Corporate User's Internet Banking Guide

Republic *Online*

Republic Bank

TABLE OF CONTENTS

How do I register?

Registration Requirements

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

🗒 **Site Administrator:**

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

🗒 **New Customer ID**

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

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

🗒 **Mobile Device**

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

Existing Customer's Registration Process

Existing Customers!

Here's what you need to do…

STEP 1

Company Official/Director/Site Administrator must:

- Identify your Company's Internet Banking Site Admininstrator.

- Attend virtual demo/training session with the Bank officials.

- Complete the Registration form provided with users' details.

- Obtain authorization from Company's Authorised Signatories *(as noted on the company mandate held at the bank)* and include company stamp on document.

- Return completed registration form to the Bank.

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

STEP 2

<u>Site Administrators:</u>

- Retrieve email sent from the Bank with the temporary password assigned.

- Log on to Online Banking from the website using the username selected at registration and the Temporary password sent via email from the Bank **(refer to First login process on pg 26)**

- Proceed to the site and create/setup other company users as required.

New Customer's Registration Process

For our
New Customers…

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

Welcome to Republic*Online*

Enter your Username   [?]

Virtual Keyboard

Next

Register for Republic*Online* Corporate | Personal

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Republic Bank

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

- Print completed form and obtain authorization from Company's Authorised Signatories *(as noted on the company mandate held at the bank)* and include company stamp on document.

- Scan completed form and forward to **RBBBcorporateibreg@rfhl.com**

Once the user has been created an email notification will be sent to the email addresses registered on the form, confirming that the Company's IB 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 **(refer to First login process on pg 26)**

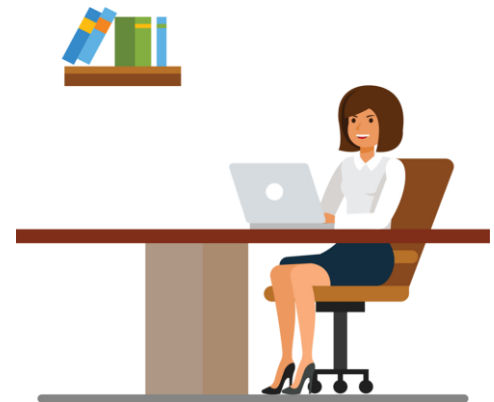- Proceed to the site and create/setup other company users as required
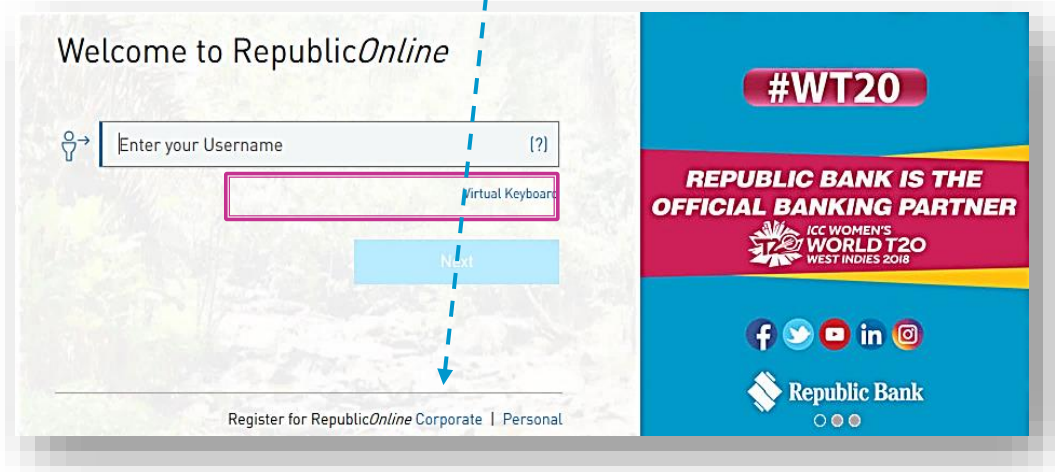
The Online Registration Process
includes the following five (5) steps:

Step 1:
Accept Terms and Conditions

Step 2:
Input Business' and Company's Information

Step 3:
Input Administrator's Info

Step 4:
Confirm Data

Step 5:
Download Registration Form and Obtain Autorization

Step 1: Accept Terms and Conditions

- 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

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

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

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

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

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

⊖ | Corporate Republic*Online* Registration Form

Step 2 of 5: Complete Business Information and Associated Companies

Business Information

❚ Required

Business Name **(?)** | TestBus |

Associated Companies

⊕ Add Company

Company Name	Customer ID		
TestCo	#########	✎	⊗

Cancel   **Continue**

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

- Select **Continue** to proceed to step 3.

Step 3: Input Administrator's Information

-   Please enter the details of the Company Administrator.

-   Once completed select [Continue] to proceed to step 4.

- **ID type and Number:** These will be used for future instances where the user needs to be verified

- **Date of birth:** Used to validate the age of the user. All Corporate RepublicOnline users must be 18yrs or older.

- **Email:** This email will be used to confirm registration of user, send temporary passwords (OTPs) and any future correspondence for resetting the user's account.

- **Mobile Number:** Mobile devices are required to be registered for second factor authentication.

- **Username:** All users have the flexibility of creating their own unique username.

Step 4: Registration Data Confirmation

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

Step 5: Authorisation

Corporate Republic*Online* Registration Form

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

[Download Registration Form]

Business Information
Business Name   TestBus

Associated Companies

Company Name	Customer ID
TestCo	########

Administrator Information

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

[Finish]

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

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

- Click on the [Download Registration Form] to retrieve the registration form.

-   Print the form and pass to the relevant company authorities who must sign and affix the company stamps on the form.

• Scan and submit the authorized form to **RBBBcorporateibreg@rfhl.com**

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

What makes the site secure?

What will I need to access the system?

To access the application, you will need the following:

📝 **Username:**

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

📝 **Password:**

- Users set their password during the registration process.

    (*See Password guidelines on page 24*)

📝 **Security Image:**

- At your first login to the application, you must select one security image from the options provided.

- The image will be used as an anti-phishing device. Thereafter, each time you log in to Republic*Online*, the selected image will be displayed. This helps you to differentiate between the correct site versus a phishing one.

✏️ Second Factor Authentication Device:

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

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

- **RepublicMobile App:**
    The Republic Mobile App offers 2 options for users:

    - *OTP (One-time Password)*
        Each time the user attempts to login to Republic*Online*, the system will generate an OTP code which the user must retrieve via the mobile app, and input on the web login.

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

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

What are the Security Restrictions?

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

Disabled Back Button

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

Session Timeout Duration

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

Unique session control

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

What are the Password Guidelines?

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

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

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

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

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

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

🔒   Change your password at regular intervals.

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

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

What are the Second Factor Authentication Device Guidelines?

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

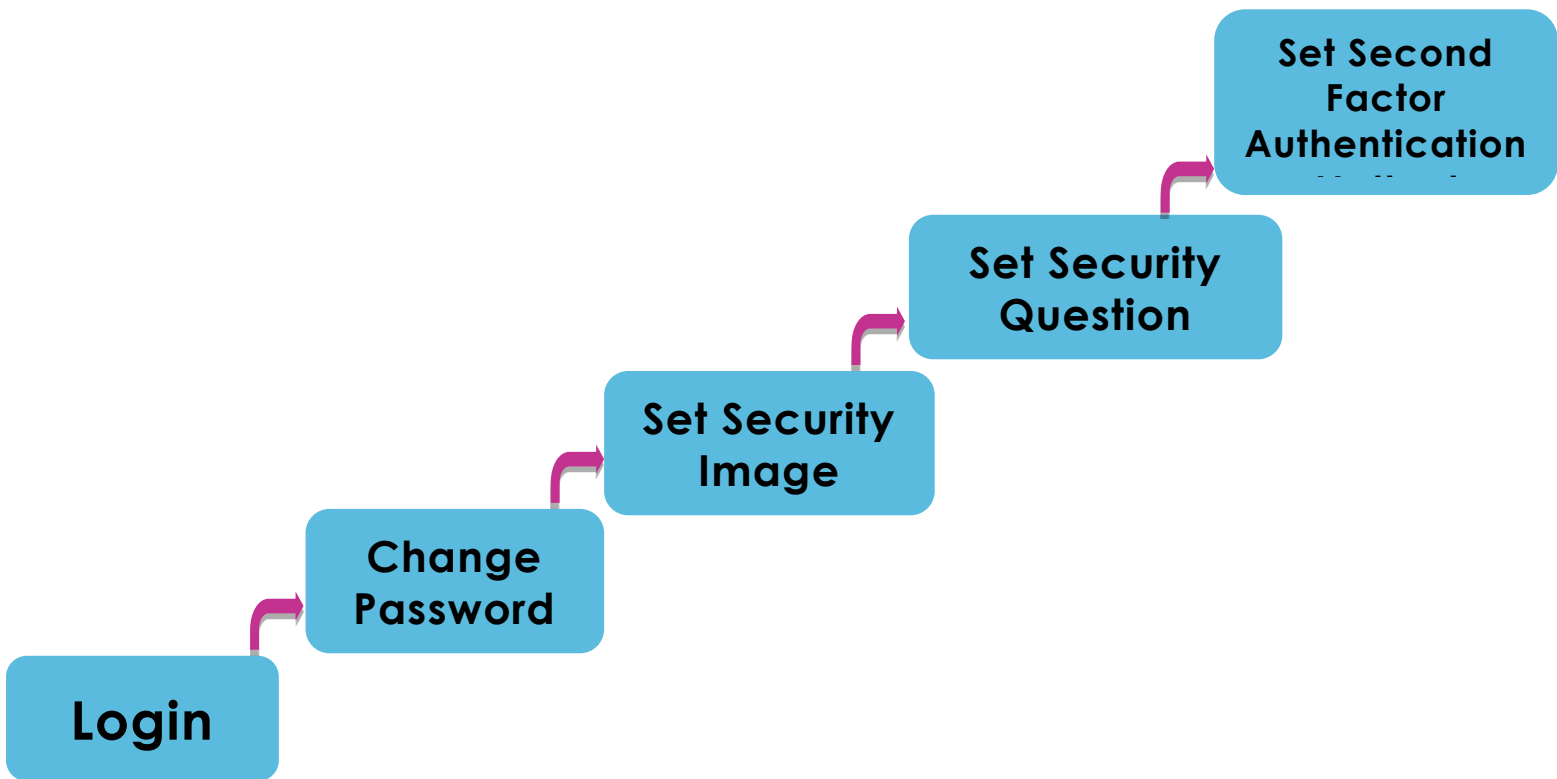- The device selected should belong to the Internet banking customer.

- Avoid leaving the device unattended.

- Always ensure that you use the screen lock.

- Connect to secure WIFI to conduct internet banking transactions, as public WIFI hotspots may be susceptible to hackers.

