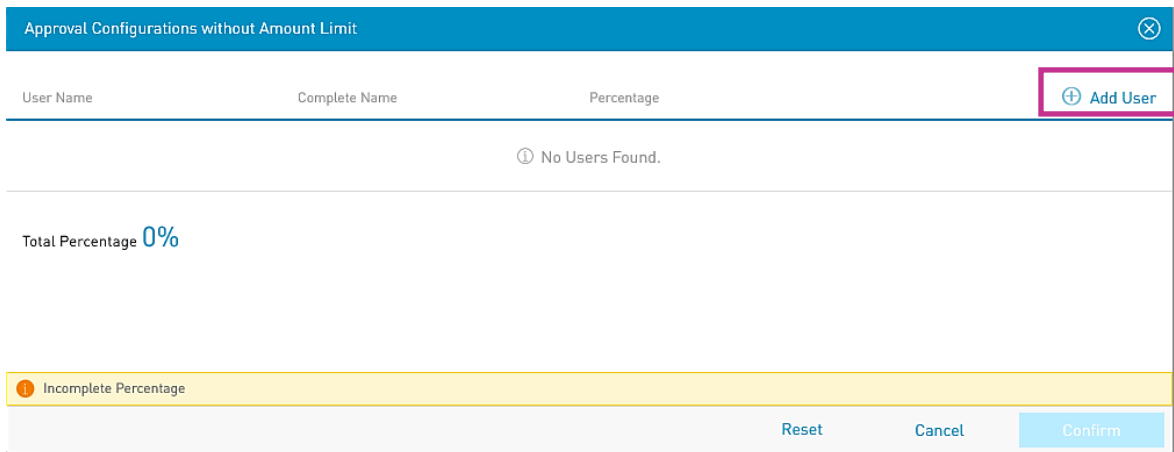
The screenshot displays the 'Configure New Approval Scheme' page in the RepublicOnline system. The page is titled 'Step 1 of 3: Scope Selection'. A left-hand navigation menu includes options for Home, My Accounts, Transfer, Pay, Service Request, Manage, and Pending Approvals. The main content area shows a list of features with checkboxes: 'Feature', 'Account - Stop Cheque', 'Non Monetary Requests', and 'Card - Block Cards'. The 'Card - Block Cards' checkbox is checked and highlighted with a pink box. At the bottom right, there are 'Cancel' and 'Continue' buttons. A callout box labeled 'Select Continue' with a dashed arrow points to the 'Continue' button, which is also highlighted with a pink box.

## Step 2: Configure New Approval Scheme

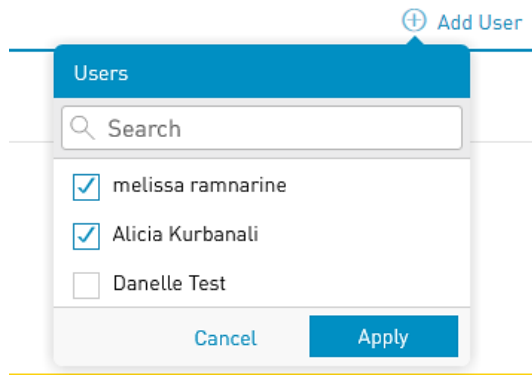
- Click on the [+ Configure New Scheme](#) link to configure the Approval Scheme.



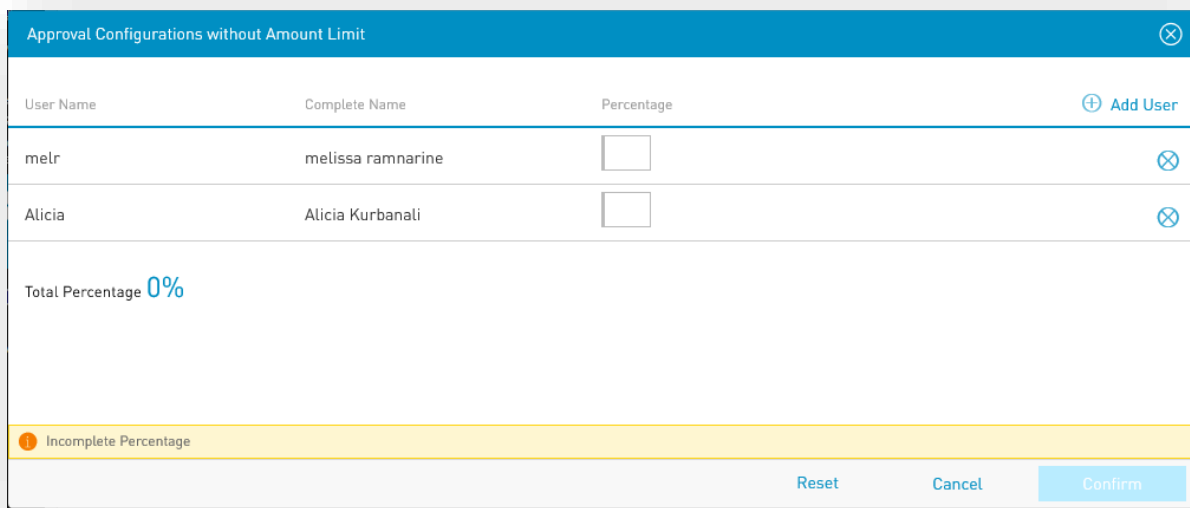
- Click on the [+ Add User](#) link to add users to the scheme.



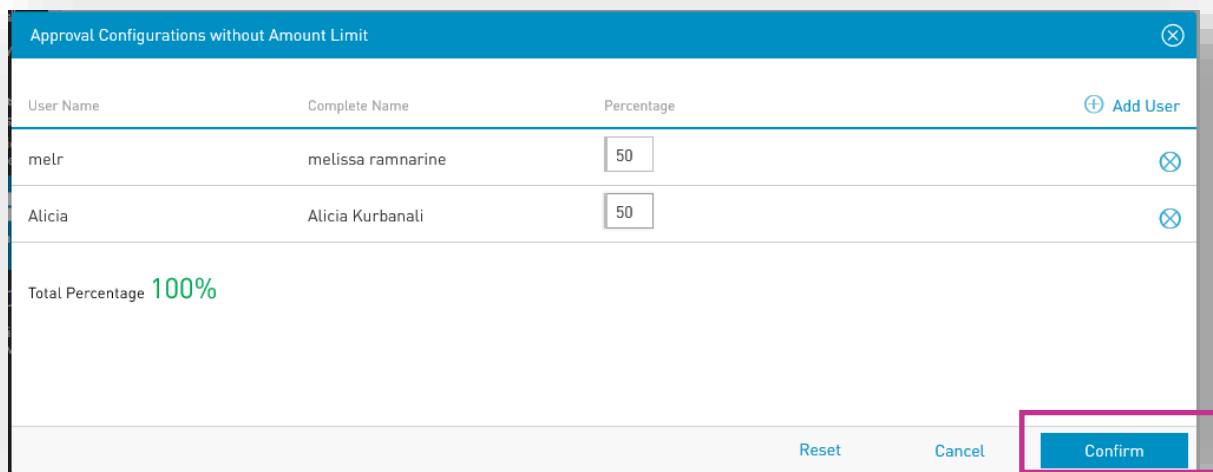
- Select the users to be added by clicking on the radio buttons.



- Input the approval percentages required.



- Click on **Confirm** to proceed.





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

User Name	Complete Name	Percentage	Configure
melr	melissa ramnarine	50%	<input type="checkbox"/>
Alicia	Alicia Kurbanali	50%	<input type="checkbox"/>

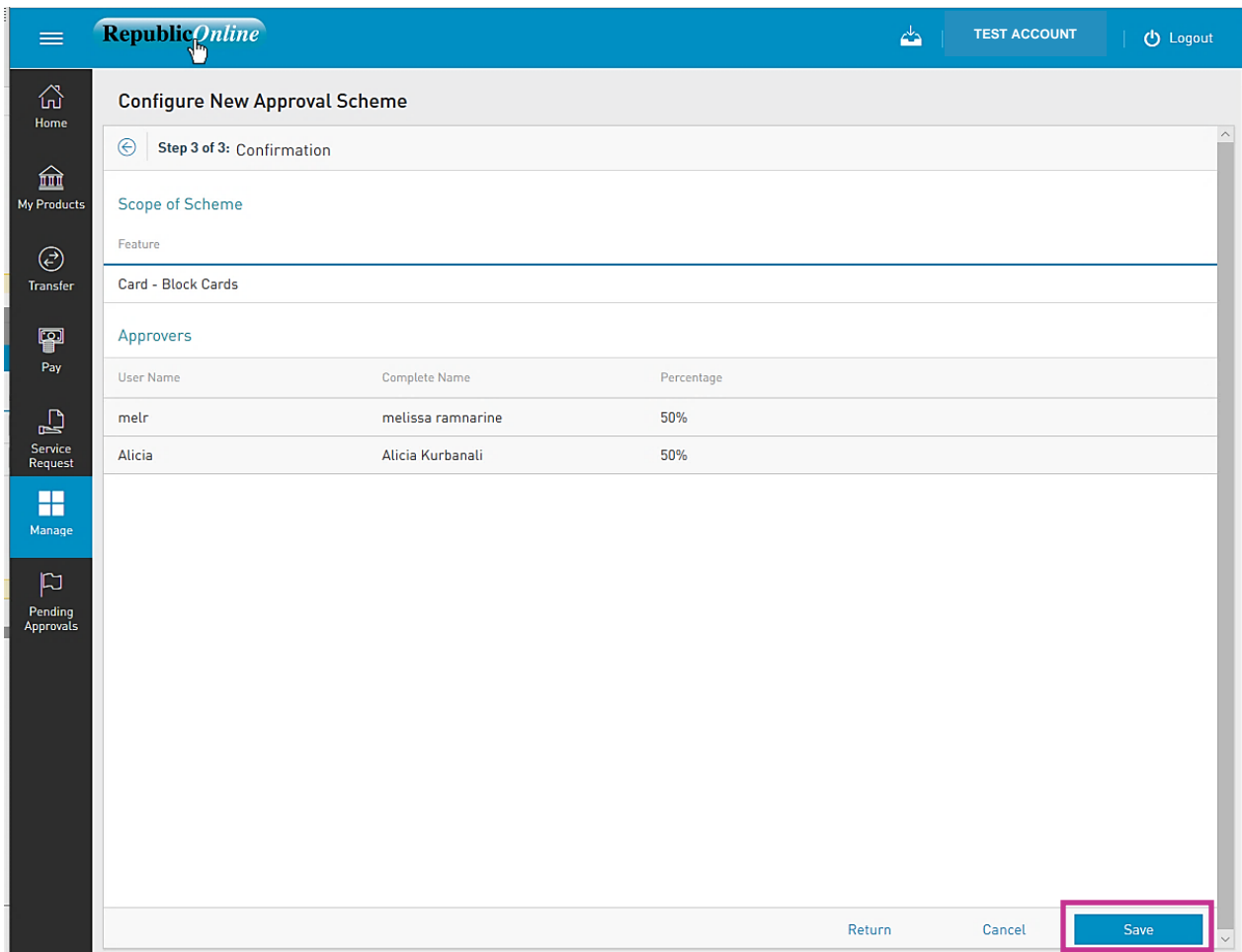


#### The available actions are:

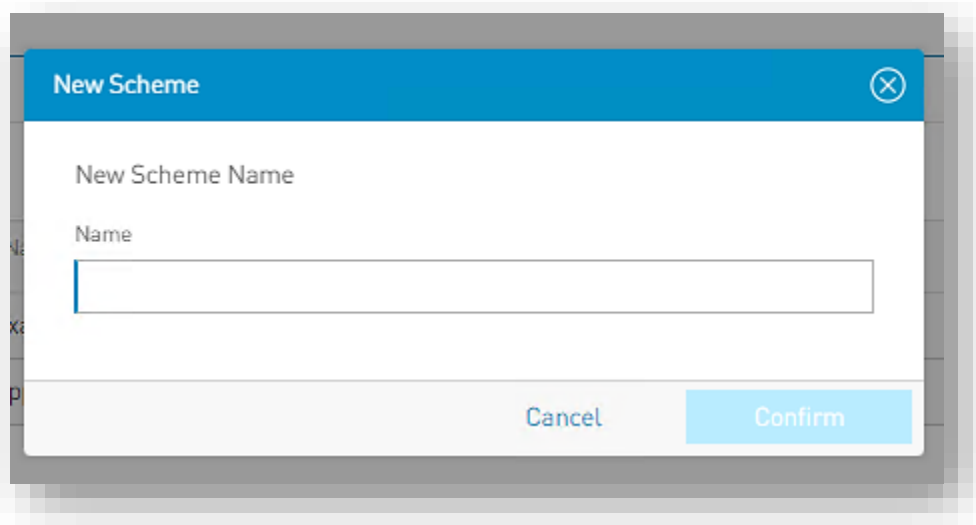
- **Continue** : to confirm the date and proceed to the next step.
- **Cancel** : to cancel application.
- **Return** : to return to the previous step

### Step 3: Confirm New Approval Scheme

- Click **Save** to proceed.

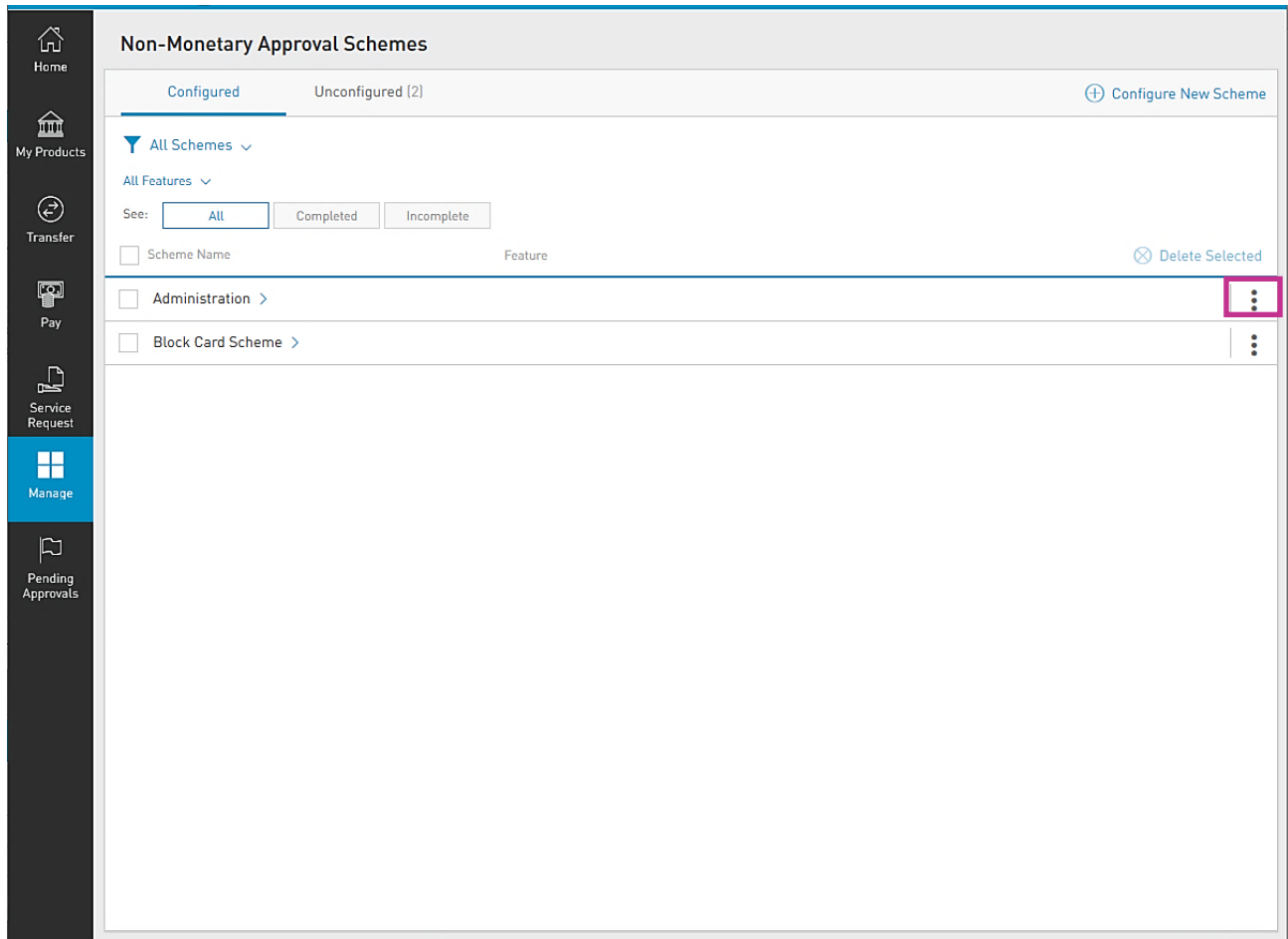


- Enter a name for the new scheme in the space provided.