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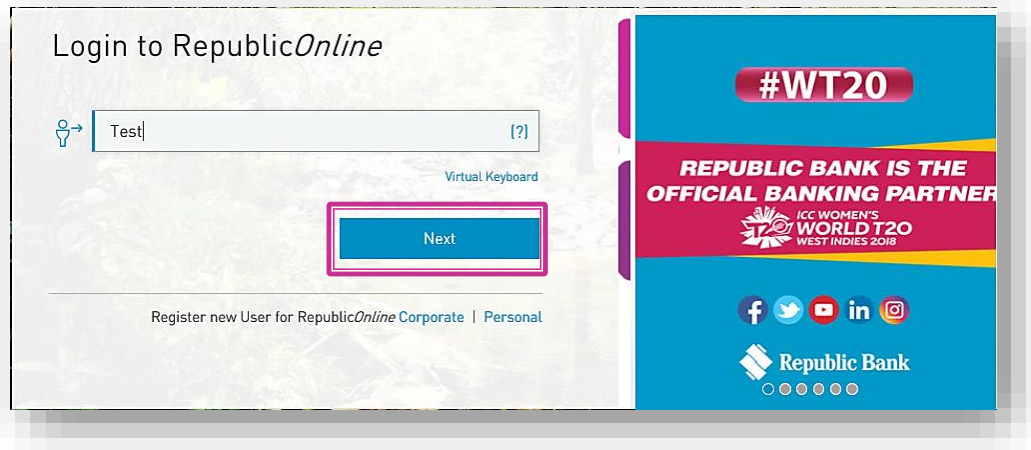
Logging in

Things I should know about the First Login

- As a corporate client, your site administrator will be the first user to access the Company's site. He/She will be required to login and complete the setup of their administrator profile first, then proceed to create the profiles of all other user's required by the Company.

- Site Administrators can create 2 types of users: **Basic** or **Administrative**

- All users, when created, will receive an email with a temporary password, which they must use to access the system for their first login.

- The first login entails the following **five(5)** step process:

Set Second Factor Authentication

Set Security Question

Set Security Image

Change Password

Login

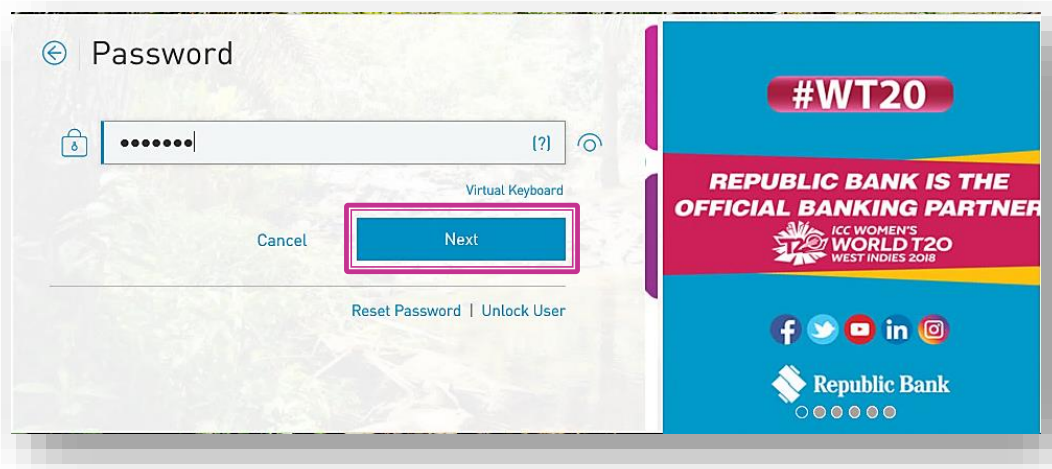# What are the steps involved in the First Login Setup?

Step 1. Login

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

- Click [Next] to proceed.

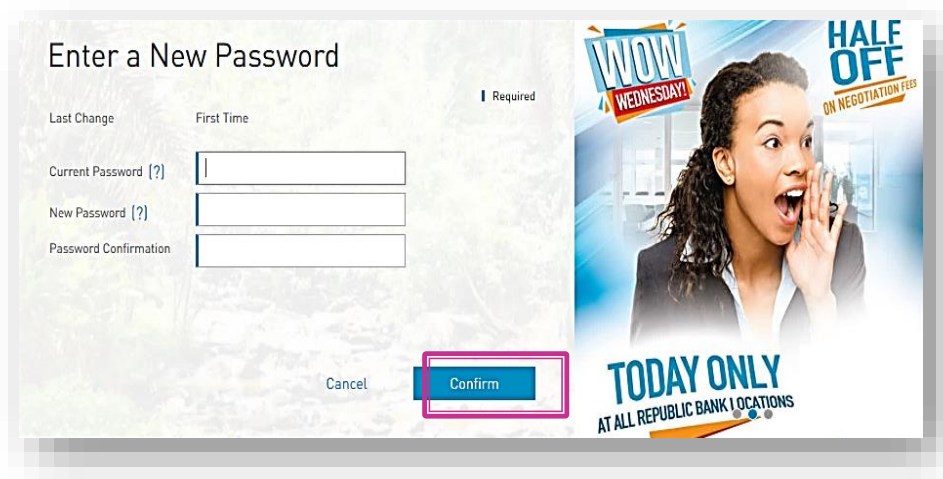You will then be redirected to the password screen.

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

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

Step 2. Change the password

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

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

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

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

Step 3: Set Security Image

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

Select one (1) image from the list provided.

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

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

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

Step 4. Set Secret Question

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

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


- Enter a secret question (of your choice)

- Enter the answer to the question in the "Secret Answer" field provided.

- Select **Continue** and proceed to step 5 of the process.

  • **Return**: redirects user to the previous step

  • **Cancel**: takes user to the login screen

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

Once completed the user will receive the following message.
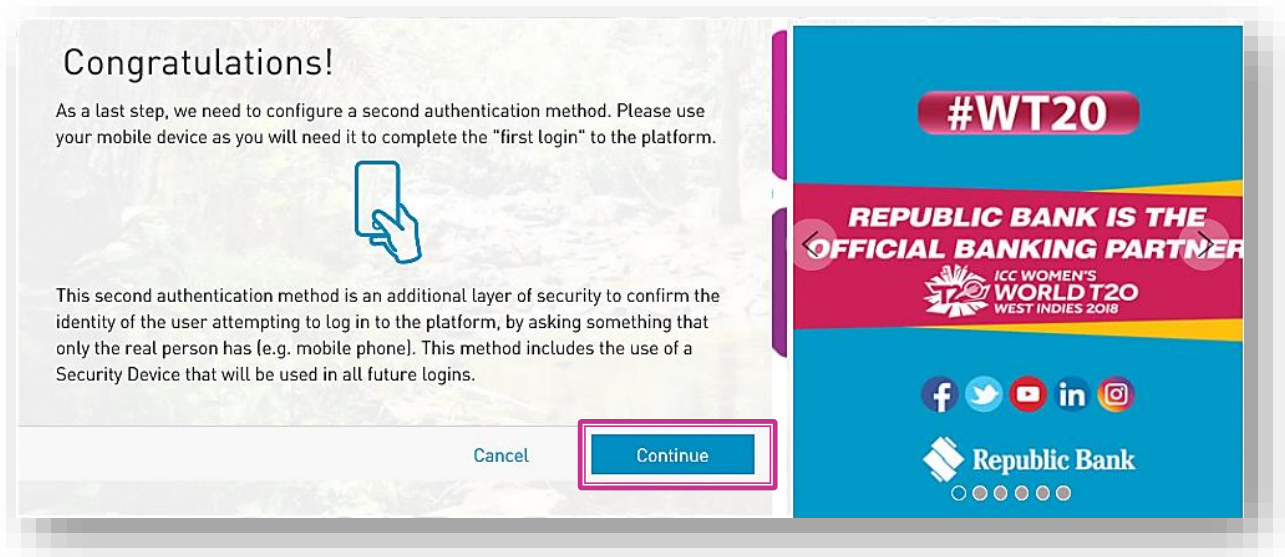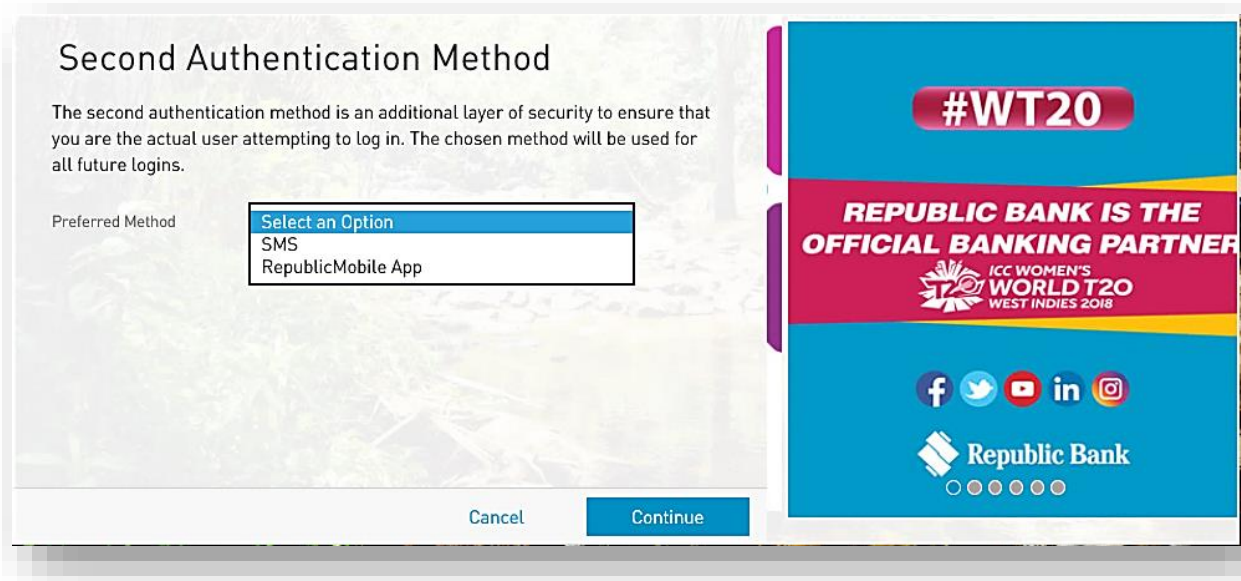

- Select

Step 5. Select Second Authentication Method

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

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

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

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

Option 1- SMS:

Once the SMS option is selected, you must perform the following:
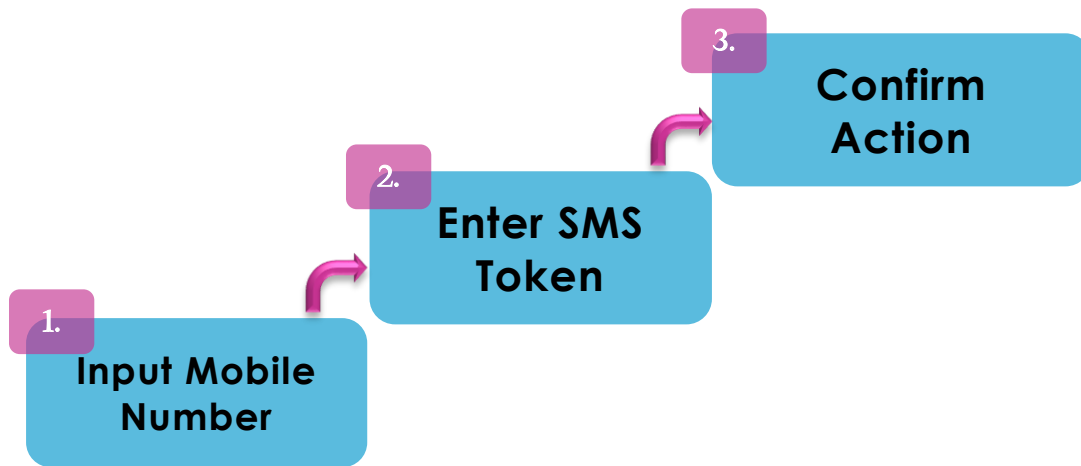
1: Input Mobile Number

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

- **The SMS option requires the user to enter a _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 "Token"

3: Confirm Action

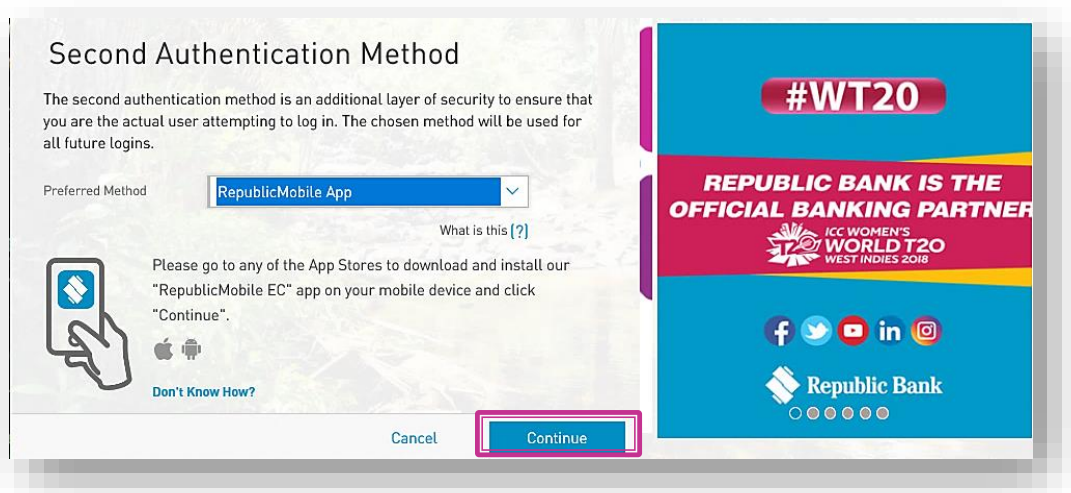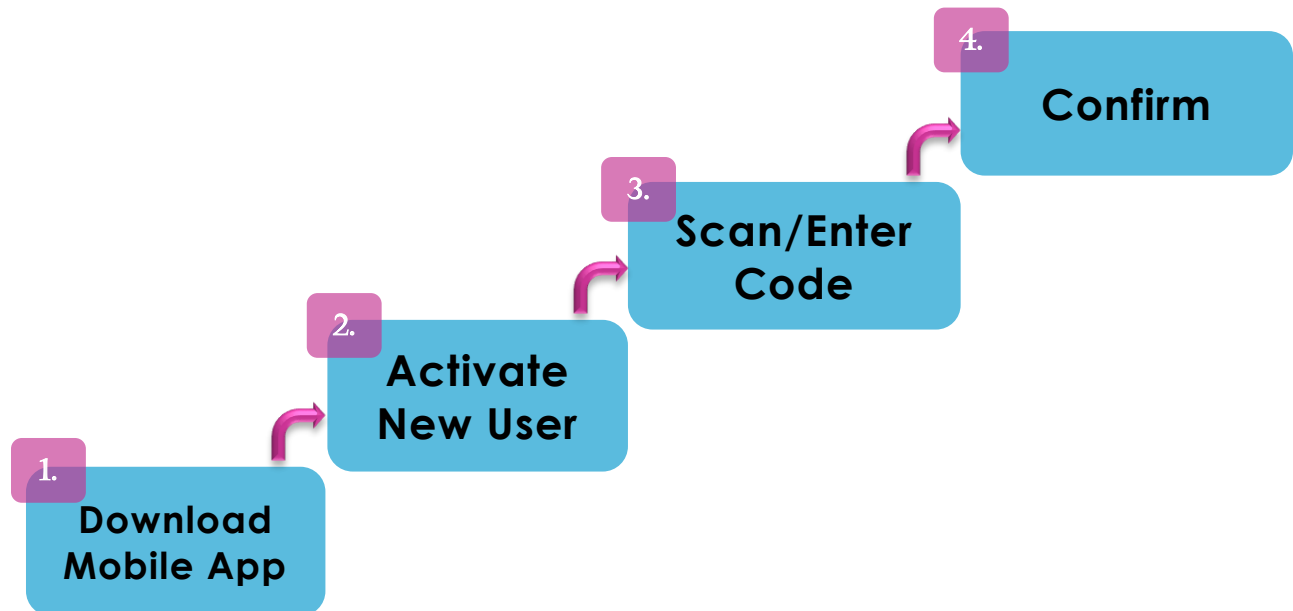Select [Confirm] to complete the registration of the mobile device.

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

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

Option 2 - RepublicMobile App:

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

4.
Confirm

3.
Scan/Enter Code

2.
Activate New User

1.
Download Mobile App

Second Authentication Method

The second authentication method is an additional layer of security to ensure that you are the actual user attempting to log in. The chosen method will be used for all future logins.

Preferred Method | RepublicMobile App

What is this [?]

Please go to any of the App Stores to download and install our "RepublicMobile EC" app on your mobile device and click "Continue".

Don't Know How?

Cancel   Continue

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Republic Bank

1: Download the App

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

Go to the relevant app store, search for **RepublicMobile EC App** and download.
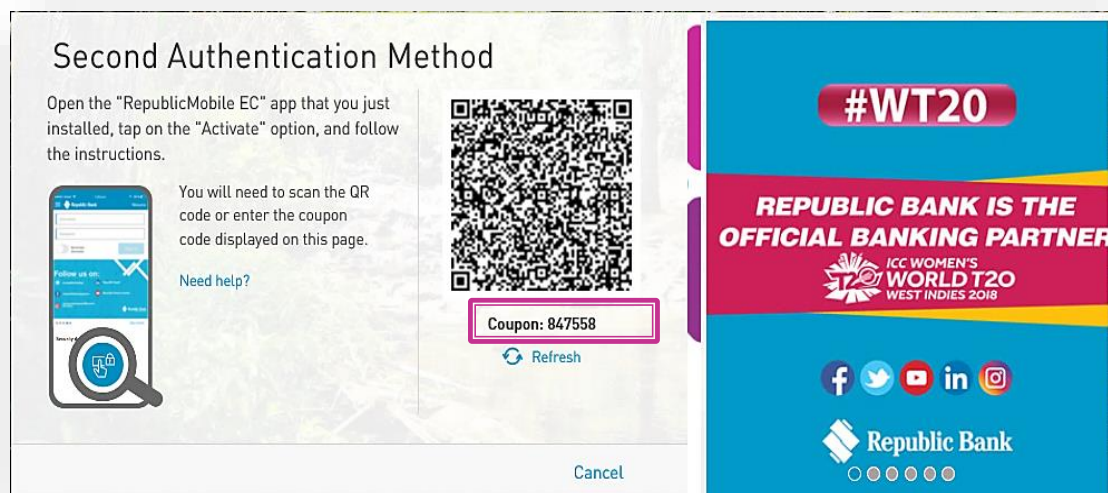
GET IT ON Google Play   Download on the App Store

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
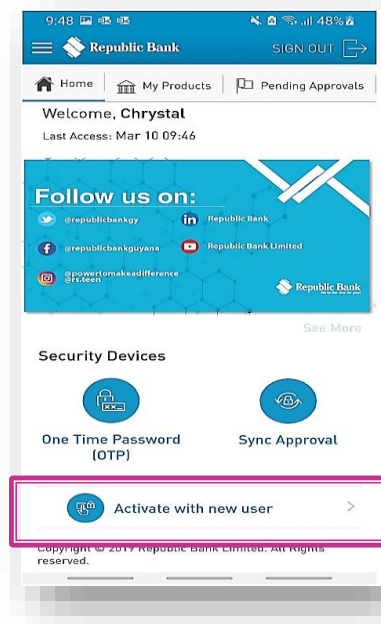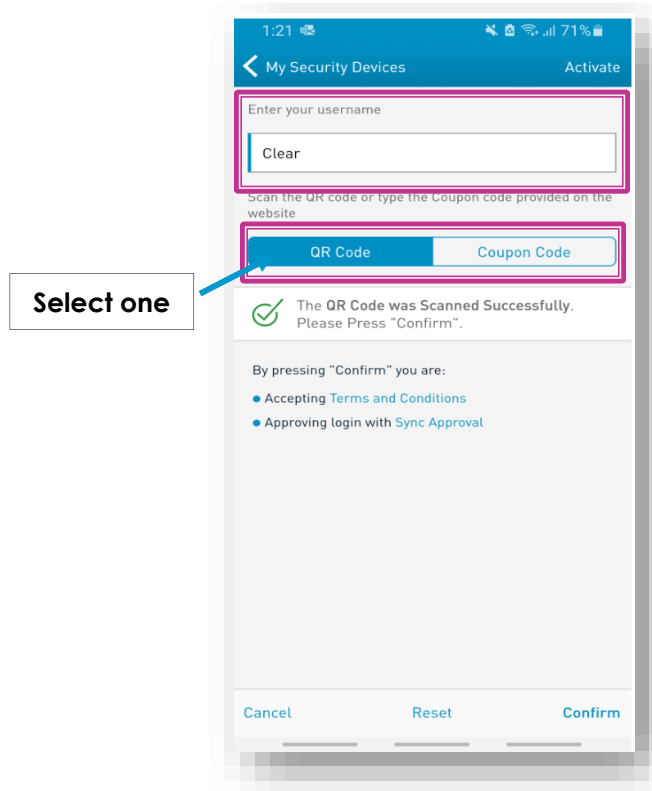

3: Scan/ Enter the Code

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.
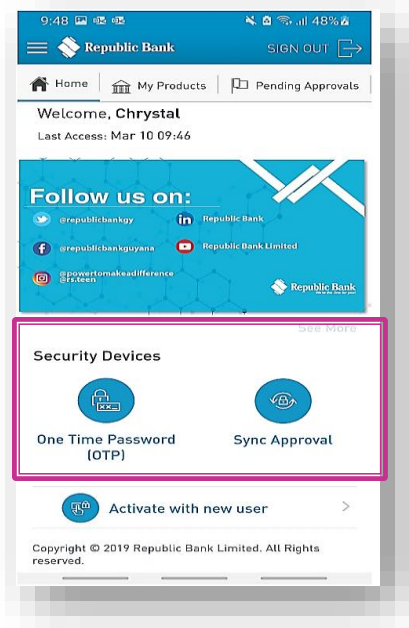
4: Confirm Action

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 [Next] to proceed.

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

Sync

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

How to perform a Regular Login?

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

1.

Step 1: Access Republic Bank's website:
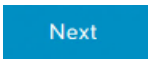
- Access the site
- Click login

2.

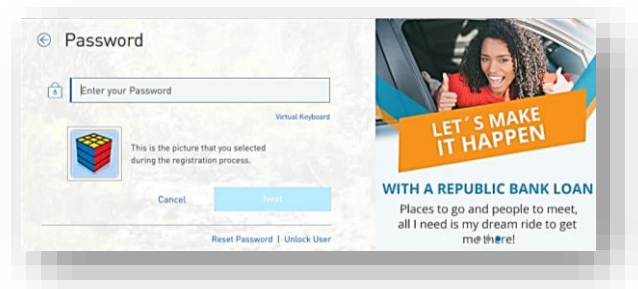**Step 2: Enter the Username:**

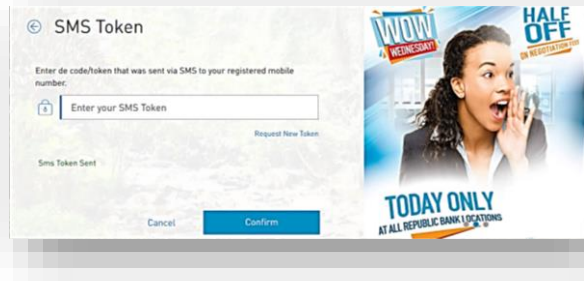Enter your Username in the field labelled **Enter your username** and click [Next].