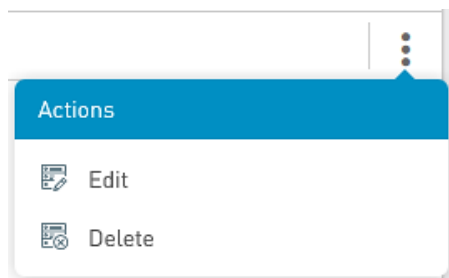


This step completes the process for creating a New Non-Monetary Approval Scheme.

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

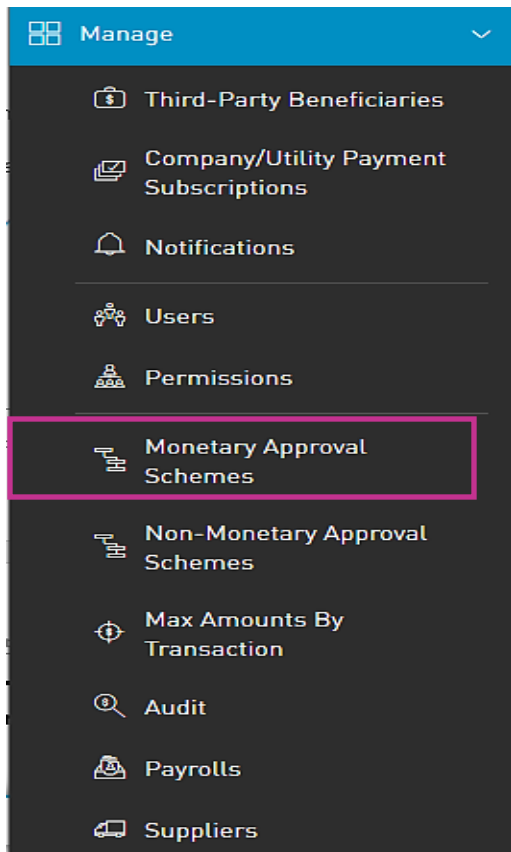


**From the page the user may also edit and delete selected approval schemes via the contextual menu of the relevant scheme.**

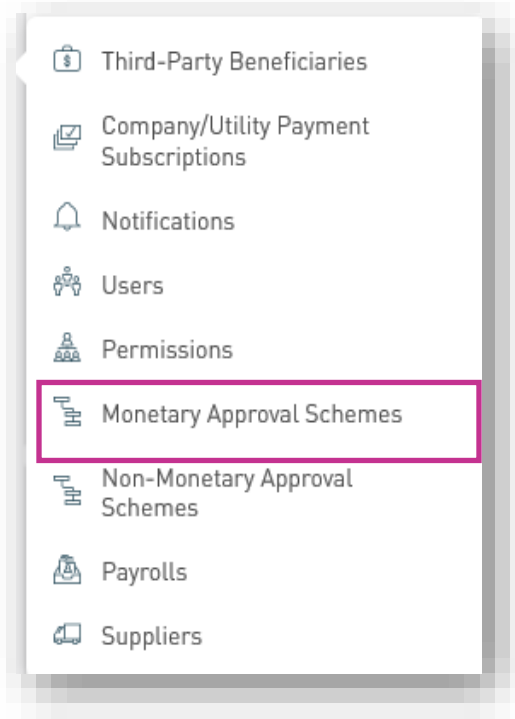


## How to create a Monetary Approval Scheme?

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



OR



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

## The Monetary Approval Schemes Page

This page displays all existing Monetary Approval Schemes.

The screenshot displays the 'Monetary Approval Schemes' page in the RepublicOnline interface. The page has a blue header with the 'RepublicOnline' logo and navigation links for 'TEST ACCOUNT' and 'Logout'. A left-hand navigation menu includes icons for Home, My Accounts, Transfer, Pay, Service Request, Manage, and Pending Approvals. The main content area is titled 'Monetary Approval Schemes' and contains two tabs: 'Configured' and 'Unconfigured [10]'. A 'Configure New Scheme' button is located in the top right corner. Below the tabs, there are filters for 'All Schemes', 'All Features', and 'All Products'. A 'See:' dropdown is set to 'All', with 'Completed' and 'Incomplete' options. A table header includes 'Scheme Name', 'Feature', 'Products', and 'Delete Selected'. A single entry 'Payroll 1' is visible in the table.



**Pay attention to the Configured and Unconfigured details shown at the top of the page, as all Schemes must be configured (i.e. Approvers must be established) for users to perform those transactions.**

## Step 1: Select Scope



**Feature + Product = Scope**

RepublicOnline

TEST ACCOUNT | Logout

### Configure New Approval Scheme

Step 1 of 3: Scope Selection

All Features ▾  
All Products ▾

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

[Show More](#)

Cancel

Select the required feature by ticking the radio button.



Select  to proceed or  to cancel the request if required.

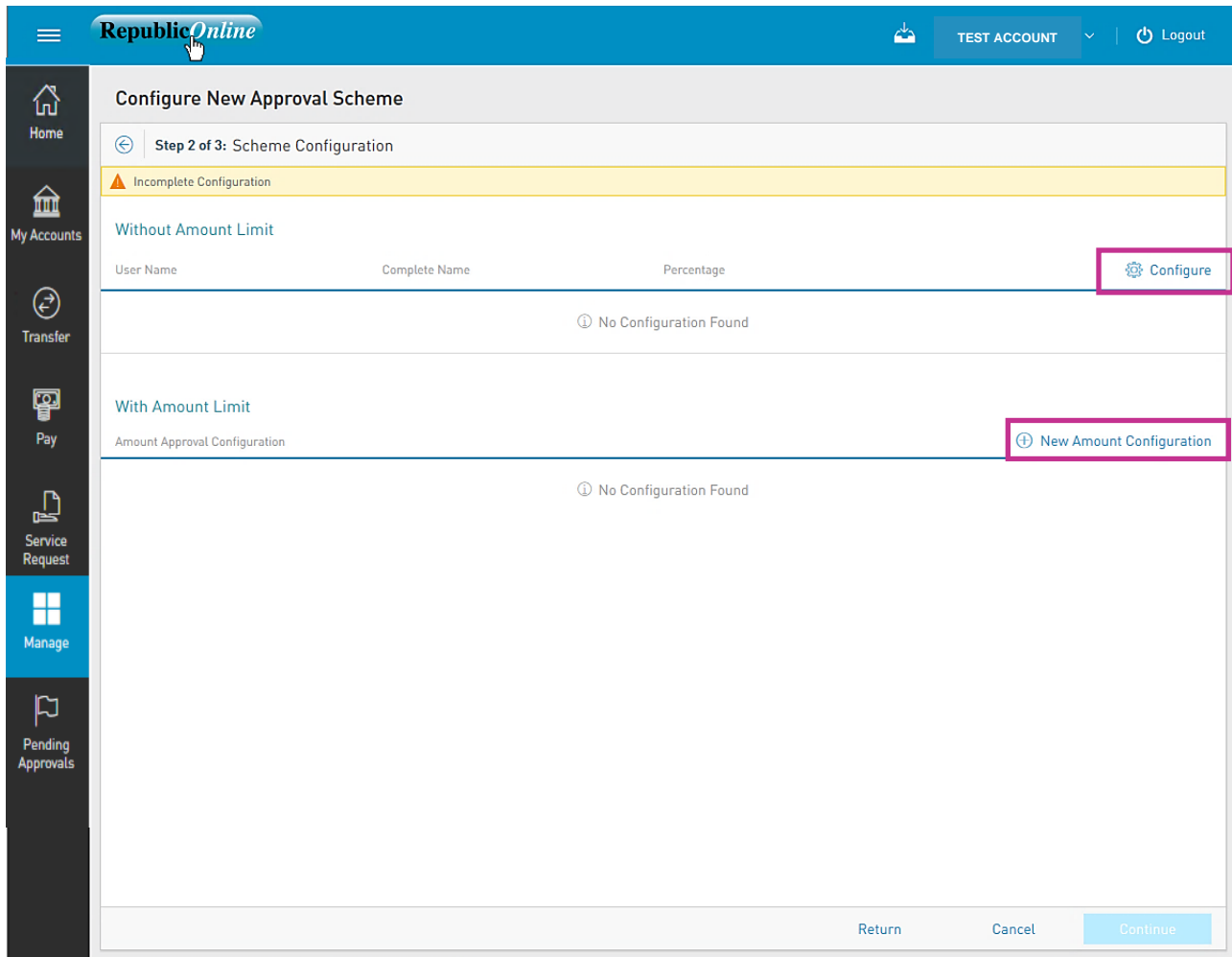


**The product attached to the scope will serve as the debit account in the scheme.**

## 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.



RepublicOnline


TEST ACCOUNT | Logout

### Configure New Approval Scheme

Step 2 of 3: Scheme Configuration


Incomplete Configuration

#### Without Amount Limit

User Name	Complete Name	Percentage	 Configure
No Configuration Found			


#### With Amount Limit

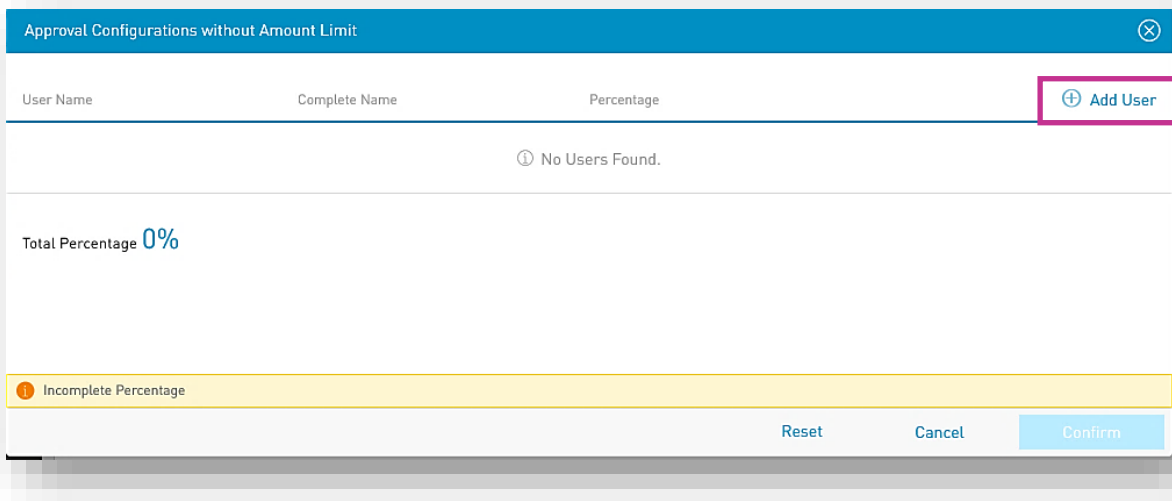
Amount Approval Configuration

	 New Amount Configuration
No Configuration Found	

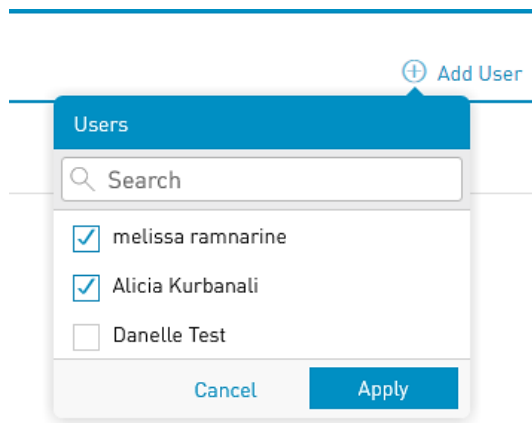
Return Cancel Continue

### Without Amount Limit

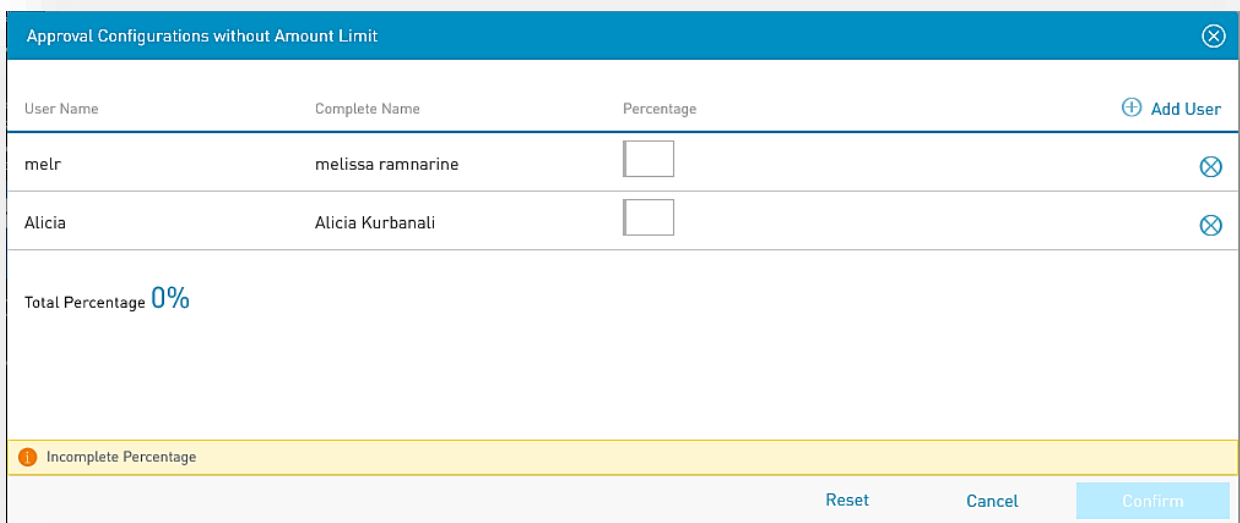
- Click on the  [Add User](#) link to add users to the scheme.



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

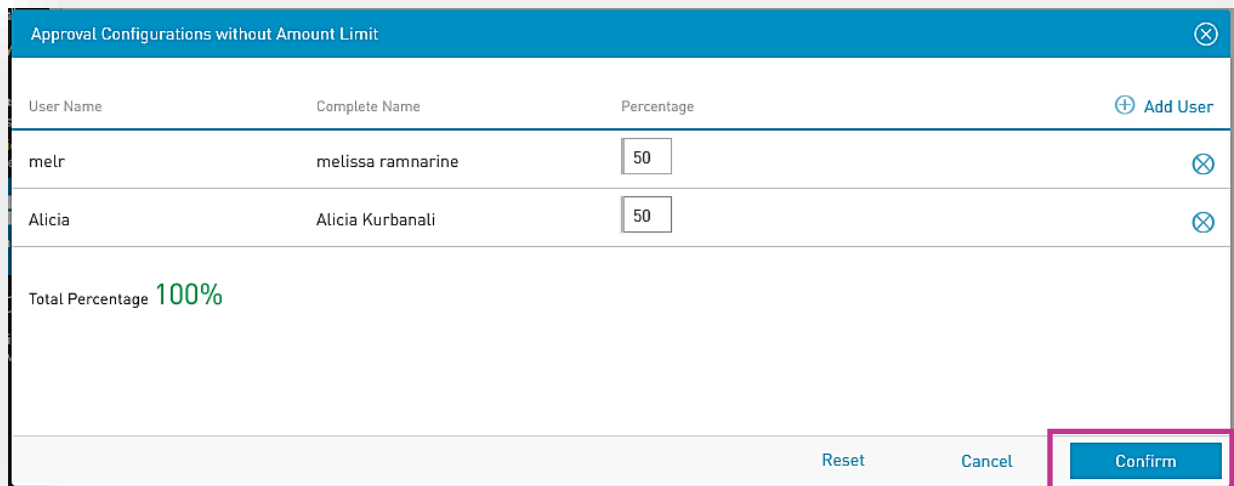


- Input the approval percentages required.





- Click on **Confirm** to proceed.



Approval Configurations without Amount Limit

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

Total Percentage **100%**

Reset Cancel **Confirm**

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

### With Amount Limit

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

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

- Input the approval percentages required.

Approval Configurations with Amount Limit

Limit Amount  
BBD 50,000.00

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

Total Percentage 100%

Reset Cancel **Confirm**

- Click on **Confirm** to proceed.