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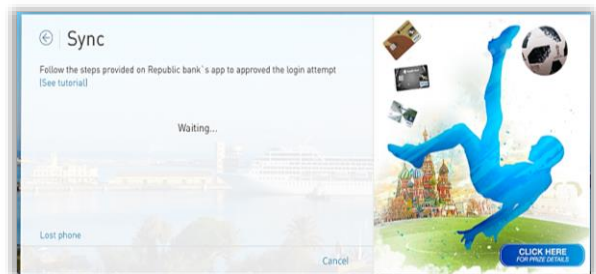
RepublicMobile App:
If the mobile app was selected second factor authentication option, the user must select either the *OTP* **or** *Sync option*.

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

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

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

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

Site Layout and Navigation

What does the Homepage encompass?

Top Bar

Rotating Banner

Data Bar

Ribbon

Quick Menu

User Workspace

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

- Top bar

- Quick access menu: Quick Menu

- Rotating banner

- Data bar

- Product balance Ribbon

- User Workspace

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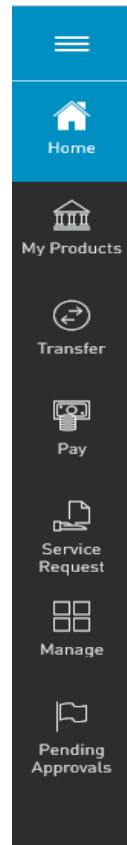
TOP BAR

The Top bar is composed of:

- Side menu or Drawer menu: select this icon to expand the full user menu

- Inbox: This icon directs you to the message tray.

- User menu: clicking this option will show the user's information and will allow management of security settings.

- Log off: click this option to close off the session

QUICK MENU

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

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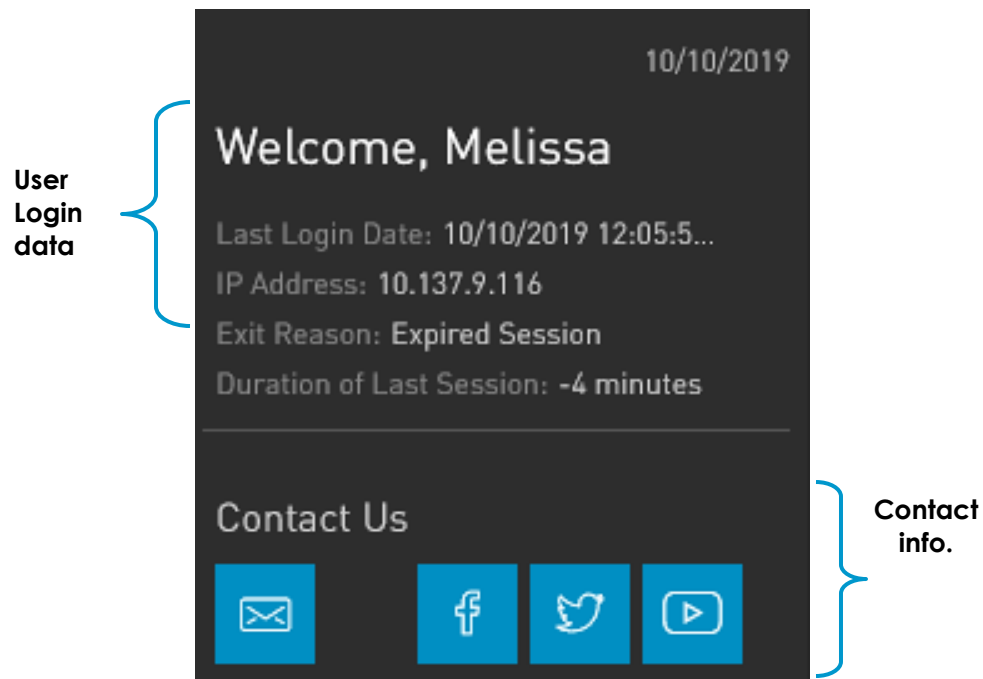
The Quick Menu options are:

- **Home**

- **My Products**

- **Transfer**

- **Pay**

- **Service Request**

- **Manage**

- **Pending Approvals**

ROTATING BANNER

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

DATA BAR

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

The top of the pane displays:

- Current date

- Welcome message: "Welcome, "User First Name"

- Last Login Date: the last date and time the user successfully accessed Internet Banking

- IP Address: the last IP address from which the user accessed will be displayed.

- Exit Reason: the reason for the user's last logoff (e.g. Expired session, or logged out)

- Duration of Last Session: the duration of the user's last session will be displayed.

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

- Email

- Facebook

- Twitter

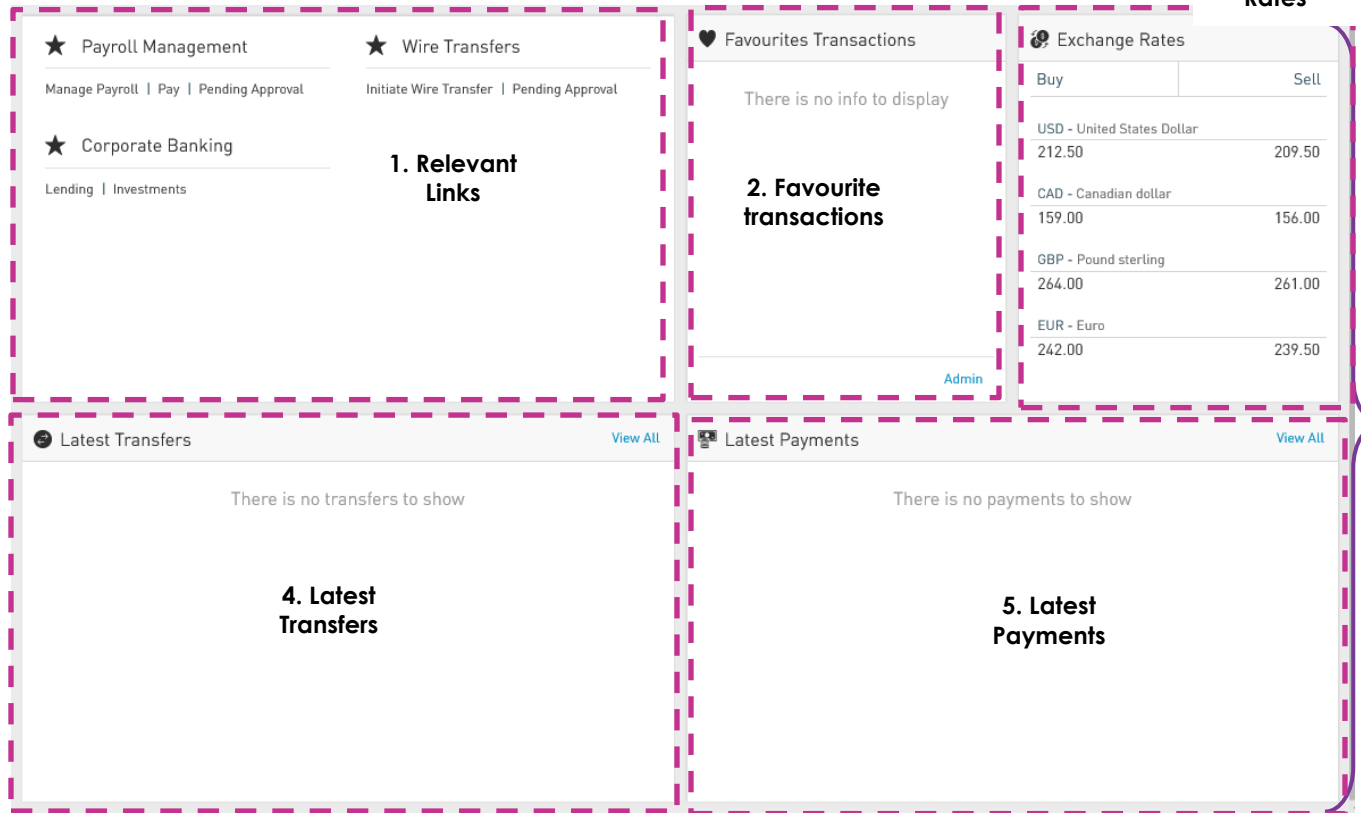- You Tube

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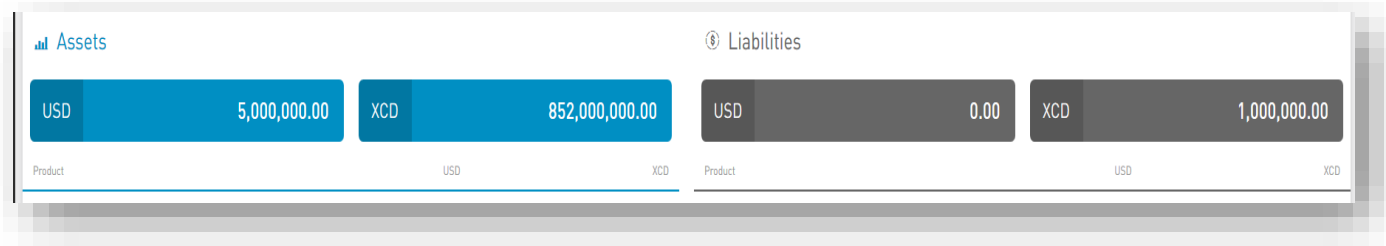
Through the Product Balance Ribbon, you can view a summary of your accounts.

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

THE USER WORKSPACE

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

1. Relevant Links

2. Favourite Transactions

3. Daily Exchange Rates

4. My Latest Transfers

5. My Latest Payments

Relevant Links

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

Favourite Transactions

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

Daily Exchange Rates

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

- US Dollar (USD)

- Canadian Dollar (CAD)

- Pound Sterling (GBP)

- Euro (EUR).

My Latest Transfers

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

My Latest Payments

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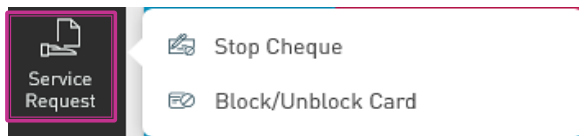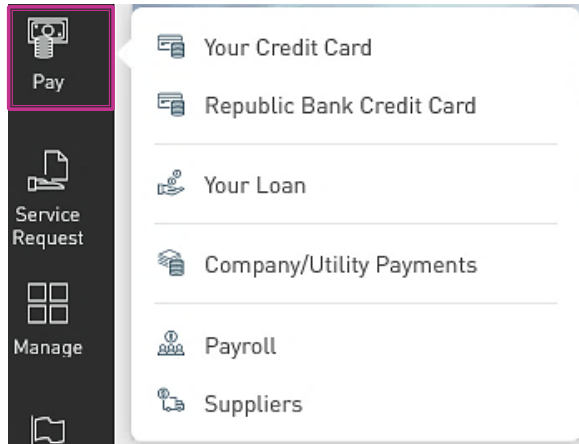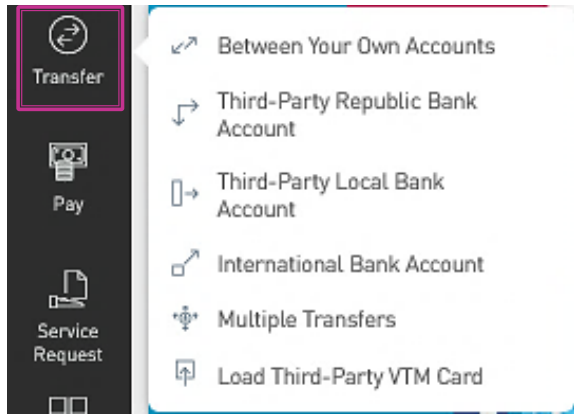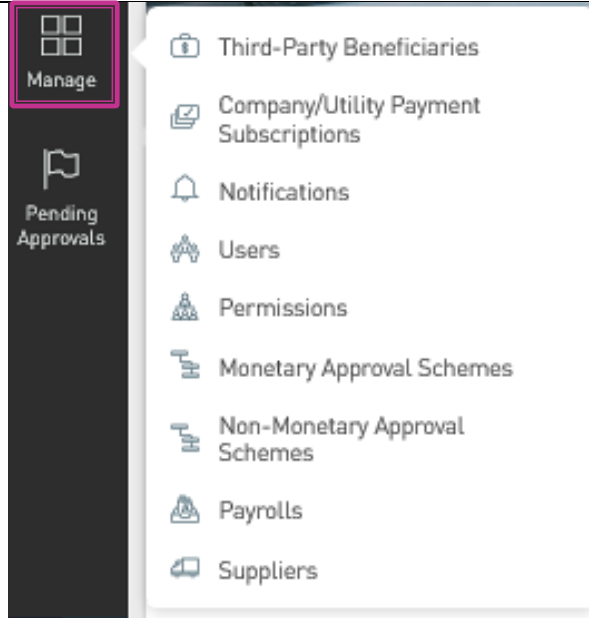
What can I access through the Quick Menu?