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

Configure New Approval Scheme

Step 2 of 3: Scheme Configuration

Without Amount Limit

User Name	Complete Name	Percentage	Configure
No Configuration Found			

With Amount Limit

Amount Approval Configuration


New Amount Configuration

Until BBD 50000 >

Return Cancel Continue



### The available actions are:

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

### Step 3: Confirm New Approval Scheme

- Click **Save** to proceed.

**Configure New Approval Scheme**

Step 3 of 3: Confirmation

**Scope of Scheme**

Feature	Product
Payment - Your Credit Card	Savings Account
Payment - Your Loan	Savings Account

**Approvers**

User Name	Complete Name	Percentage
No Configuration Found		

**Approvers with Amount Limit**

Amount Approval Configuration

Until BBD 50,000.00

Return Cancel **Save**

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

**New Scheme**

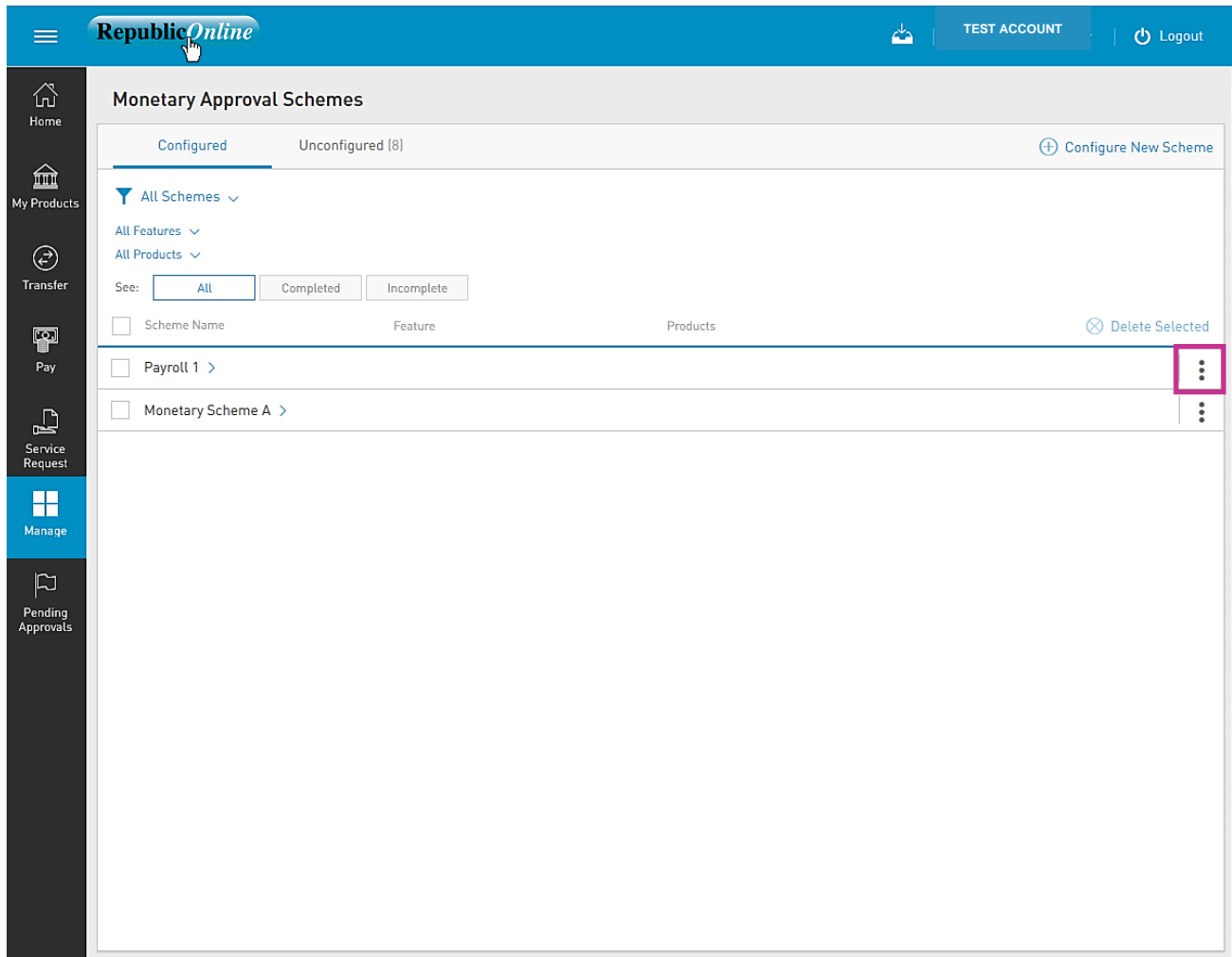
New Scope Name

Name

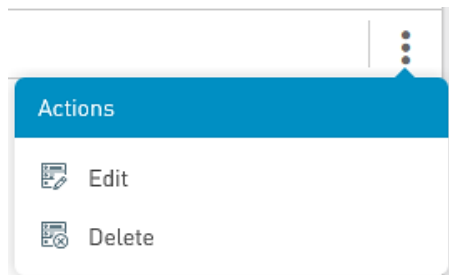
Cancel Confirm

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

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

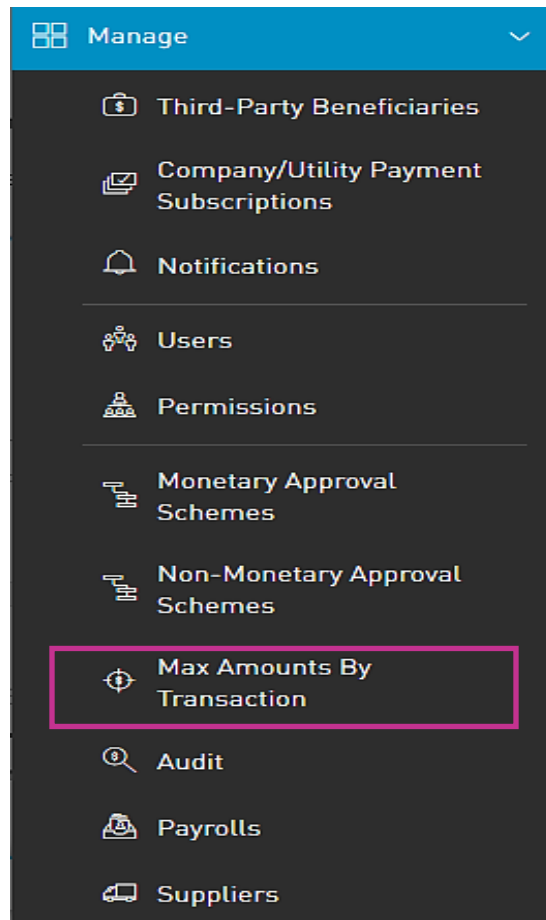


**From the page the user may also edit and delete selected approval schemes via the contextual menu of the relevant scheme.**



## Max Amount By Transaction

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



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

## Daily Transaction Amount Limits Page

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

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

The screenshot shows the Republic Online interface. The top navigation bar includes the Republic Online logo, a TEST ACCOUNT dropdown, and a Logout button. A left sidebar contains navigation icons for Home, My Products, Transfer, Pay, Service Request, Manage, and Pending Approvals. The main content area is titled 'Daily Transaction Amount Limits' and contains a table with the following data:

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

An 'Edit' button is located at the bottom right of the table area, highlighted with a red box.



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

The screenshot displays the 'Edit Daily Transaction Amount Limits' interface in the RepublicOnline system. The page features a blue header with the 'RepublicOnline' logo and navigation options like 'TEST ACCOUNT' and 'Logout'. A left sidebar contains icons for Home, My Products, Transfer, Pay, Service Request, Manage, and Pending Approvals. The main content area lists various transaction types with their current limits and maximum values. A 'Required' indicator is present in the top right. At the bottom right, there are 'Cancel' and 'Save' buttons, with the 'Save' button highlighted by a red rectangular box.

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

## How to audit the business' online transactions?

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



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

**Filter**

**Contextual Menu**





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

[Show More](#)

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

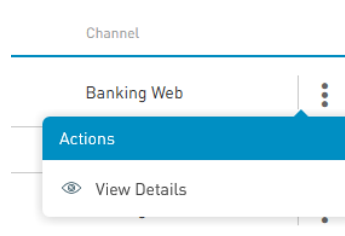
- Date
- Action
- Results
- User
- Channel

## Filters

- **Last 7 Days:** enables filtering of logs by time period. Click the  to change option.
- **All Users:** enables filtering of log by users. Click the  to change option.
- **All Actions:** enables filtering by logs by specific actions. Click the  to change option.
- **Action Result:** enables filtering by status of action. (All/OK/Error)
- **All Channels:** enables filtering by channel. Click the  to change option.

## Contextual Menu

The menu on each log offers the View detail option only



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

**Auditlog Information Details Screen**

RepublicOnline

TEST ACCOUNT Logout

Auditlog Information Details

Auditlog Information Details

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

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

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

# Manage

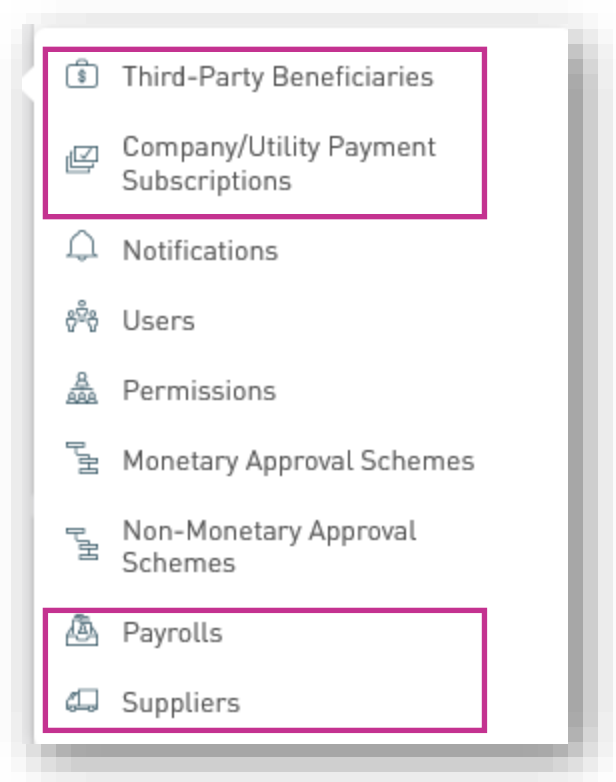
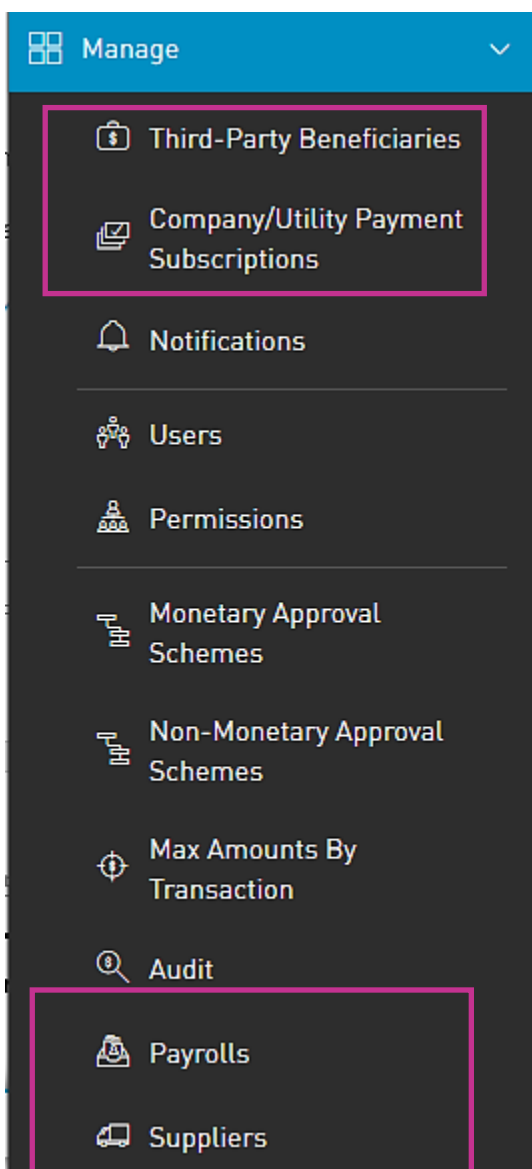


## Manage - Overview

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



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



OR

## Third-Party Beneficiaries

---

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

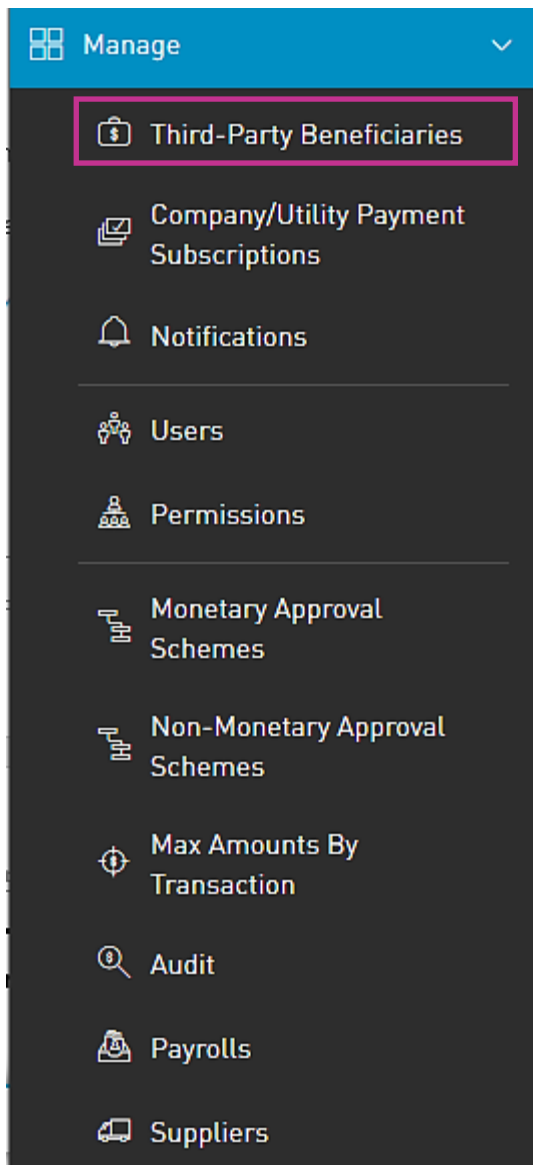
- Republic Bank Chequing Account
- Republic Bank Savings Account
- Republic Bank Credit Card
- Local Bank Deposit Account
- International Bank Deposit Account



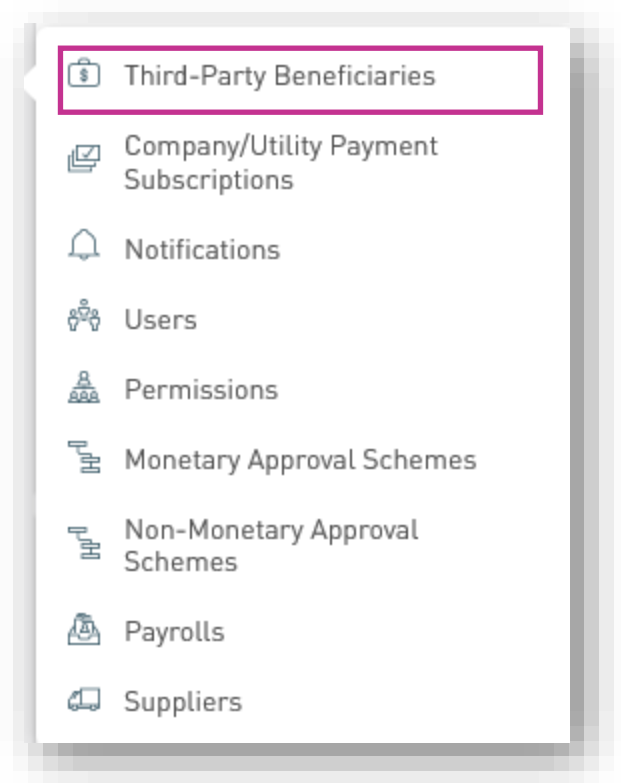
**For Corporate RepublicOnline customers, all beneficiaries must be registered.**