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

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

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

Transfer — Expands to display all transfer options available.

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

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

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

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

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

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

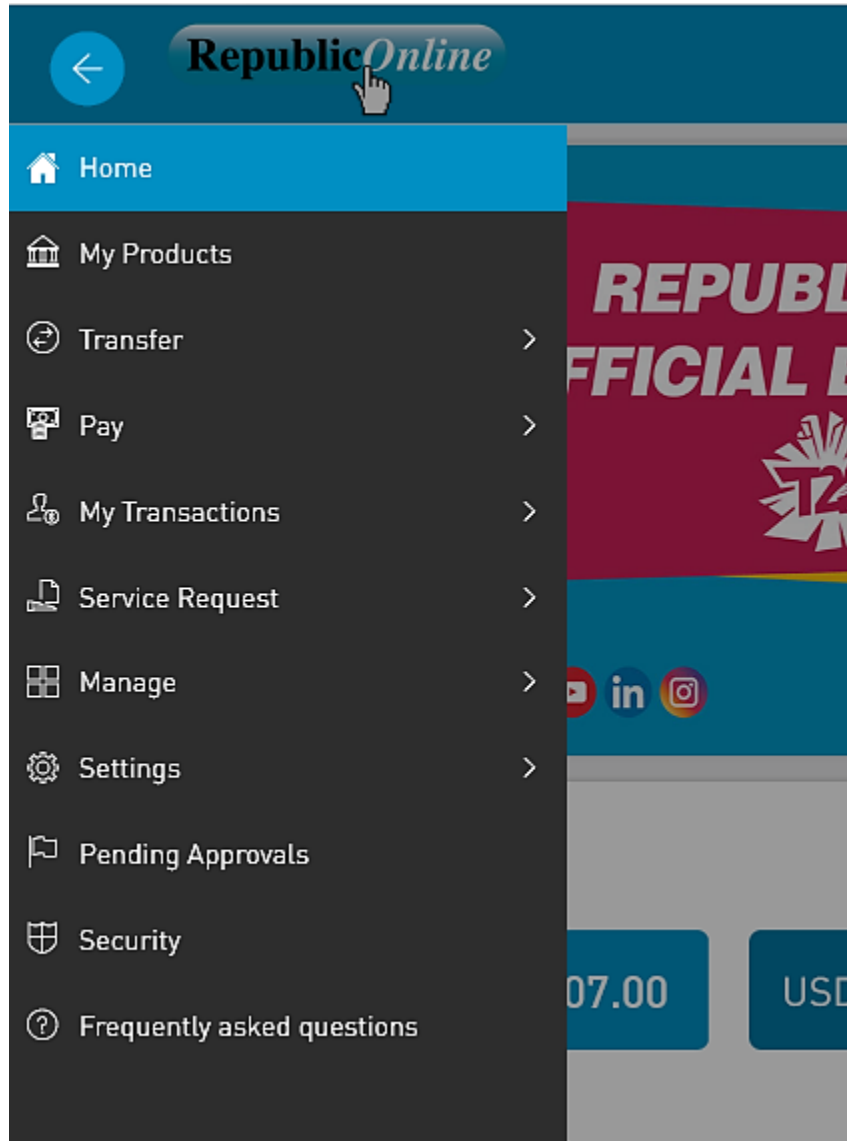The **PENDING APPROVALS** menu tab lists all transactions that have been submitted for approval, that the user has the rights to approve.
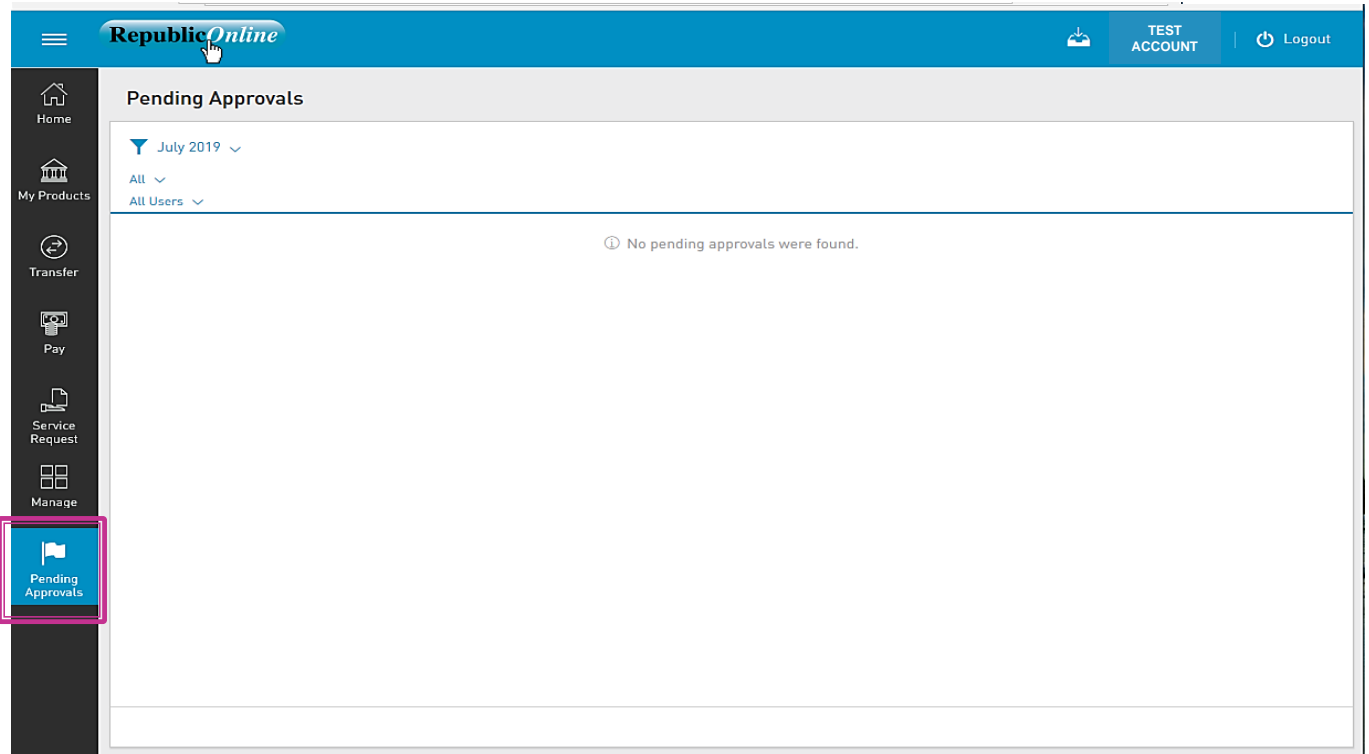
What can I access through the Main Menu?

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

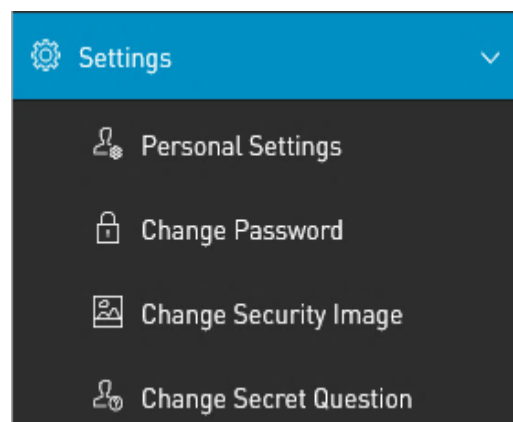horizontal lines icon [≡] in the top left corner of the page.

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

- My Transactions
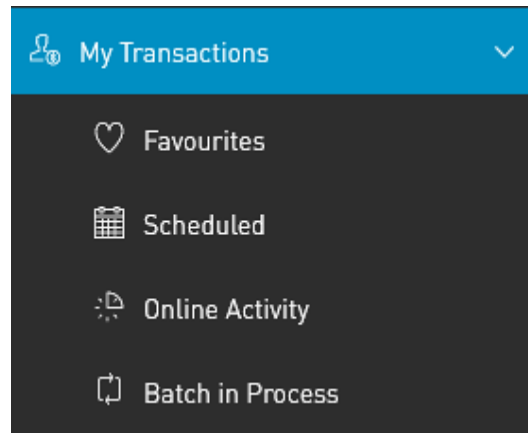
- Settings

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

- Frequently Asked Questions

My Accounts

My Products Overview

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

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

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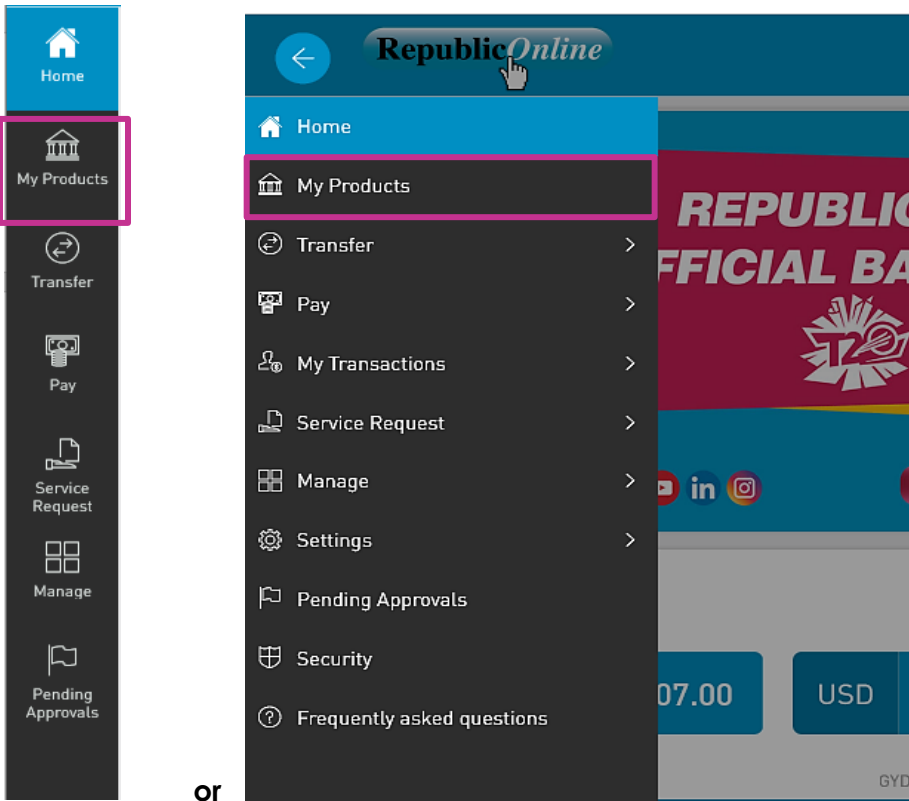
The product list may be displayed in three different ways or views:

- Simple

- Combined

- Grouped

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

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

What does the Simple View display?