## How to Register Third-Party Beneficiaries

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



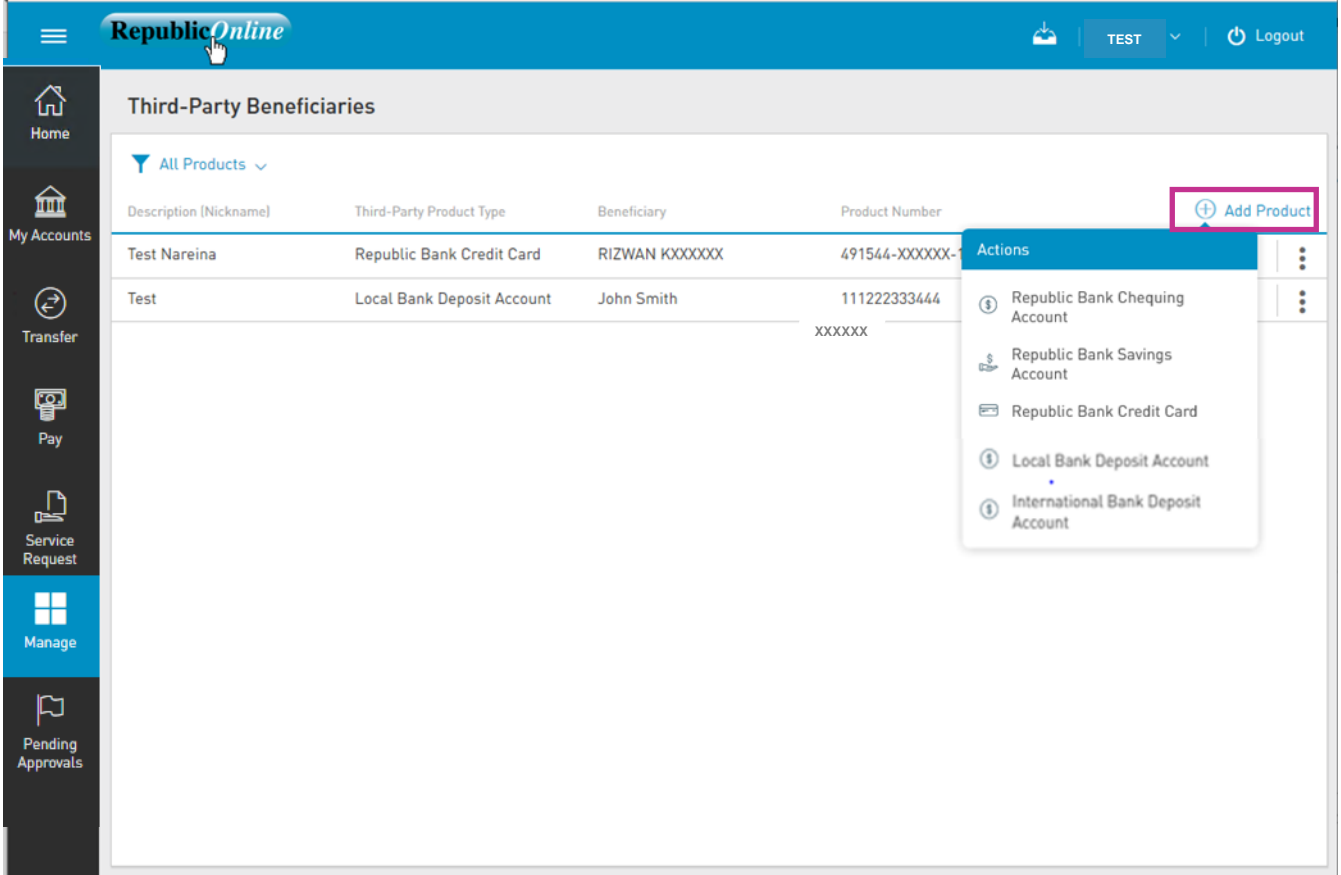
OR





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

1. Select the “Add Product” icon 



The screenshot displays the 'Third-Party Beneficiaries' page in the Republic Online system. The page features a blue header with the 'Republic Online' logo and a navigation menu on the left. The main content area shows a table of beneficiaries with columns for Description (Nickname), Third-Party Product Type, Beneficiary, and Product Number. An 'Add Product' button is highlighted in a red box in the top right corner of the table. A dropdown menu is open over the table, showing options for adding different types of accounts: Republic Bank Chequing Account, Republic Bank Savings Account, Republic Bank Credit Card, Local Bank Deposit Account, and International Bank Deposit Account.

Description (Nickname)	Third-Party Product Type	Beneficiary	Product Number	Actions
Test Nareina	Republic Bank Credit Card	RIZWAN KXXXXXX	491544-XXXXXX-	⊕ Add Product
Test	Local Bank Deposit Account	John Smith	111222333444 XXXXXX	⊕ Republic Bank Chequing Account ⊕ Republic Bank Savings Account ⊕ Republic Bank Credit Card ⊕ Local Bank Deposit Account ⊕ International Bank Deposit Account

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

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

**Example:**

The screenshot shows a web form titled "New Third-Party Beneficiary" with a "Details" tab. The form is divided into three main sections:

- Beneficiary Type:** A dropdown menu is set to "Republic Bank Savings Account". A "Required" indicator is visible to the right.
- Account Nickname:** An empty text input field.
- Account Data:** A section containing:
  - Account Number:** An empty text input field.
  - Currency:** A dropdown menu.
  - Beneficiary:** A dropdown menu.
- Beneficiary Data:** A section containing:
  - Beneficiary Email:** A text input field containing the value "mymail@domain.com".

At the bottom right of the form, there are three buttons: "Reset", "Cancel", and "Save".

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

**Local Deposit Account:**

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

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

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

### **International Bank Deposit Account:**

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

1. Product Nickname(Required)
2. Beneficiary data:
  - Beneficiary (Required)
  - Address (Required)
  - City (Required)
  - Country (Required)
3. Beneficiary Account Data:
  - Account Number (Required)
  - Bank
  - Bank Country
  - Address

- ABA (Required)
- Swift (Required)
- Routing No./ Transit No./Sort Code

#### 4. Intermediary Bank Data:

- ABA (Required)
- Swift (Required)
- Routing No./ Transit No./Sort Code (Required)
- Address (Required)
- Bank (Required)
- City (Required)
- Country (Required)

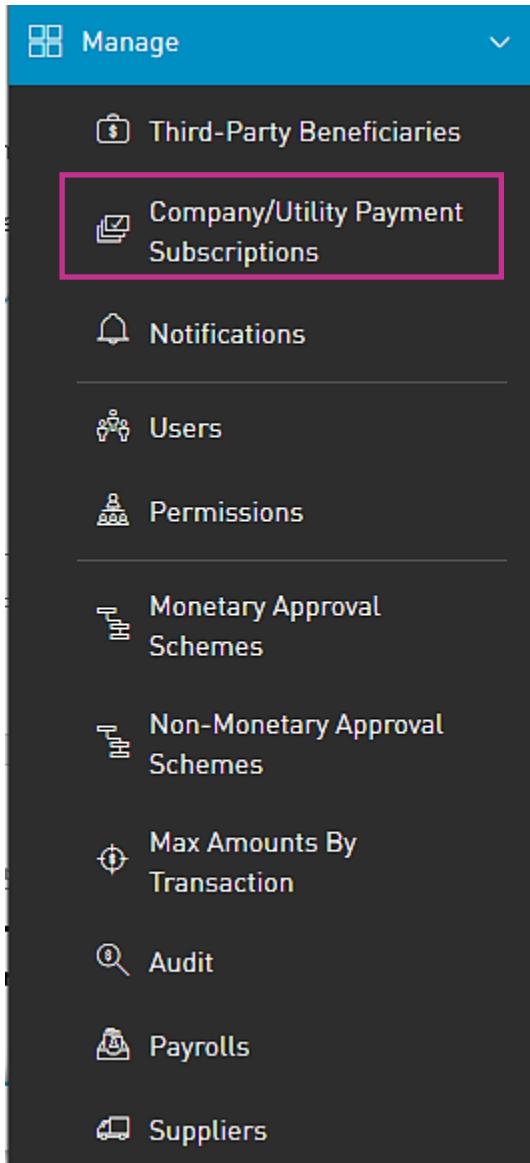
The screenshot displays a web form titled "New Third Party Product" with a "Details" tab. The form is divided into three main sections:

- Product Information:** Product Type is "International Bank Deposit Acct...". Product Nickname is an empty text field.
- Beneficiary Data:** Beneficiary, Address Line 1, Address Line 2, City, Country (dropdown menu showing "Aranda Islands"), and Beneficiary Email (pre-filled with "myemail@domain.com") are all empty text fields.
- Beneficiary Account Data:** Account Number, Confirm Account Number, Bank (dropdown menu showing "Bank of Guyana"), Bank Country (dropdown menu showing "Aranda Islands"), Address Line 1 (pre-filled with "PO Box 1000 Lot 1 Church and J"), Address Line 2, ABA, SWIFT, and Routing No./Transit No./Sort Code (pre-filled with "001") are all empty text fields.
- Intermediary Bank Data:** ABA, SWIFT, Routing No./Transit No./Sort Code, Address Line 1, Address Line 2, Bank, City, and Country (dropdown menu showing "Aranda Islands") are all empty text fields.

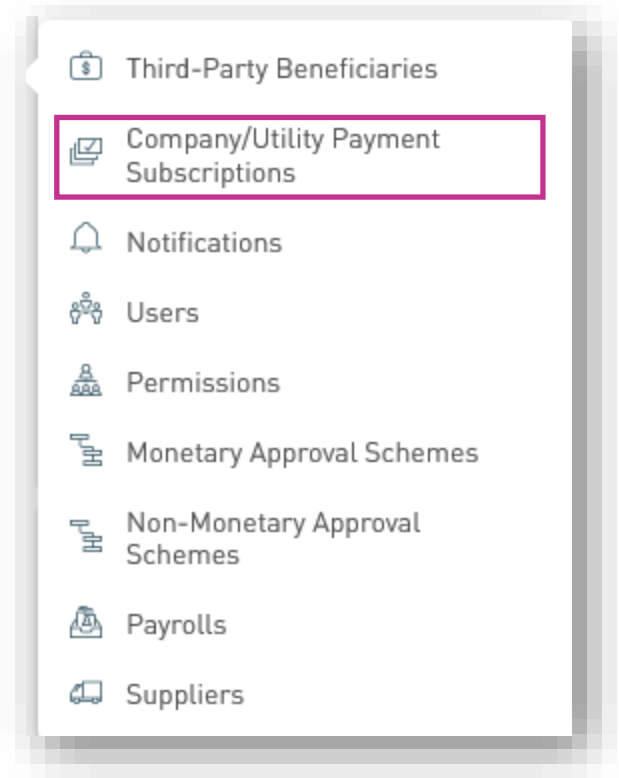
At the bottom right of the form, there are three buttons: "Reset", "Cancel", and "Save".

## How to Register Company/Utility Payment Subscriptions (Billers)?

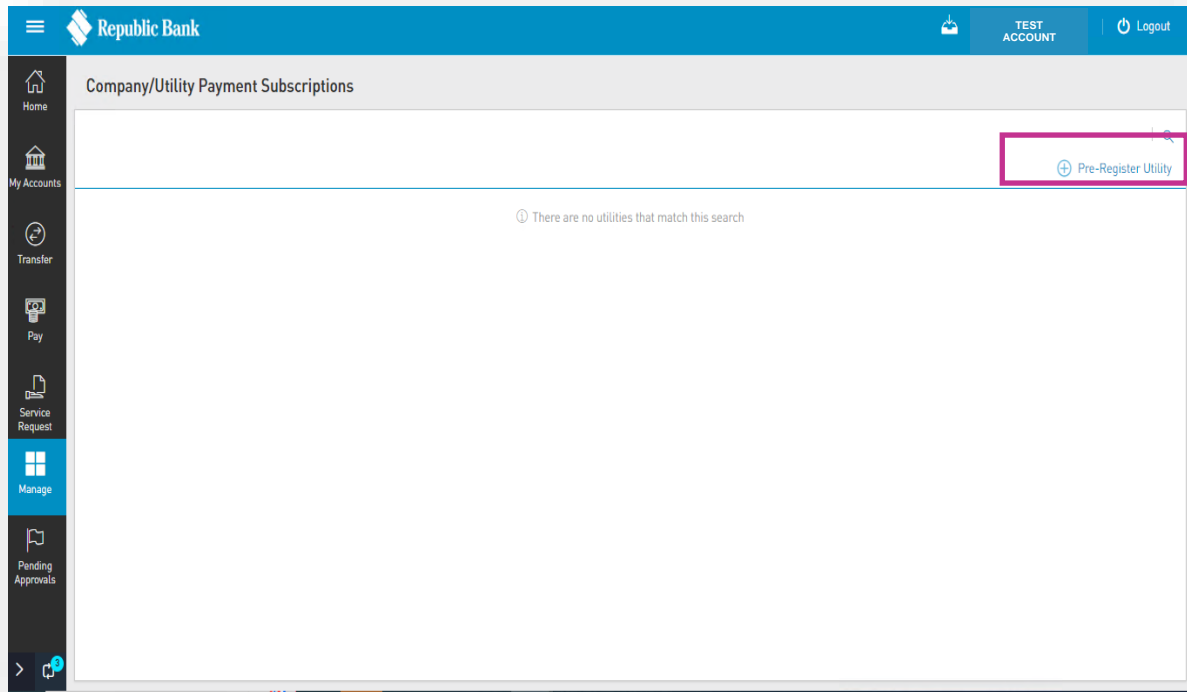
To register third-party beneficiaries, select the **Company/Utility Payment Subscriptions** option under the **Manage** tab of either the **Main** or **Quick Menu**.



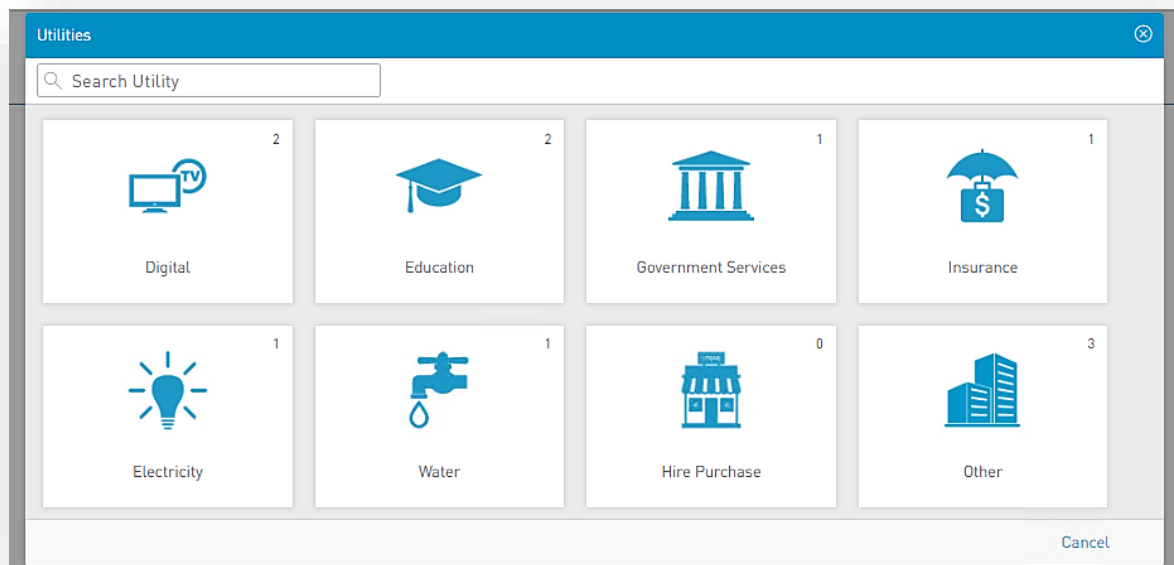
OR



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

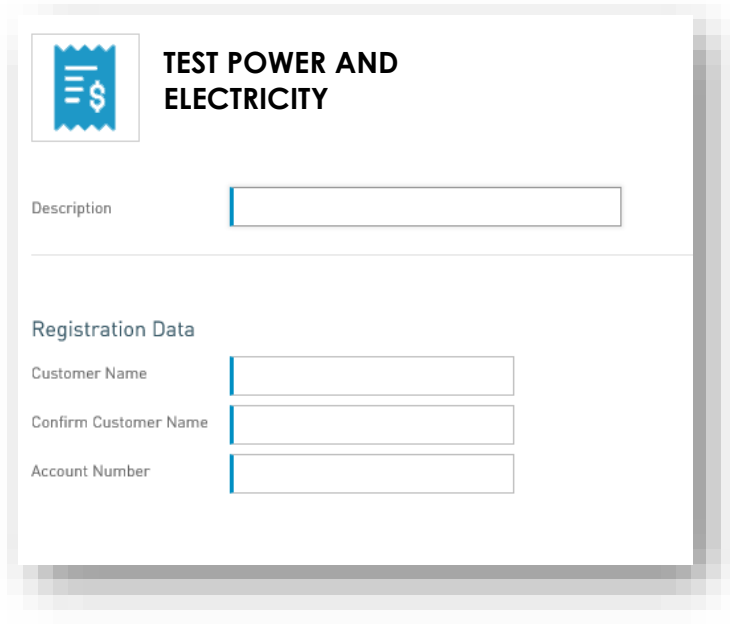


1. Select a category from the list provided.
2. Select the relevant utility



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

**Example:**



The screenshot shows a web form titled "TEST POWER AND ELECTRICITY". At the top left is a blue icon of a document with a dollar sign. Below the title is a "Description" label followed by a text input field. A horizontal line separates this from the "Registration Data" section. Under "Registration Data", there are three labels with corresponding text input fields: "Customer Name", "Confirm Customer Name", and "Account Number".

## Can I be notified when transactions occur on my account?

---

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

Notifications may be configured for the following:

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

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

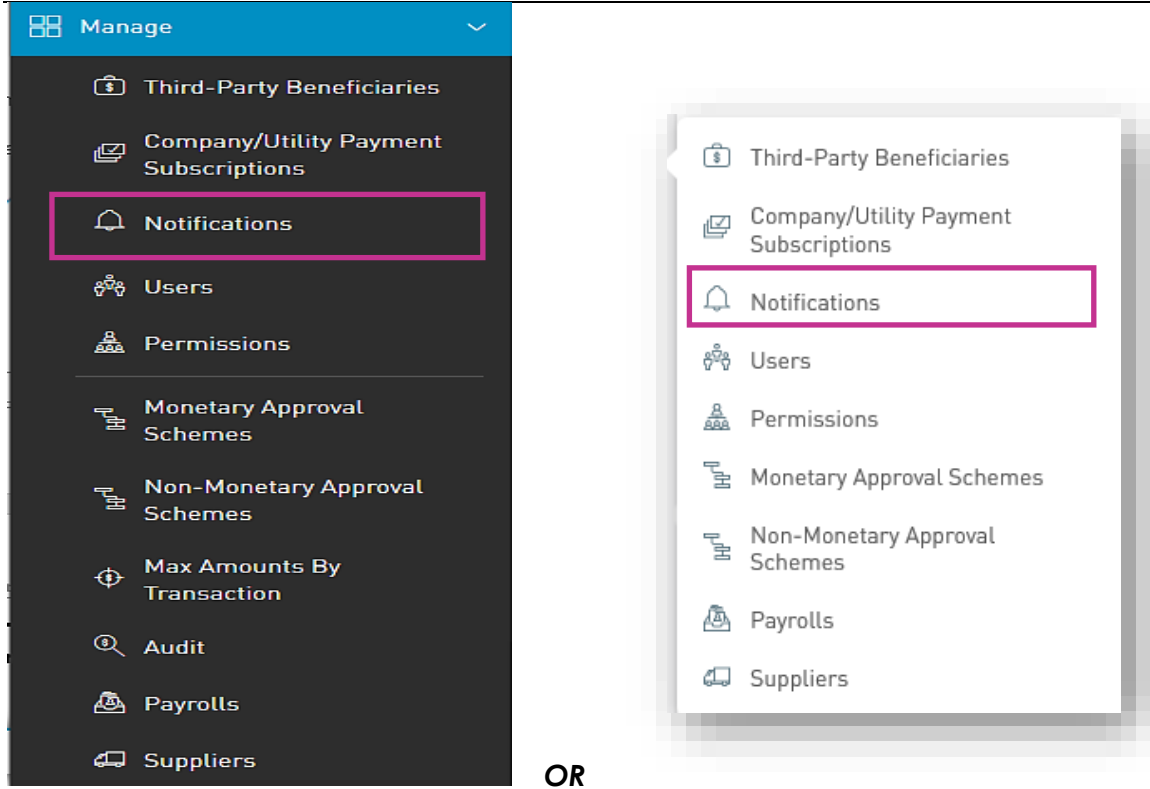
- 1) Main Menu
- 2) Quick Menu
- 3) Contextual Menu of Product

### Options 1 and 2

Both these options follow the same process.

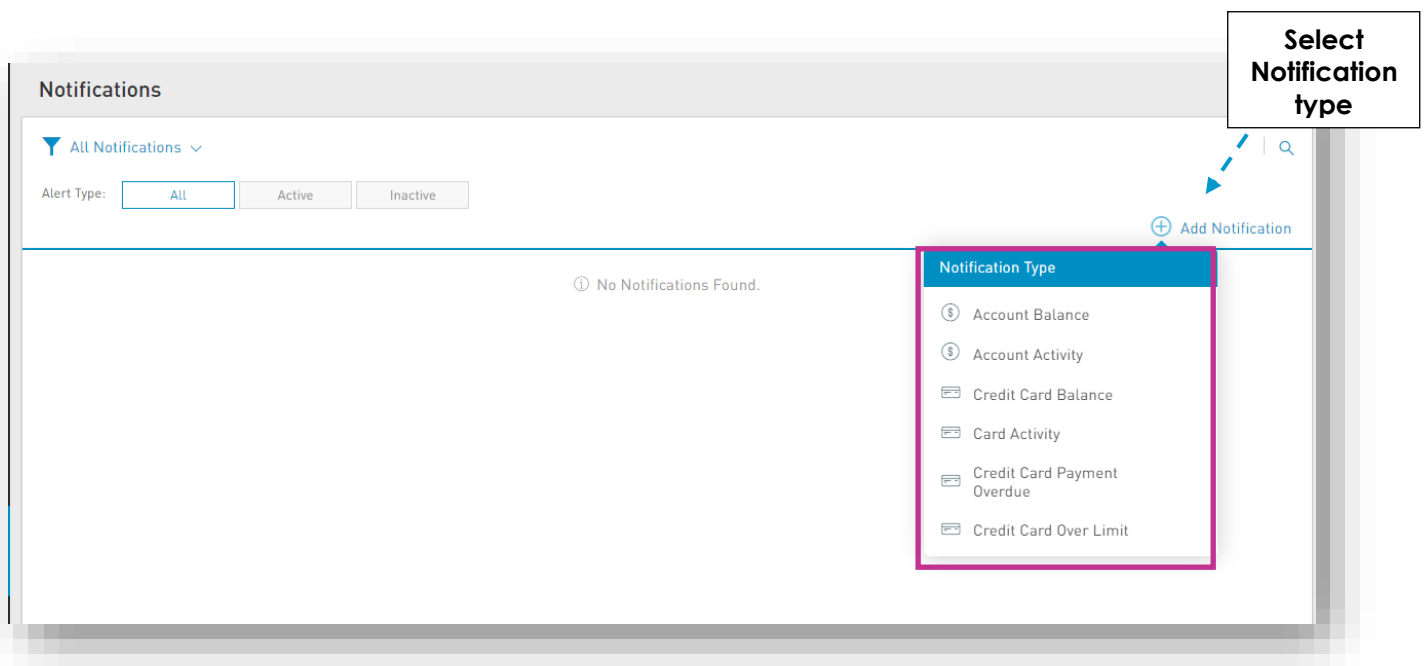
The user may go to either the Main or Quick Menus and select the **Manage** to expand the list, and the **Notifications** option





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.

The screenshot shows a 'New Notification' form with the following fields and options:


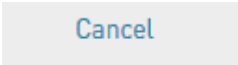
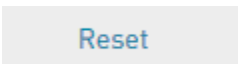

- Alert Type:** Account Balance
- Description:** [Text input field]
- Notification on the Account:** Select an Account
- Notification Definition:**
  - Notify Any balance
  - Receive Message Once only
- Notification Channels:**
  - Mail

Buttons at the bottom: Reset, Cancel, Save.


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

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


### 4. Select one of the following options to proceed:

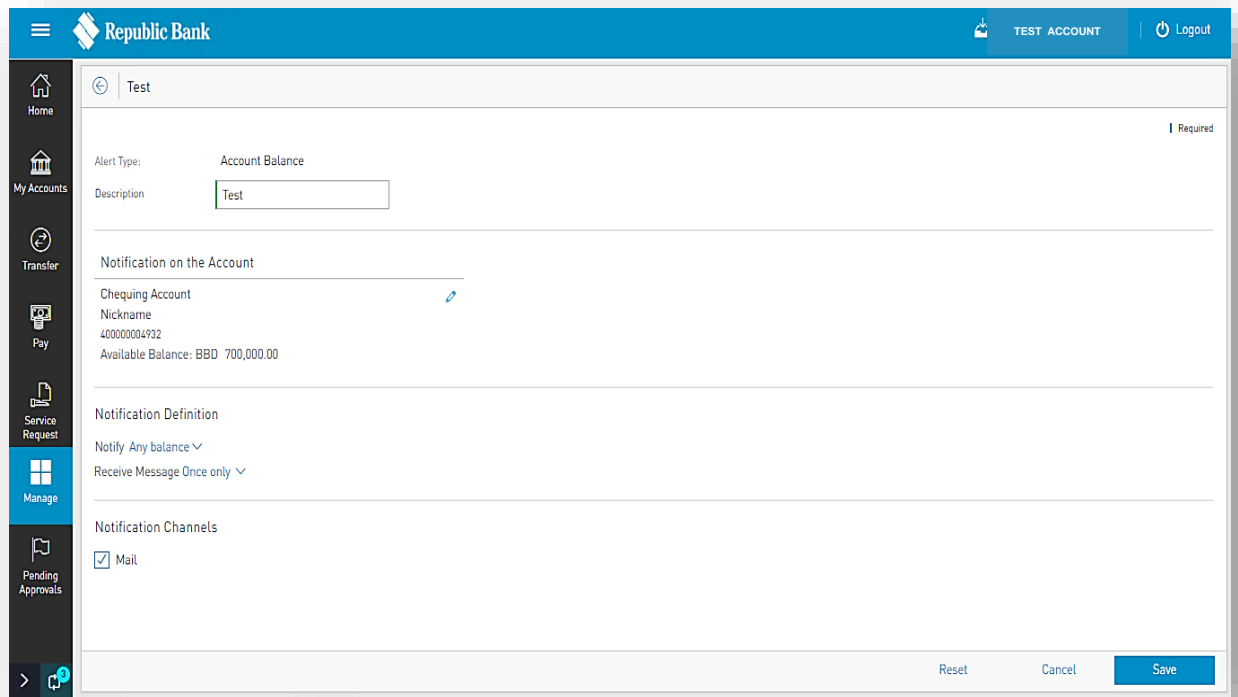
-  : to save the new alert.
-  : to cancel the process
-  to clear all the information entered in the screen.
-  to return to the previous page.

**Option 3 - Contextual Menu**

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

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

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



# Notifications Page

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

Alert description	Product number	Alert details	Status
Account Movement rb1test1	XXXXX-934	Notify: If the amount is greater than USD 500 Repeats: Once Only	Active

## Filter

Notifications can be filtered by the following criteria:

- Notifications Type
- Notifications Status

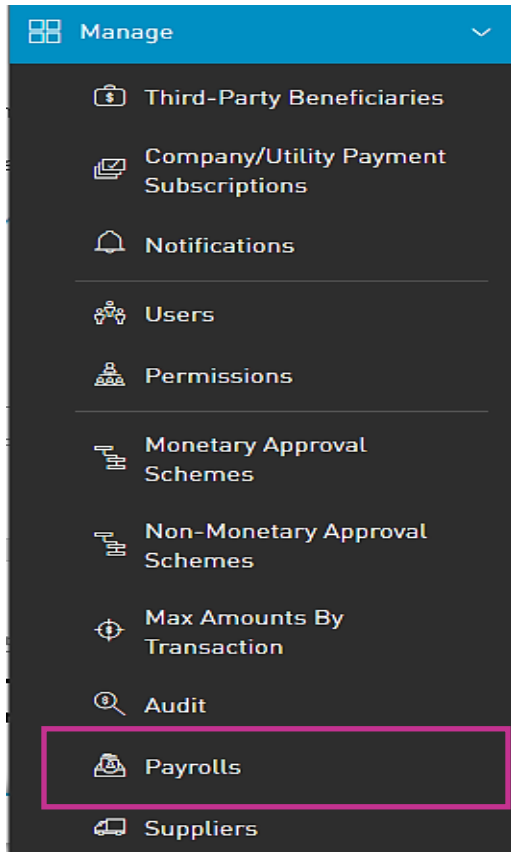
## Contextual Menu

The menu on each alerts offers the following actions:

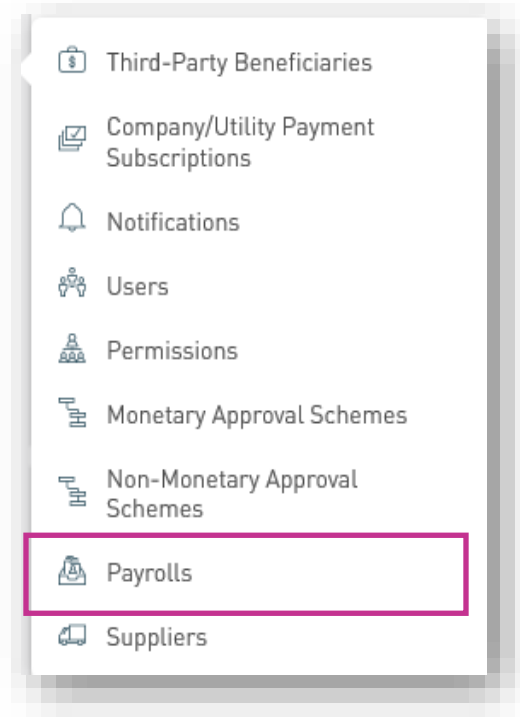
- **Edit:** to change setting or data on the alert.
- **Deactivate:** to deactivate an alert (available for active alerts only)
- **Activate:** to activate an alert (available for inactive alerts only).
- **Delete:** to delete the selected alert.

## Payroll Administration

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

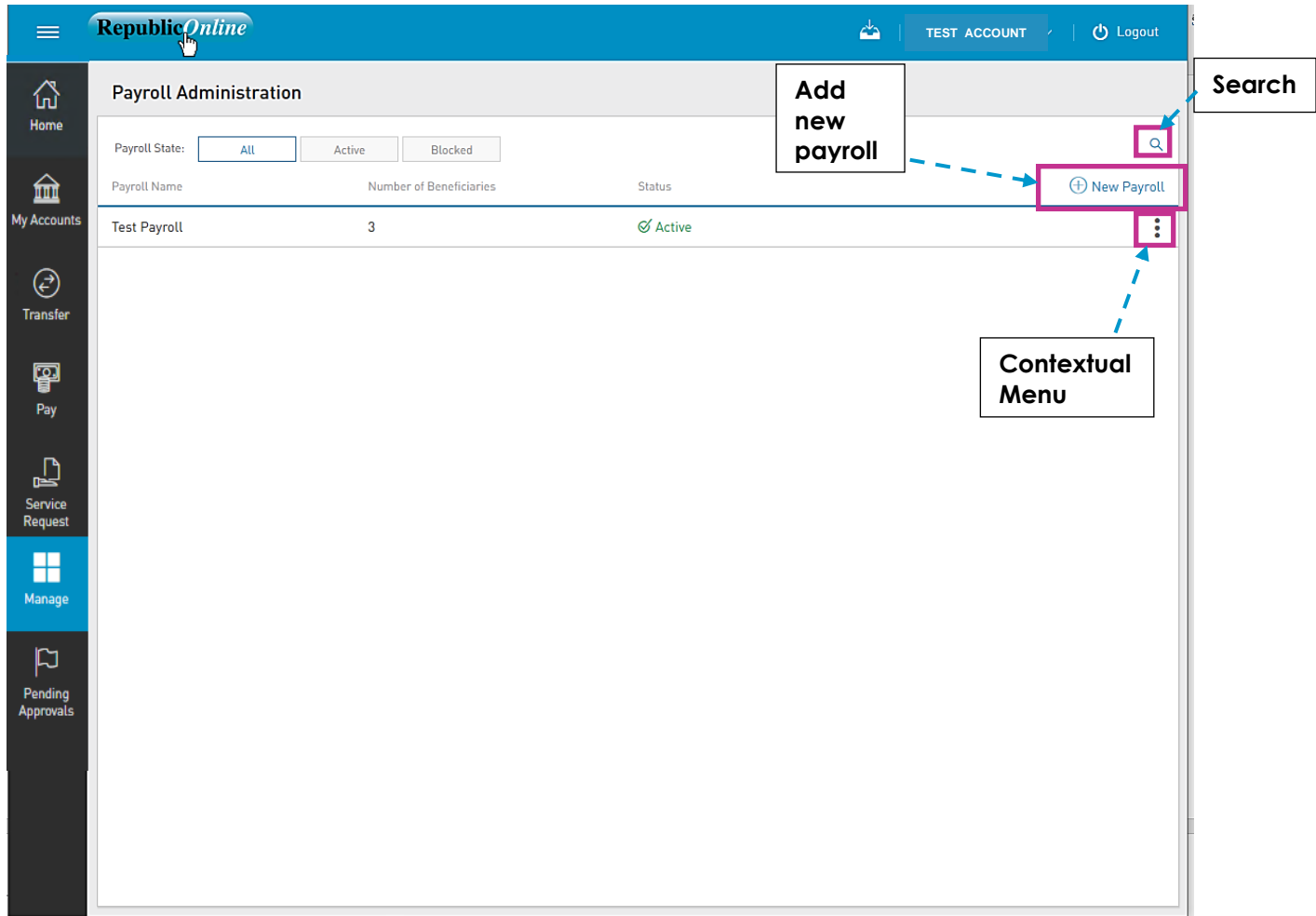


OR



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

## Payroll Administration Page

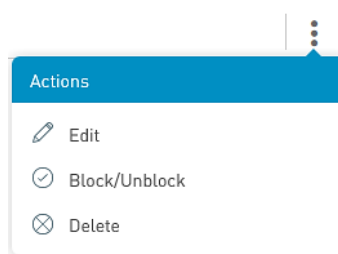


This page contains a master list of all the Site's existing payrolls.