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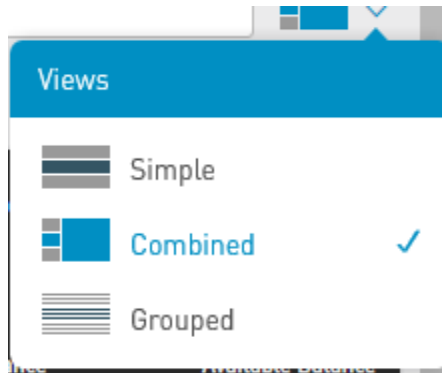
The following product details are displayed in this view:

- Product Type

- Product Nickname (Alias)

- Product Number (Account number)

- Product Status

- Branch name

- Current Balance

- Available Balance

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

b. **Filter**: User can filter by Product type

c. **Change View**: This icon allows users to switch layout or view of products

d. **Contextual Menu:** All actions corresponding to the product will be available via this icon. This menu would vary, based on the product selected.
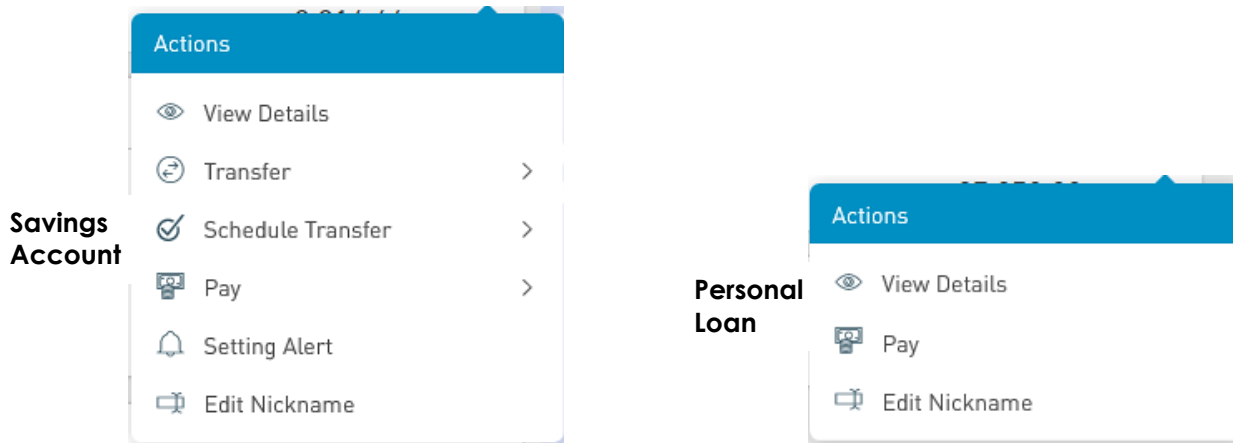
e. **Expand List:** By default, Republic*Online* displays 5 products. This icon allows users to expand the list to view more (if available).

What does the Combined View display?

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

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

The following product details are displayed in this view:

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

- Details
- Current Balance
- Available Balance
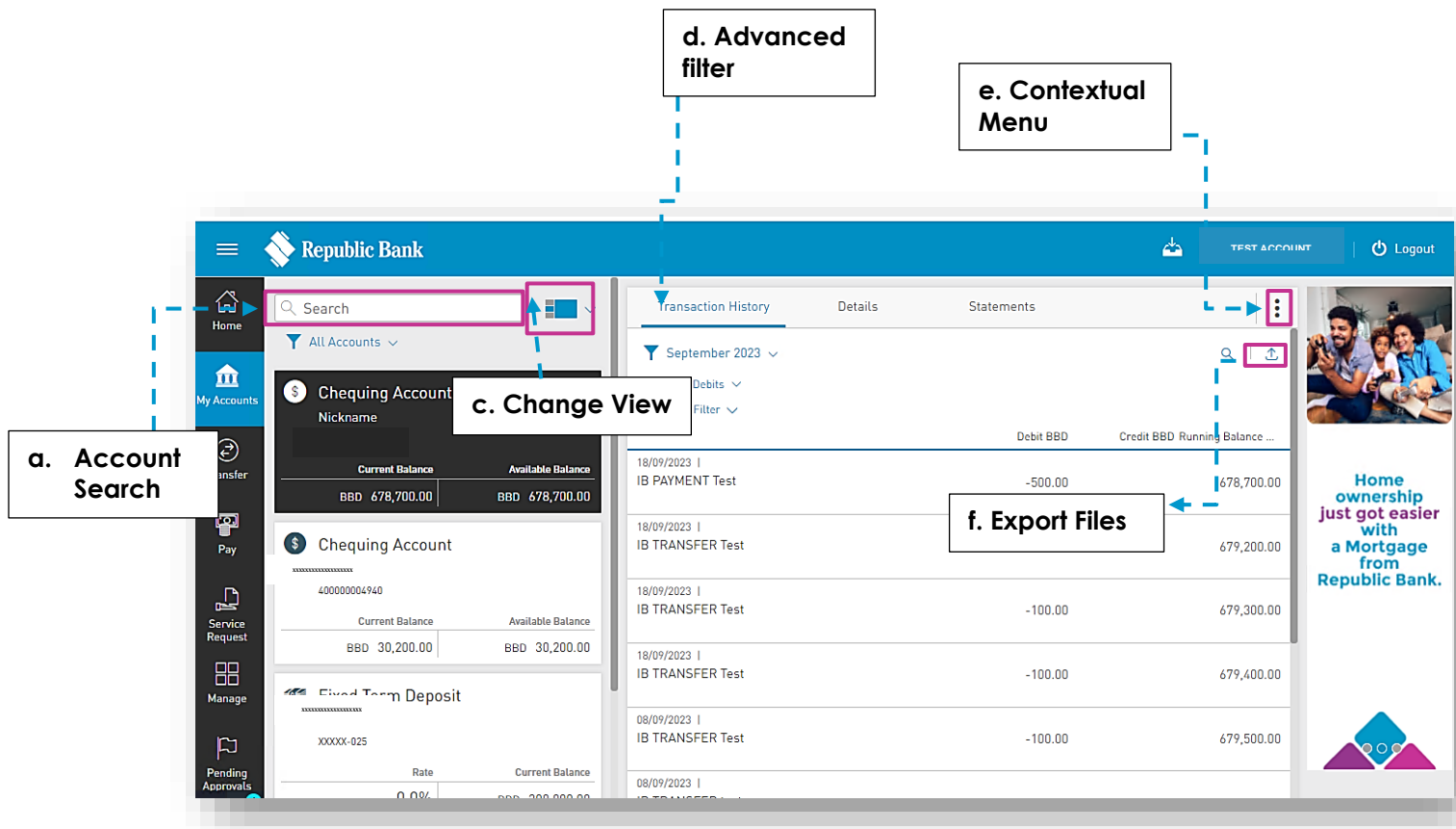
a. **Account Search:** User can search by Product Number and/or Nickname.

b. **Filter**: User can filter by Product type

c. **Change View:** This icon allows users to switch layout or view of products

d. **Advanced Filter:** These options allow defined searching of transactions based on transaction type and period.

e. **Contextual Menu:** All actions corresponding to the product will be available via this icon.

f. **Export Files:** The Transaction History can be exported in either PDF, Excel or CSV format.

What does the Grouped View display?

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

The following product details are displayed in this view:

- Product Group/Type
- Product Nickname (Alias)
- Product Number (Account number)
- Product Status

- Branch Name
- Current Balance
- Available Balance

a. Account Search

b. Filter

c. Change View

d. Contextual Menu

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

b. **Filter**: User can filter by Product type

c. **Change View:** This icon allows users to switch layout or view of products

d. **Contextual Menu:** All actions corresponding to the product will be available via this icon.

Transfers

Republic*Online* Transfers

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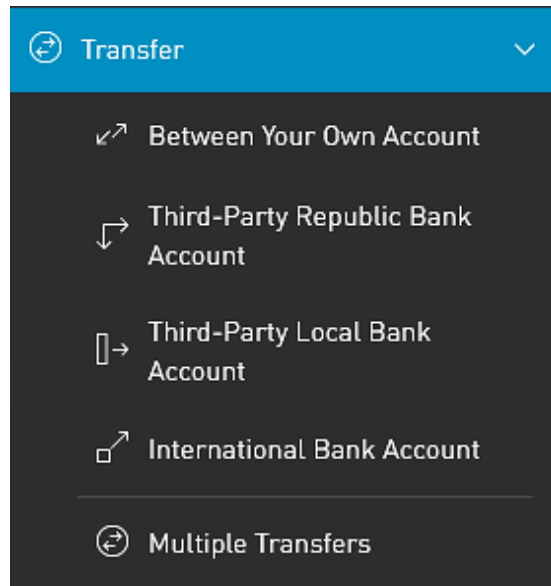
There are three ways to access the Transfer feature:

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

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

1) Select **TRANSFER** option from either the menu.

2) Input required data

3) Confirm payment

4) Result

How to perform a Transfer Between Republic Accounts

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

- Between Your Own Account

- Third-Party Republic Bank Account

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

Step 1: Select Transfer option from the menu.
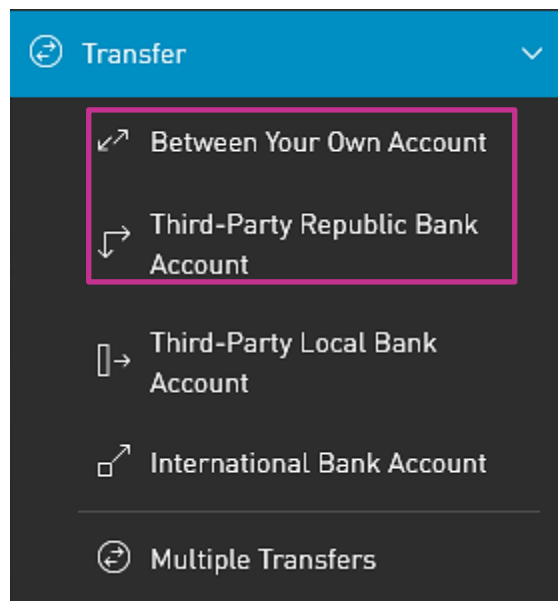
Only the users assigned the relevant permissions will be able to access Transfers Between the Business' Accounts or to Third-Party Republic Bank Accounts feature. (Refer to Appendix for list of Permissions)

Step 2: Input transfer data

2. Input Credit account

1. Select Debit account from list

3. Insert amount to transfer

4. Input additional data (Description & Notification email)

5. Select Continue

Transfer option can be changed here by clicking the icon ⌄

Transfer can be scheduled here by clicking the toggle

2 - Credit Account: If the user selects **Between Own Accounts**, all registered personal accounts will be listed here.

- If the user selects the **Republic Bank Transfers** option, to transfer to a third party account, he/she user may either enter the payment information here

or select from their registered third-party beneficiaries.

See instructions for registering third party beneficiaries on page 140
See instructions for scheduling payments on page 119

4 - Description: Mandatory for all transfers.