### 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

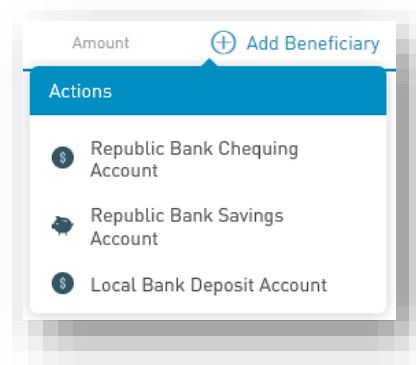
The Permissions entails adding users who are required to access the payroll (e.g. To pay the payroll)

The screenshot shows the 'New Payroll' page in the RepublicOnline system. The 'Details' tab is active, and the 'Payroll Name' field is filled with 'Test Payroll'. Below this, there is a 'Beneficiaries' section with a table showing 0 beneficiaries and a total of 0.00 XCD. A table with columns for Beneficiary, Bank, Account Type, Account Number, and Amount is present, but it is empty. A callout box labeled 'Add Beneficiary' points to the '+ Add Beneficiary' button. The 'Permissions' tab is also visible but not selected. The page includes a sidebar with navigation options like Home, My Products, Transfer, Pay, Service Request, Manage, and Pending Approvals. The top navigation bar shows 'RepublicOnline', 'TEST ACCOUNT', and 'Logout'.

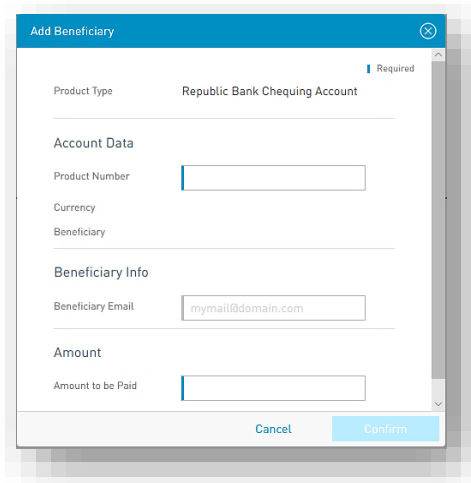
### 1. Details

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

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



- Insert Beneficiary Details as follows:
  - Account Data: Product Number
    - Currency
    - Beneficiary
  - Beneficiary Info: Email
    - Id Type/Id Number (Optional)
    - Address (Optional)
  - Amount to be paid.

A screenshot of a web application form titled 'Add Beneficiary'. The form has a blue header with a close button. Below the header, there is a 'Product Type' field with the value 'Republic Bank Chequing Account' and a 'Required' indicator. The form is divided into sections: 'Account Data' with fields for 'Product Number', 'Currency', and 'Beneficiary'; 'Beneficiary Info' with a 'Beneficiary Email' field containing 'mymail@domain.com'; and 'Amount' with an 'Amount to be Paid' field. At the bottom, there are 'Cancel' and 'Confirm' buttons.

## 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.**

The screenshot shows a web form titled "Add Beneficiary" with a close button in the top right corner. The form is for a "Local Bank Deposit Account" and includes a "Required" indicator. The form is divided into two main sections: "Account Data" and "Beneficiary Info".

**Account Data:**

- Product Type: Local Bank Deposit Account
- Bank: Select a bank (dropdown menu)
- Beneficiary: (text input field)
- Account Number: (text input field)

**Beneficiary Info:**

- Email Address: mymail@domain.com
- Identification Type: Select an Option (dropdown menu)
- Identification Number: (text input field)
- Address: (text input field)

At the bottom of the form, there are two buttons: "Cancel" and "Confirm".

### 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, if required.**

Republic Bank

Test payroll

Details Permissions

Payroll Name: Test payroll

Beneficiaries

Beneficiaries: 3 | Total BBD: 3,000.00

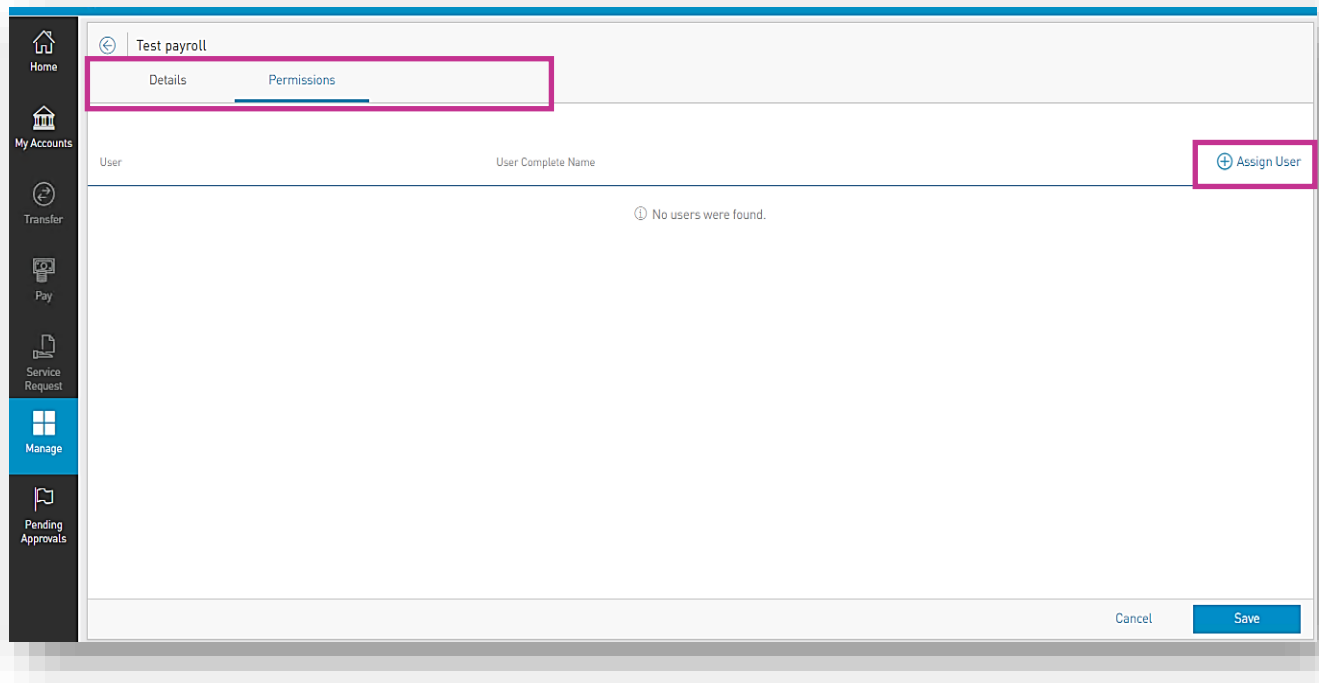
Beneficiary	Bank	Account Type	Account Number	Amount	
GABRIEL'S AXXXXX	Republic Bank	Republic Bank Chequing Account	xxxxxxxxxxxxxxxx	BBD 1,000.00	<a href="#">✎</a> <a href="#">✕</a>
Jane Test	CIBC FirstCaribbean International Bank (Barbados) Ltd. - Speightstown	Local Bank Deposit Account	12345678	BBD 1,000.00	<a href="#">✎</a> <a href="#">✕</a>
Ben Test	First Citizens (Barbados) Ltd. - Broad Street	Local Bank Deposit Account	987654321	BBD 1,000.00	<a href="#">✎</a> <a href="#">✕</a>

Cancel Save

## 2. Permissions.

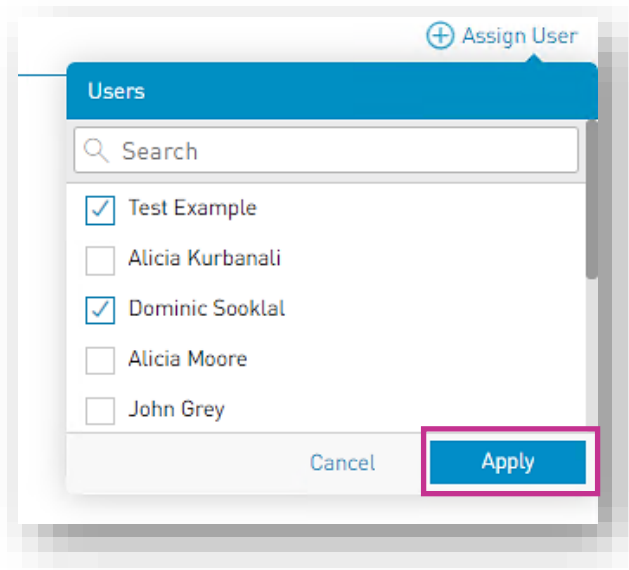
When the user has finished inputting the Details of the payroll list, he/she must then assign permissions to users who are required to access this payroll.

- 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](#).



User	User Complete Name	
CMTest6	Test Example	⊗
cmtest10	Dominic Sooklat	⊗
Test	Test Approver	⊗

Once the information is verified, click



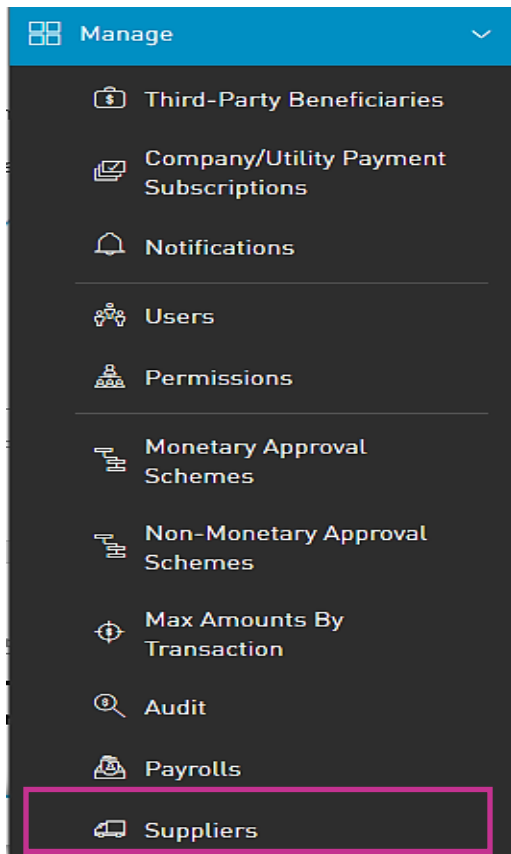
**This completes the process for adding a new payroll. The user will be redirected to the Payroll Administration Page.**



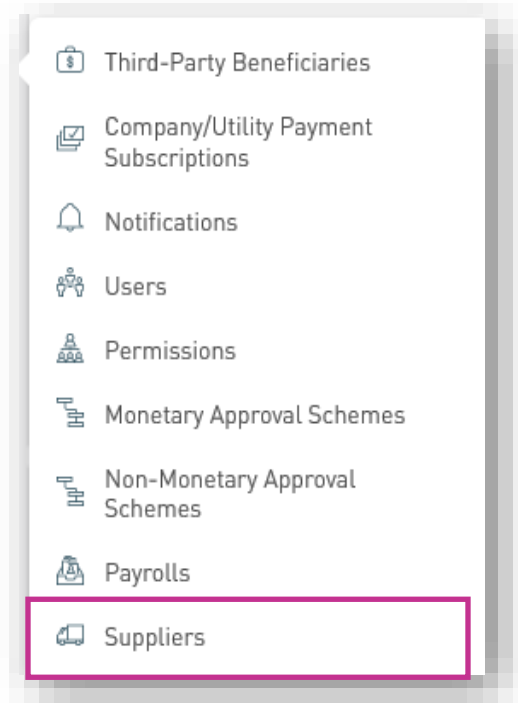
**Payrolls registered here will be used in the Manual Payroll payments.**

## Suppliers Administration

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

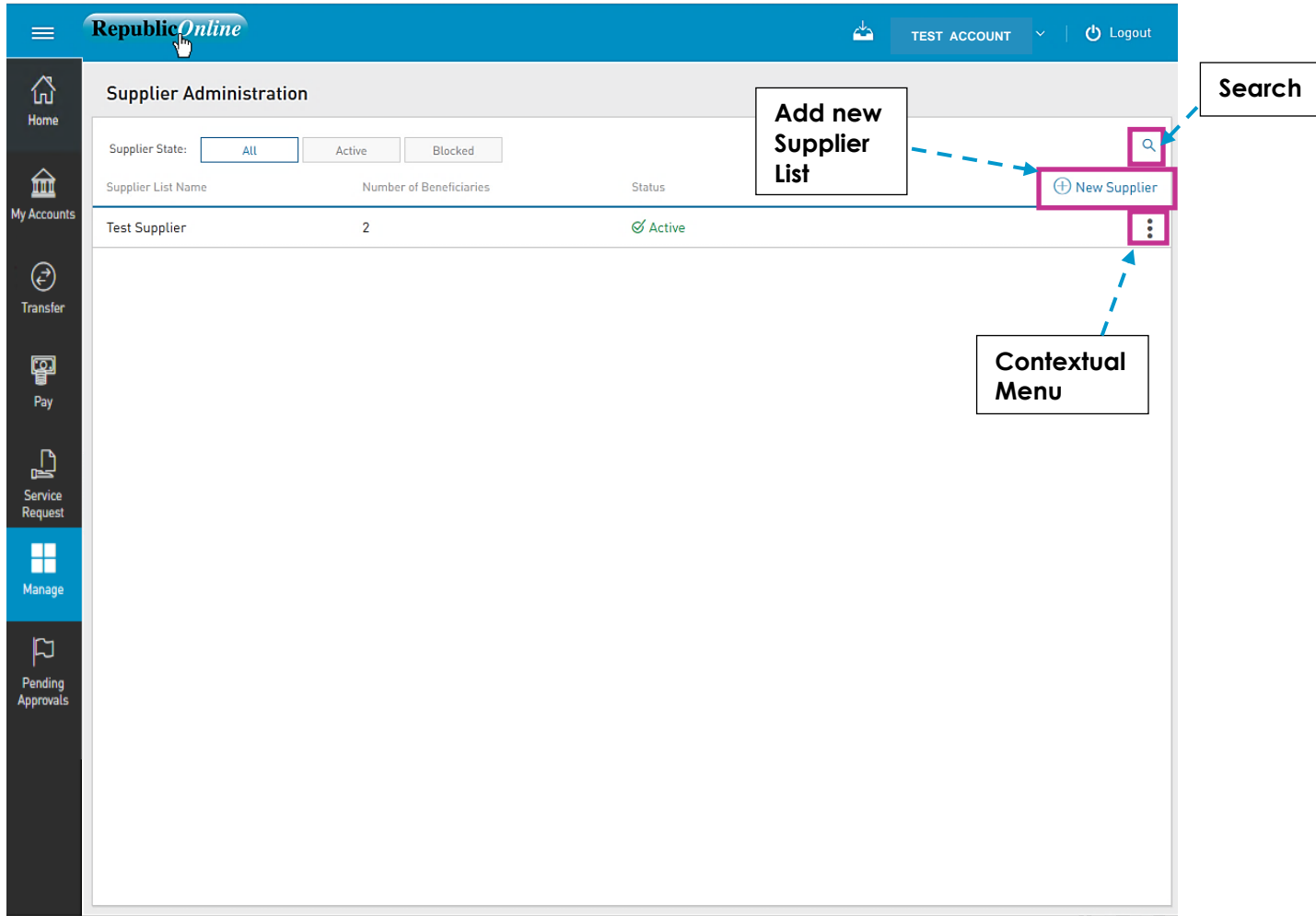


OR



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

## Supplier Administration Page

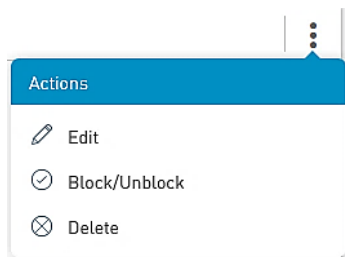


This page contains a master list of all the Site's existing supplier lists.

### 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.

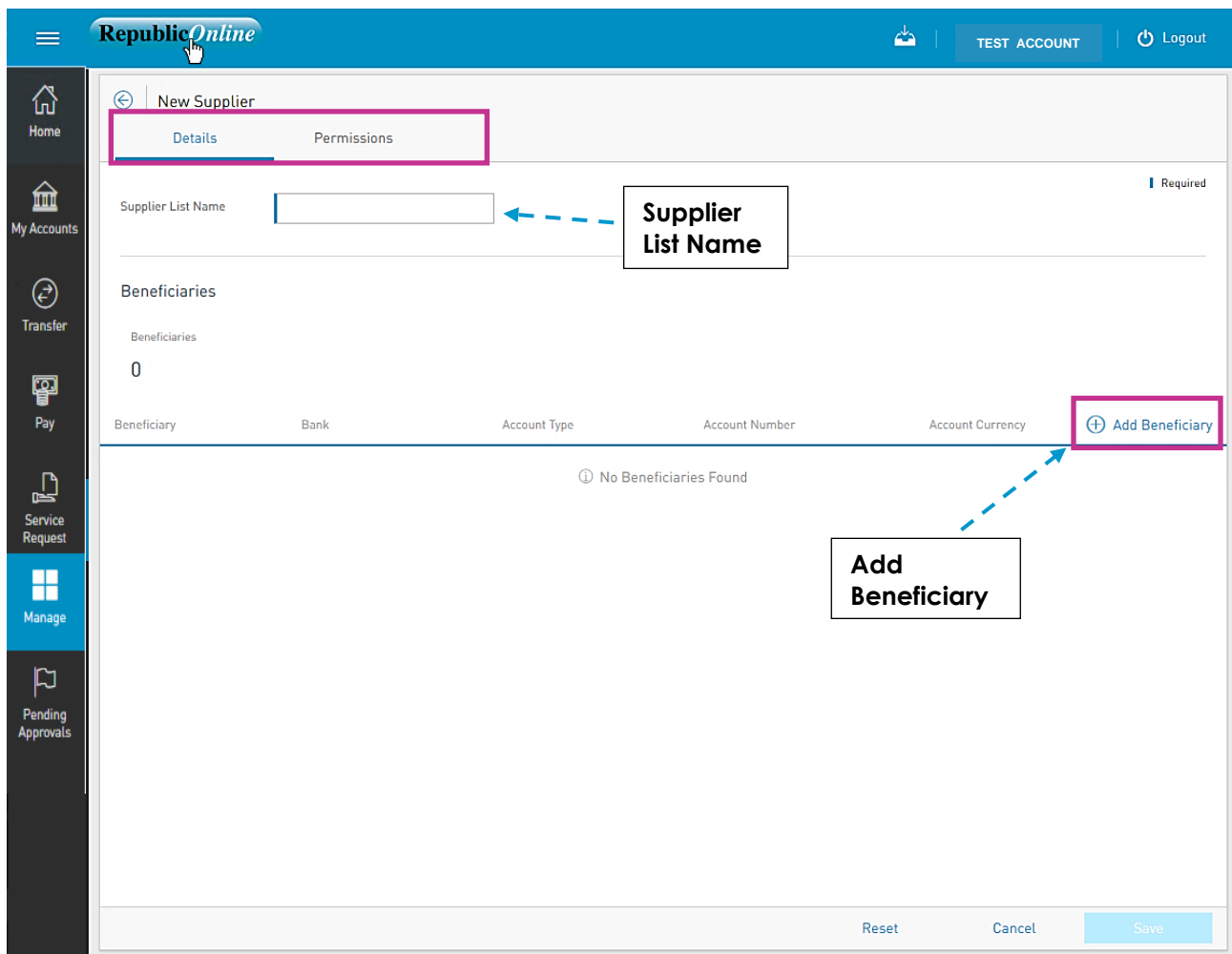
There are two (2) Main steps in creating a supplier list:

### 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)



RepublicOnline

TEST ACCOUNT | Logout

New Supplier

Details | Permissions

Supplier List Name  **Supplier List Name** (Required)

Beneficiaries

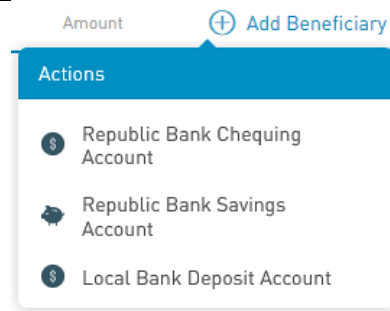
Beneficiaries

0

Beneficiary	Bank	Account Type	Account Number	Account Currency
No Beneficiaries Found				

**Add Beneficiary**

Reset Cancel Save



- 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.**



Add Beneficiary
✕

| Required

Product Type Local Bank Deposit Account

---

**Account Data**

Bank Select a bank ▾

Beneficiary

Account Number

---

**Beneficiary Info**

Email Address

Identification Type Select an Option ▾

Identification Number

Address

Cancel
Confirm

**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.**

☰

TEST ACCOUNT
Logout

New Supplier List

Details
Permissions

Supplier List Name Test Supplier List | Required

---

**Beneficiaries**

Beneficiaries

3

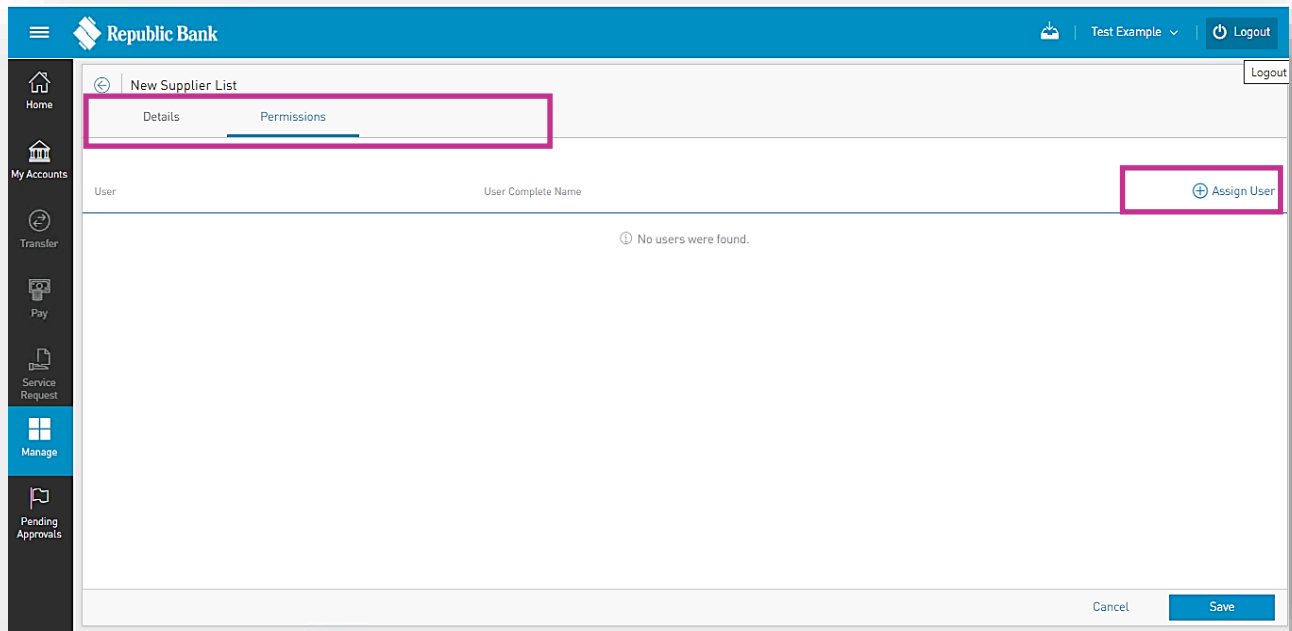
Beneficiary	Bank	Account Type	Account Number	Account Currency	+ Add Beneficiary
Greg Test	First Citizens (Barbados) Ltd. - J B's - Sargeant's Village	Local Bank Deposit Account	123559999	BBD	✎ ✕
Dominic Test	RBC Royal Bank (Barbados) Ltd. - Hastings	Local Bank Deposit Account	999888777	BBD	✎ ✕
Test Supplier	CIBC FirstCaribbean International Bank (Barbados) Ltd. - Oistins	Local Bank Deposit Account	111111111	BBD	✎ ✕

Cancel
Save

**Permissions.**

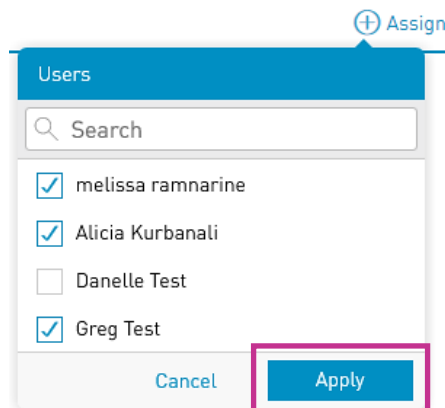
When the user has finished inputting the Details of the supplier list, he/she must then assign permissions to users who are required to access this payroll.

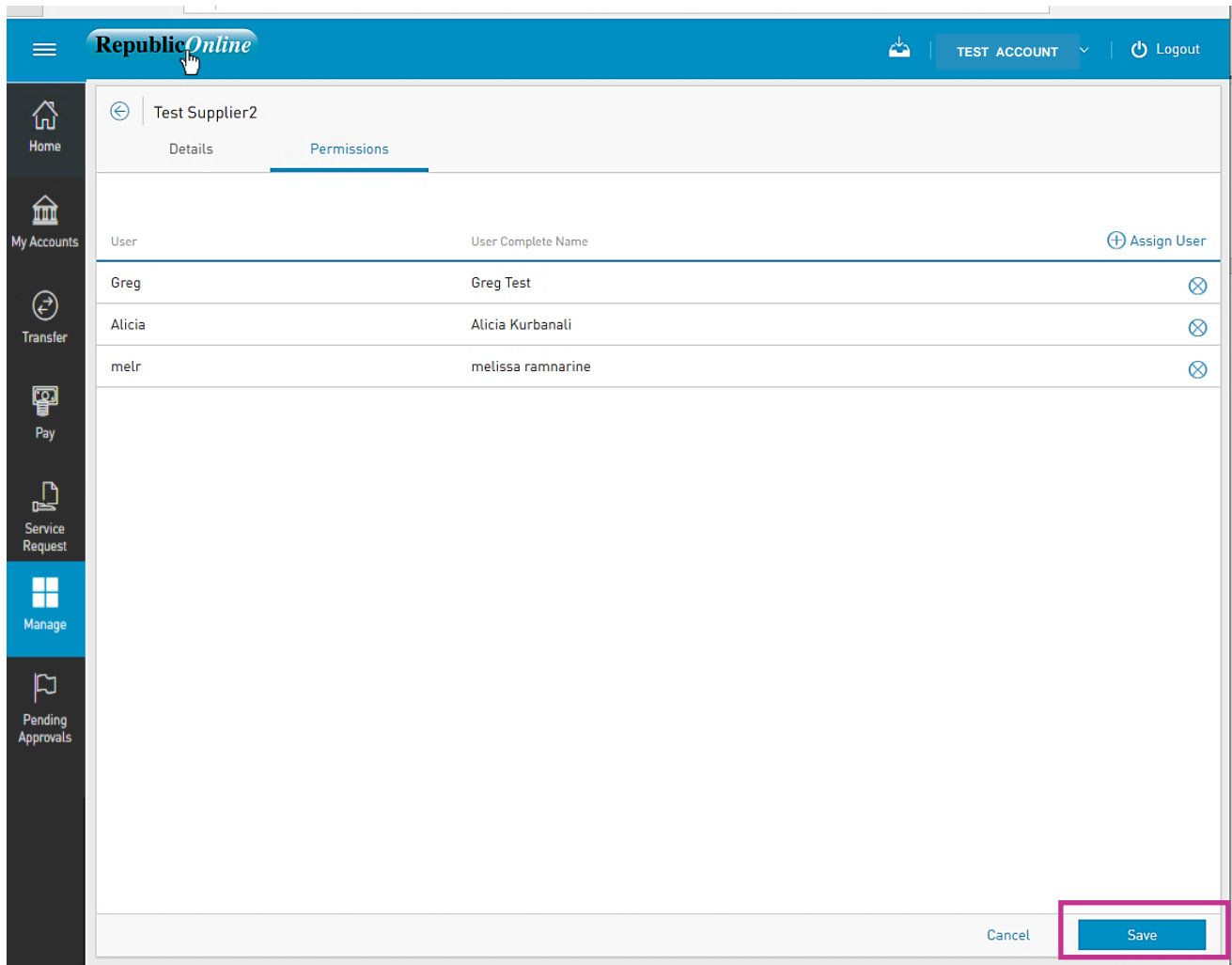
- Click on the Permissions tab at the top of the screen



- Click the [+ Assign User](#) link to select users.

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





The screenshot shows the RepublicOnline interface. The top navigation bar includes the RepublicOnline logo, a home icon, a 'TEST ACCOUNT' dropdown menu, and a 'Logout' button. The left sidebar contains navigation options: Home, My Accounts, Transfer, Pay, Service Request, Manage (highlighted), and Pending Approvals. The main content area is titled 'Test Supplier2' and has two tabs: 'Details' and 'Permissions'. Below the tabs is a table with the following data:

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

At the bottom right of the main content area, there are two buttons: 'Cancel' and 'Save'. The 'Save' button is highlighted with a red rectangular box.

Once the information is verified, click .

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



**Supplier Lists registered here will be used in the Manual Supplier payments.**



# Appendix

---

## Appendix A - Key Terms to Note

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

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

<i>Term</i>	<i>Meaning</i>
<b>Second-Factor Authentication Device</b>	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.
<b>OTP (One-Time Password)</b>	The <i>OTP</i> is an automatically generated code, that may only be used for one login session. RepublicOnline OTPs will be generated by the system and are to be retrieved on the second factor authentication device.
<b>Sync</b>	The <i>Sync</i> refers to a process whereby a code is generated by the website and the user either scans or manually inputs the code into the mobile app to synchronise the two devices.
<b>Business Site</b>	This term is used to describe the user's RepublicOnline workspace, where they can access their products, balances, transactions, features and so on.
<b>Business Site Administrator</b>	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.