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

Step 3: Confirm payment

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

The available actions are:

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

- **Cancel** : **to cancel application.**

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

Step 4:   Result

Status message & Transaction info

Debit account info.

Action panel

Credit account info.

Make another transfer

Go to Homepage

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

- **Successful**: the transaction was completed successfully.

- **Pending approval**: where one or more approvals is required to perform the transaction. The users that are authorised to approve the transaction will be informed of the pending authorizations via email.

- **Failed**: the transaction does not meet the necessary requirements The specific error will be shown to the user.

How to Transfer to Third-Party Local Accounts

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

Step 1: Select the Third-Party Local Bank Account option from the menu.
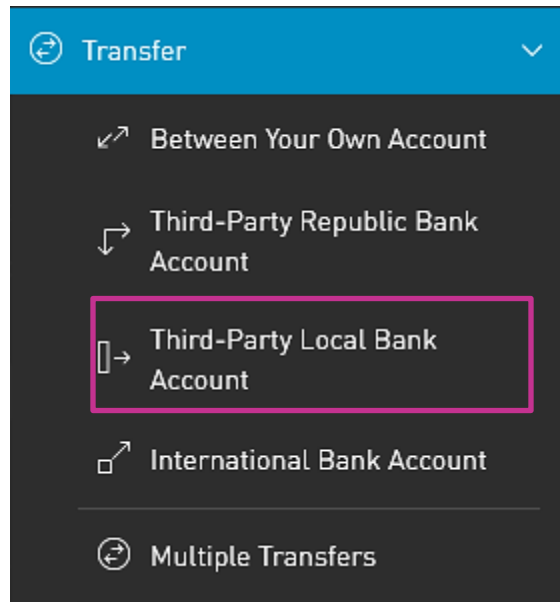
Only the users assigned the relevant permissions will be able to access Transfers to Third-Party Local Bank accounts feature. (Refer to Appendix for list of Permissions)

Step 2: Input transfer data

2. Select a beneficiary

1. Select Debit account from list

3. Insert amount to transfer

4. Input additional data (Description & Notification email)

5. Select Continue

Transfer option can be changed here by clicking the icon ∨

Transfer can be scheduled here by clicking the toggle

2 - Credit Account: Third-Party local bank beneficiaries <u>must</u> be pre-registered.

4 - Description: Mandatory for all transfers.

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

Step 3: Confirm data

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

The available actions are:

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

- **Cancel** : to cancel application.

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

Step 4: Result

Status message &
Transaction info

Credit account info.

Debit
account
info.

Action
panel

Make
another
transfer

Go to
Homepage

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

- **Successful**: the transaction was completed successfully.

- **Pending approval**: where one or more approvals is required to perform the transaction. The users that are authorised to approve the transaction will be informed of the pending authorizations via email.

- **Failed**

- : the transaction does not meet the necessary requirements The specific error will be shown to the user.

How to Transfer to International Bank Accounts

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

Step 1: Select the International Bank Account transfer option from the menu.
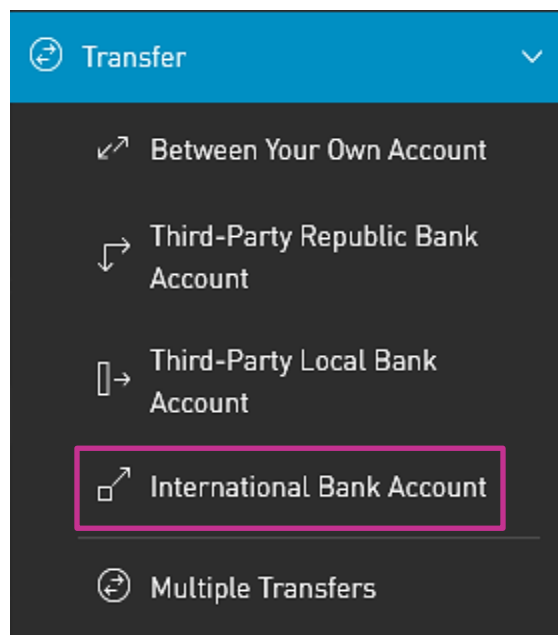
Only the users assigned the relevant permissions will be able to access Transfers to International Bank Account feature. (Refer to Appendix for list of Permissions)

Step 2: Input transfer data

2. Select a beneficiary

1. Select Debit account from list

3. Insert amount to transfer

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

5. Select Continue

Transfer option can be changed here by clicking the icon ∨

Transfer can be scheduled here by clicking the toggle ⬤ Schedule

2 - Credit Account: International transfer beneficiaries <u>must</u> be pre-registered.

See instructions for registering third party beneficiaries on page 140
See instructions for scheduling payments on page 119

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

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

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

- Product Nickname

- Beneficiary Data: - Beneficiary
    - Address
    - City
    - Country
    - Beneficiary Email

- Beneficiary Account Data: -   Account Number
    - Bank
    - Bank Country
    - Address
    - ABA
    - SWIFT
    - Routing No./Transit No./Sort Code

- Intermediary Bank Data: -   ABA
    - SWIFT
    - Routing No./Transit No./Sort Code
    - Address
    - Bank
    - City
    - Country

Step 3: Confirm data

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

The available actions are:

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

- **Cancel** : to cancel application.

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

Step 4: Result

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

- **Successful**: the transaction was completed successfully.

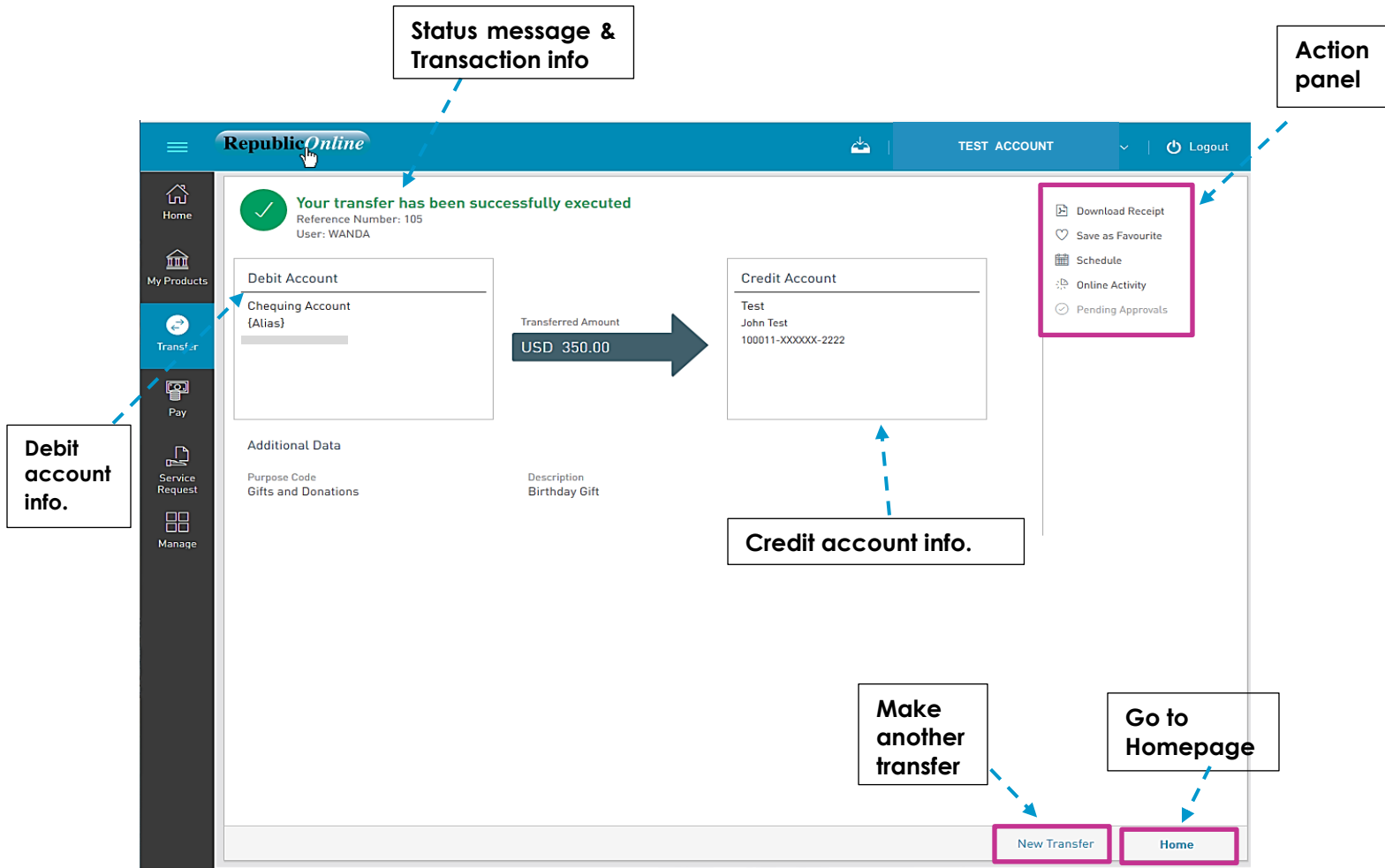- **Pending approval**: where one or more approvals is required to perform the transaction. The users that are authorised to approve the transaction will be informed of the pending authorizations via email.

- **Failed**: the transaction does not meet the necessary requirements The specific error will be shown to the user.

What does the Multiple Transfers feature entail?

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

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

- Between Your Own Account

- Republic Bank

- Local Bank

Step 1: Select the Multiple Transfers option from the Transfer menu.
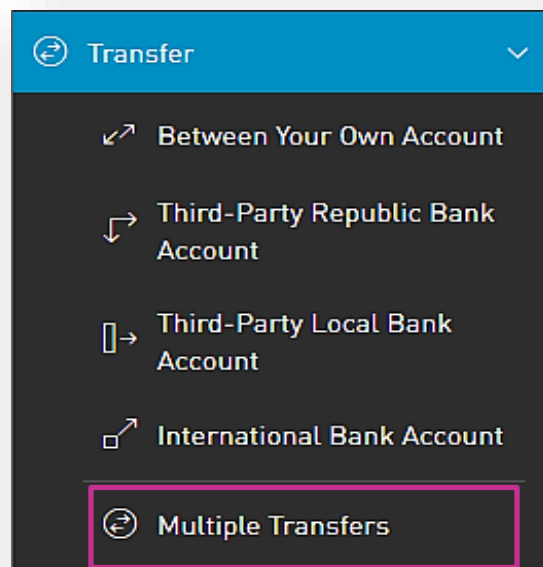
Only the users assigned the relevant permissions will be able to access this Multiple Transfers feature. (Refer to Appendix for list of Permissions)