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

## Appendix C - Product Permissions List

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



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

## Appendix D - General Permissions List

---

Permission Name	Description	Permission Type
<b>Common Approver</b>	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 <b>Administration – Pending Approvals</b>	<b>General</b>
<b>Financial Status – Assets and Liabilities</b>	Allows users to view this web part in the dashboard	<b>General</b>
<b>Service request – Create</b>	Allows the user to create new service requests	<b>General</b>
<b>Service request – History</b>	Allows the user to review all the service request that were created in the site	<b>General</b>

## Appendix E – Permission Templates

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

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

TEMPLATE NAME	PERMISSIONS ASSIGNED
<b>Profile 2: Create &amp; View</b>	<b>Account- Details</b>
	<b>Payment – Your Credit Card</b>
	<b>Payment – Credit Card History</b>
	<b>Payment – Loan History</b>
	<b>Payment – Your Loan</b>
	<b>Payment – Payroll History</b>
	<b>Payment - Payroll</b>
	<b>Administration – Utility Payment Subscription</b>
	<b>Payment – Utility History</b>
	<b>Payment – Company/Utility Payments</b>
	<b>Payment – Suppliers</b>
	<b>Payment – Suppliers History</b>
	<b>Transfer – International Bank Account</b>
	<b>Transfer – Third Party Accounts in Other Country History</b>
	<b>Transfer – Third Party Local Bank Account</b>
	<b>Transfer - Third Party Accounts in Country History</b>
	<b>Transfer - Third Party Republic Bank Account</b>
	<b>Transfer - Third Party Accounts in Bank History</b>
<b>Transfer – Between Your Own Accounts</b>	
<b>Transfer – Own Accounts History</b>	
<b>Administration - Third Party Products</b>	

	<b>Payment - Republic Bank Credit Card</b>
	<b>Common Approver</b>
	<b>Administration – Scheduled Transactions</b>
	<b>Financial Status – Assets and Liabilities</b>
	<b>Payment – Third-Party Credit Card History</b>
	<b>Account – Transaction History</b>

TEMPLATE NAME	PERMISSIONS ASSIGNED
<b>Profile 3: Create Only</b>	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
<b>Profile 4: View Only</b>	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
<b>Profile 5: Credit Card Only</b>	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
<p style="text-align: center;"><b>Profile 6: Approve &amp; View</b></p>	Account- Details
	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 **21,000** records and match the following rules:

- All accounts listed in the file must be **BBD 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

### ● 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	BBD currency only

● TXN\_AMT

Field required	Field position	Field type	Field decimals	Field length	Other validation
Yes	6	Numeric	2	13	The values must be greater than 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|BBD|1|Forthnight Salaries;
00132069510|000000004444|SAV|Jane Doe|BBD|2|Forthnight Salaries;
99999035000|000000001111|SAV|Jude Doe|BBD|3|Forthnight Salaries;
99999035000|000000002222|CHQ|Jill Doe|BBD|4|Forthnight Salaries;
99999035000|000000001112|SAV|Jake Doe|BBD|5|Forthnight Salaries;
99999035000|000000001113|CHQ|Julie Doe|BBD|6|Forthnight Salaries;
99999035000|000000004445|SAV|Jack Doe|BBD|7|Forthnight Salaries;
99999035000|000000001478|SAV|Jacob Doe|BBD|7|Forthnight Salaries;
```

**Please note that the record for Credit Unions is slightly different to other payroll records for Bank beneficiaries.**

- The expected fields on the file are the following:
  - BANK\_ROUTING\_NUM
  - CREDIT\_ACC
  - CREDIT\_ACCOUNT\_TYPE
  - PAYEENAME = Credit Union **e.g. BPW or COB**
  - CURRENCY
  - TXN\_AMT
  - REMARKS = ACCOUNT NUMBER & BENEFICIARY NAME; e.g. 12345Jane Doe; (no space)

### Sample Credit Union Record on Payroll File:

```
99999035000|000000001234|CHQ|BPW|BBD|100.50|4321 Jane Doe;  
99999035000|000000004444|CHQ|BPW|BBD|200|3333 John Doe;  
99999035000|000000001111|CHQ|COB|BBD|300|6789 Mariah Carey;  
99999035000|000000002222|CHQ|COB|BBD|400|5678 Smith John;
```

## Appendix G - Routing Numbers

<b>RepublicOnline Routing Numbers</b>	
<b>Bank Name</b>	<b>Routing Number (11-Digit)</b>
Republic Bank Ltd	99999035000
Scotiabank (Barbados) Ltd. - Warrens	36285000026
Scotiabank (Barbados) Ltd. - Broad Street	40055000026
Scotiabank (Barbados) Ltd. - Haggatt Hall	66555000026
Scotiabank (Barbados) Ltd. - Rockley\Coconut Walk	70565000026
CIBC FirstCaribbean International Bank (Barbados) Ltd. - Worthings\Rendezvous	09616000107
CIBC FirstCaribbean International Bank (Barbados) Ltd. - Holetown	09646000107
CIBC FirstCaribbean International Bank (Barbados) Ltd. - Fontabelle	08006000107
CIBC FirstCaribbean International Bank (Barbados) Ltd. - Sheraton	09586000107
CIBC FirstCaribbean International Bank (Barbados) Ltd. - Broad Street	09606000107
CIBC FirstCaribbean International Bank (Barbados) Ltd. - Speightstown	09636000107
CIBC FirstCaribbean International Bank (Barbados) Ltd. - Oistins	09286000107
CIBC FirstCaribbean International Bank (Barbados) Ltd. - Warrens Supercentre	09326000107
CIBC FirstCaribbean International Bank (Barbados) Ltd. - Wildey	09127000107
First Citizens (Barbados) Ltd. - Broad Street	00001000097
First Citizens (Barbados) Ltd. - Collymore Rock	00002000097
First Citizens (Barbados) Ltd. - Big B Rendezvous	00003000097
First Citizens (Barbados) Ltd. - J B's - Sargeant's Village	00004000097
First Citizens (Barbados) Ltd. - Sommerley	00007000097
First Citizens (Barbados) Ltd. - Welches	00008000097
First Citizens (Barbados) Ltd. - Coverley	00009000097

<b>First Citizens (Barbados) Ltd. - Wildey</b>	<b>00010000097</b>
<b>RBC Royal Bank (Barbados) Ltd. - St. Lawrence</b>	<b>05605000039</b>
<b>RBC Royal Bank (Barbados) Ltd. - Private Banking</b>	<b>06465000039</b>
<b>RBC Royal Bank (Barbados) Ltd. - University Hill</b>	<b>09415000039</b>
<b>RBC Royal Bank (Barbados) Ltd. - Sunset Crest\Holetown</b>	<b>09425000039</b>
<b>RBC Royal Bank (Barbados) Ltd. - Broad Street</b>	<b>09435000039</b>
<b>RBC Royal Bank (Barbados) Ltd. - Lanterns/Hastings</b>	<b>09545000039</b>
<b>RBC Royal Bank (Barbados) Ltd. - Speightstown</b>	<b>09565000039</b>
<b>RBC Royal Bank (Barbados) Ltd. - Chelston Park\Collymore Rock</b>	<b>09785000039</b>
<b>RBC Royal Bank (Barbados) Ltd. - Lower Broad Street</b>	<b>00001000039</b>
<b>RBC Royal Bank (Barbados) Ltd. - Hastings</b>	<b>00003000039</b>
<b>RBC Royal Bank wh(Barbados) Ltd. - Six Roads</b>	<b>00004000039</b>
<b>RBC Royal Bank (Barbados) Ltd. - Sunset Crest</b>	<b>00005000039</b>
<b>Barbados Public Workers Co-Operative Credit Union Ltd.</b>	<b>00000002024</b>
<b>City of Bridgetown Co-Operative Credit Union</b>	<b>00000002011</b>
<b>Sagicor Bank (Barbados) Ltd.</b>	<b>00000000136</b>



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


---

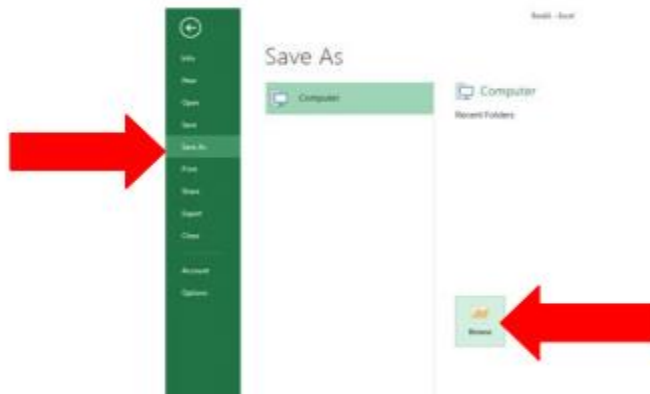
### Steps to generate payroll file from excel spreadsheet

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

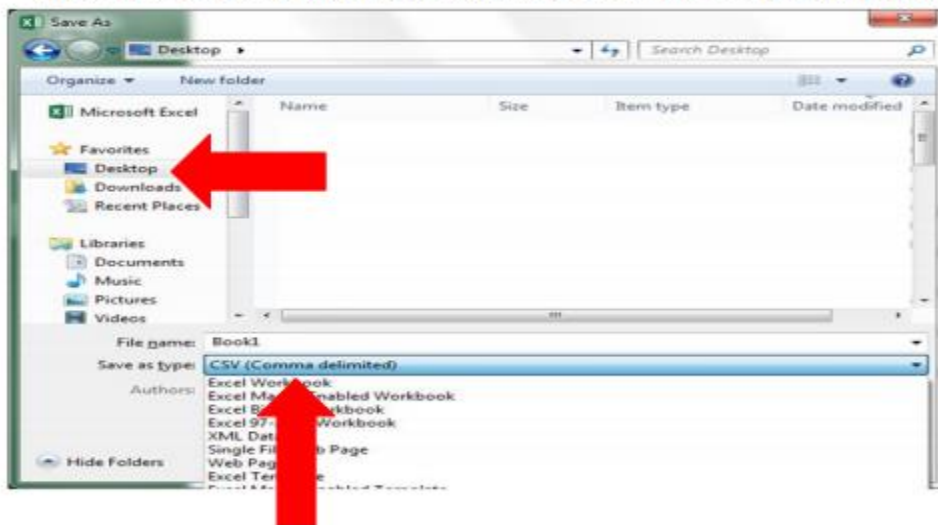
After formatting and entering the specific information, the MS Excel file has to be saved in CSV Format.

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

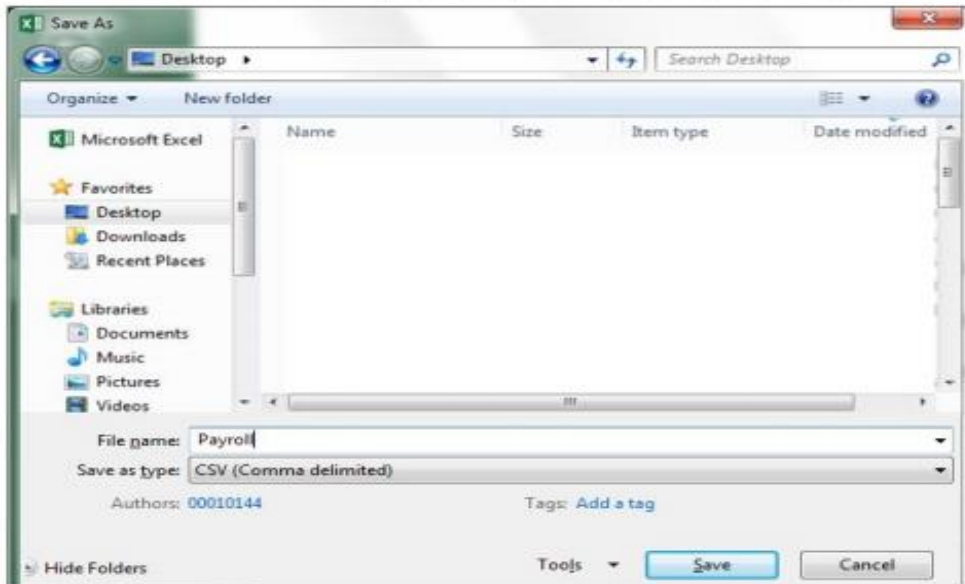
1. On the excel spreadsheet select  → Save As → Browse



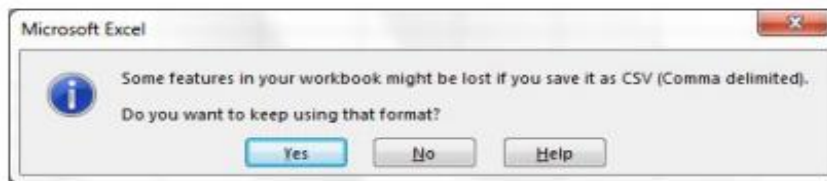
2. On the 'Save as' Window, select the location where the file should be saved (e.g. Desktop) then, click on the drop down box for 'Save as type' and select 'CSV (Comma Delimited)'



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

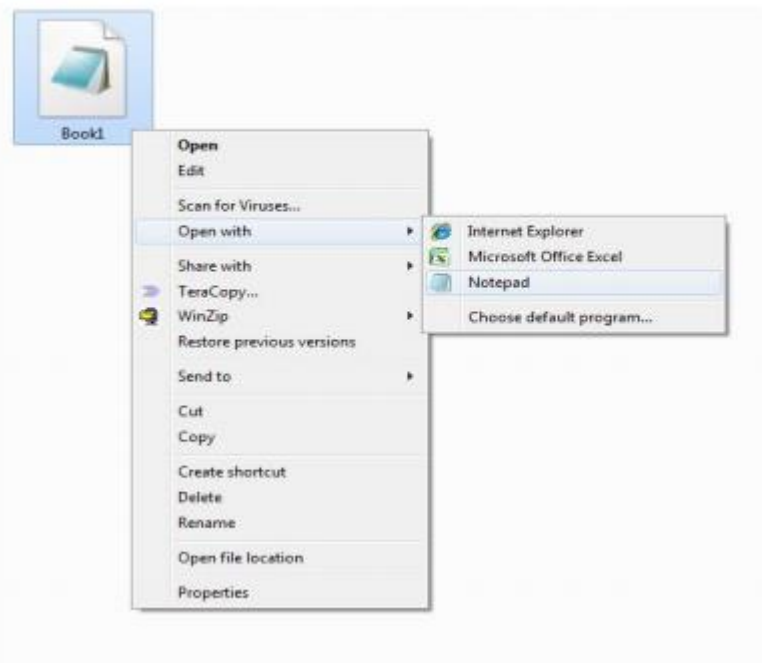


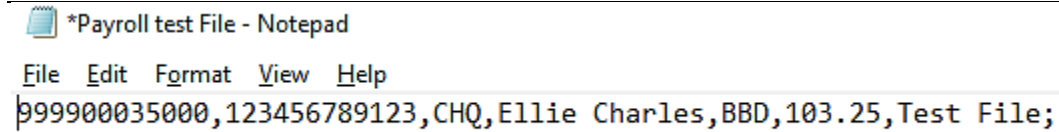
Select 'Yes'



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

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





\*Payroll test File - Notepad

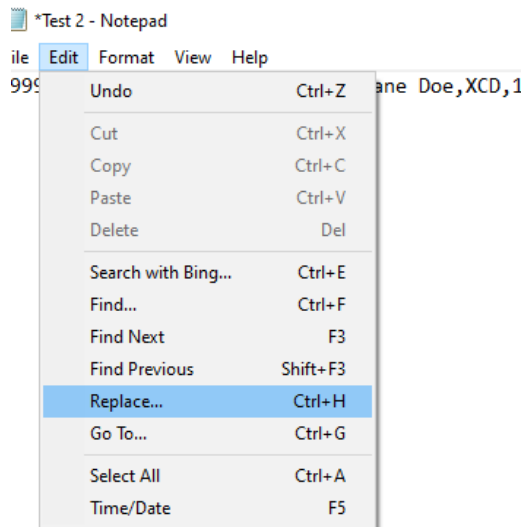
File Edit Format View Help

999900035000,123456789123,CHQ,Ellie Charles,BBD,103.25,Test File;

**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})



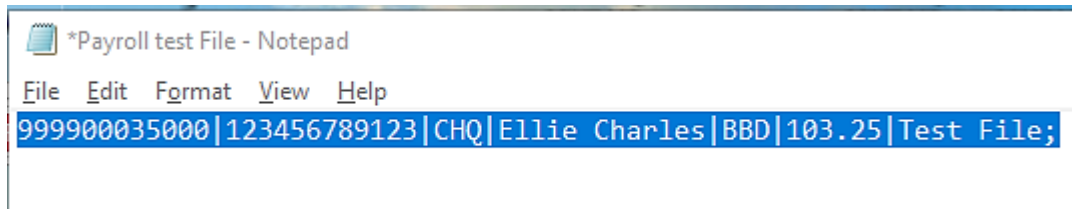
11. Your file will be converted to:

 \*Payroll test File - Notepad

File Edit Format View Help

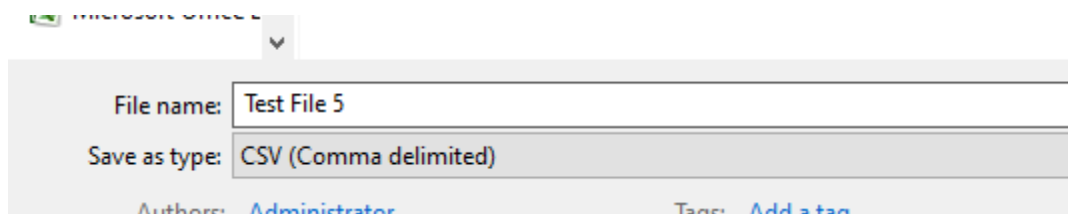
999900035000|123456789123|CHQ|Ellie Charles|BBD|103.25|Test File;

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



	A	B	C	D	E	F	G
1	999900035000	123456789123	CHQ	Ellie Charles	BBD	103.25	Test File;
2							

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



14. Close .CSV file

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