Step 2: Input transfer data

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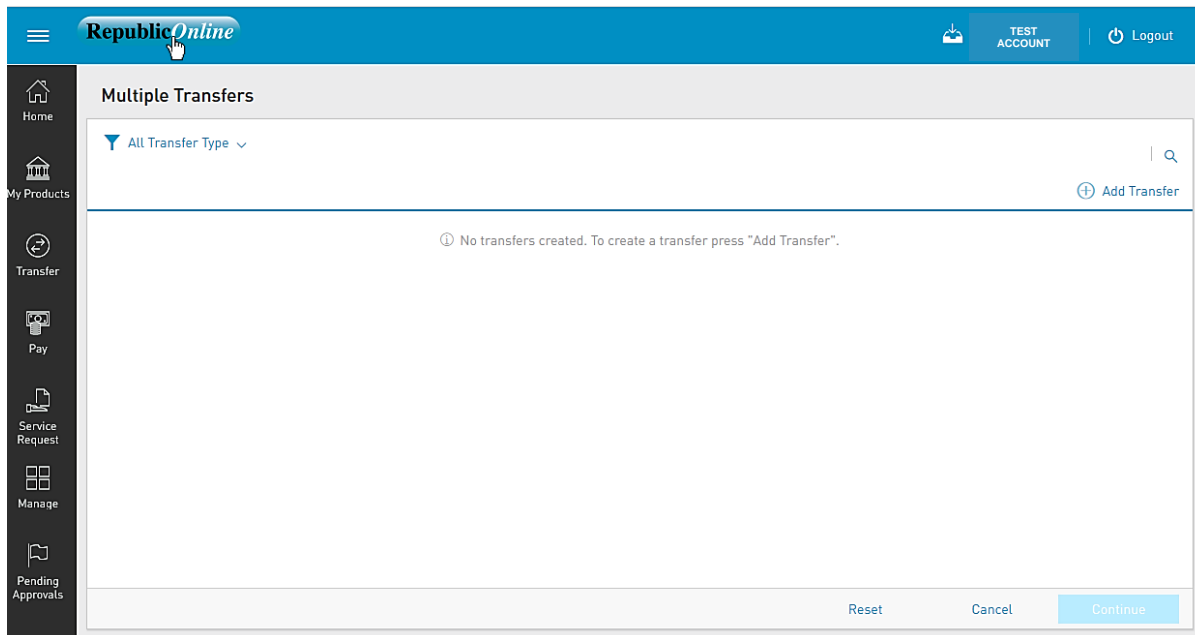
The following window will appear. Input required data as follows:

2. Input Credit Account

3. Insert amount to transfer

1. Select Debit account from list

4. Input additional data (Description & Notification email)

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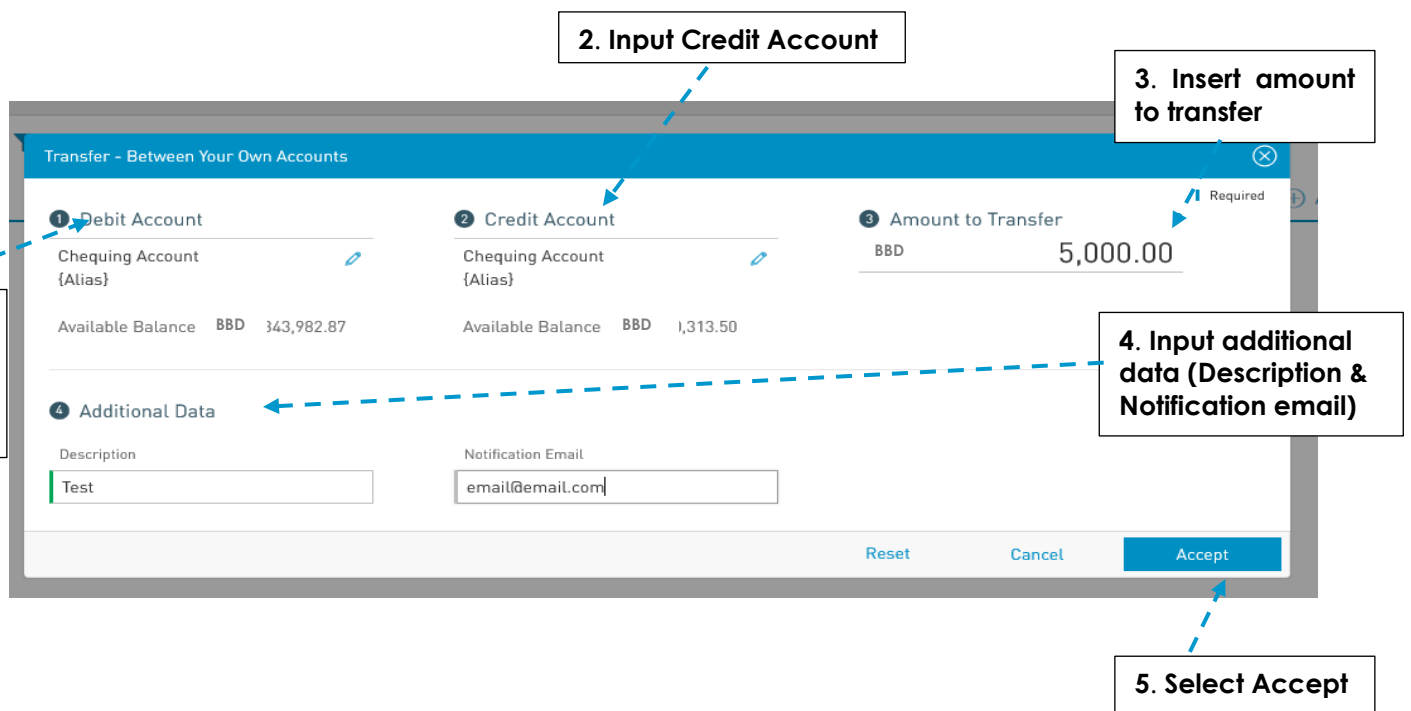
- Reset : to erase the entered data.

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

- Accept : to save the transfer and add it to the transaction list.

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

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

⊕ Add Transfer : To add another transfer. Repeat the process as required.

✏ Edit Transfer: To edit the details of a saved transfer.

⊗ Delete Transfer: To delete any saved transfer from the list.

Reset : delete all transfers created.

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

Continue : the user will continue to the confirm transfers.

Step 3: Confirm data

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

The available actions are:

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

- Cancel : to cancel application.

- or Return : to return to the previous step

Step 4: Result

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

- **Successful**: the transaction was completed successfully.

- **Pending approval**: where one or more approvals is required to perform the transaction. The users that are authorised to approve the transaction will be informed of the pending authorizations via email.

- **Failed**: the transaction does not meet the necessary requirements The specific error will be shown to the user.

Pay

Republic*Online* Payments

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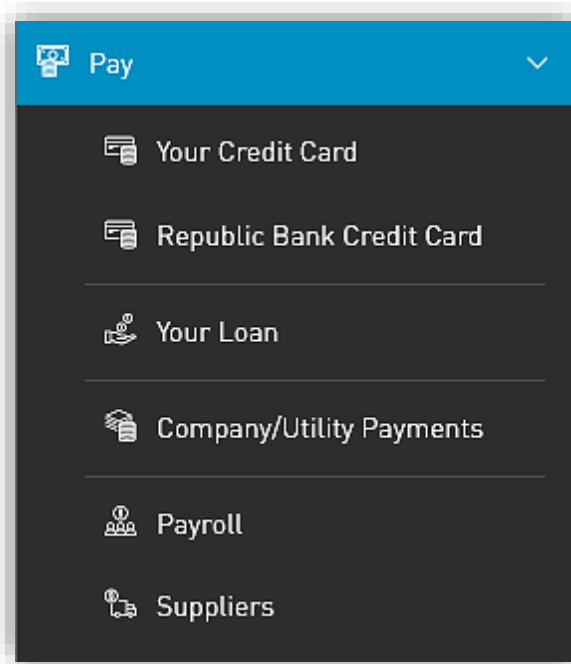
There are three ways to access the Payment feature:

- **Quick Menu**

- **≡ Main Menu**

- **≡Contextual Menu on each product**

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

1) Select **Pay** option from either the menu.

2) Input required data

3) Confirm payment

4) Result

How to Pay Credit Cards?

The options to pay a credit card are as follows:

- Pay Your Credit Card

- Pay Republic Bank Credit Cards

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

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

Step 2: Input payment data
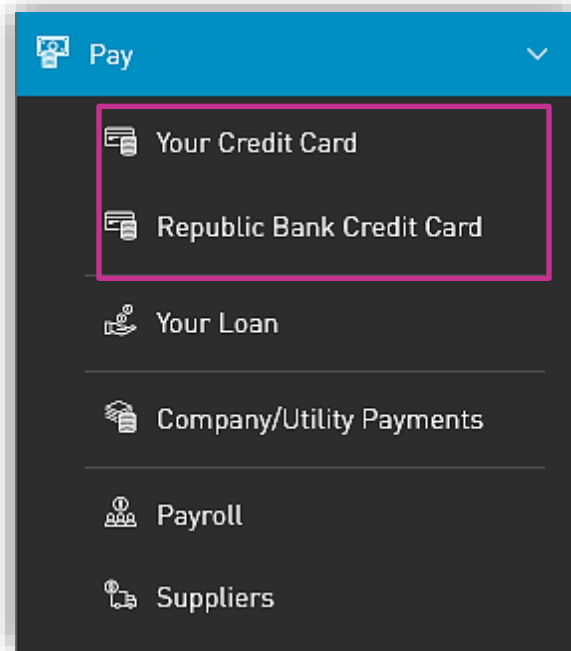
2. Insert amount to pay

1. Select Credit Card to pay from list

3. Select Debit Card to pay from list

4. Input additional data (Description Notification email)

5. Select Continue

Transfer option can be changed here by clicking the icon ⌄

Transfer can be scheduled here by clicking the toggle

2   - Credit Account:

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

See instructions for registering third party beneficiaries on page 140
See instructions for scheduling payments on page 119

4 - Description: Mandatory for all transfers.

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

Step 3: Confirm payment

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

The available actions are:

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

- **Cancel** : **to cancel application.**

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

Step 4: Result

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

- **Successful**: the transaction was completed successfully.

- **Pending approval**: where one or more approvals is required to perform the transaction. The users that are authorised to approve the transaction will be informed of the pending authorizations via email.

- **Failed**: the transaction does not meet the necessary requirements The specific error will be shown to the user.

How to Pay Loans?

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

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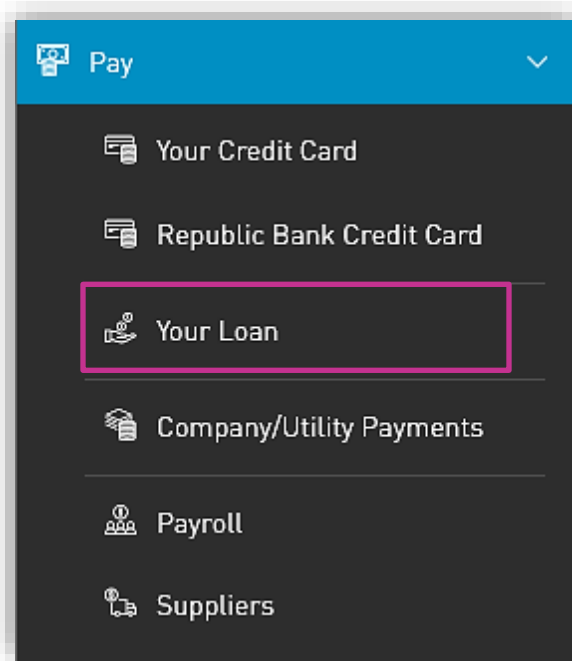
Only the users assigned the relevant permissions will be able to access the Pay the Business' Loans feature. (Refer to Appendix for list of Permissions)

Step 2: Input payment data

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

- Loan payment

- Principal payment

Step 3: Confirm payment

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

The available actions are:

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

- **Cancel** : to cancel application.

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

Step 4: Result

Status message & Transaction info

Action panel

Debit account info.

Credit account info.

Make another payment

Go to Homepage

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

- **Successful**: the transaction was completed successfully.

- **Pending approval**: where one or more approvals is required to perform the transaction. The users that are authorised to approve the transaction will be informed of the pending authorizations via email.

- **Failed**: the transaction does not meet the necessary requirements The specific error will be shown to the user.

How to Pay Company/Utility Payments?

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

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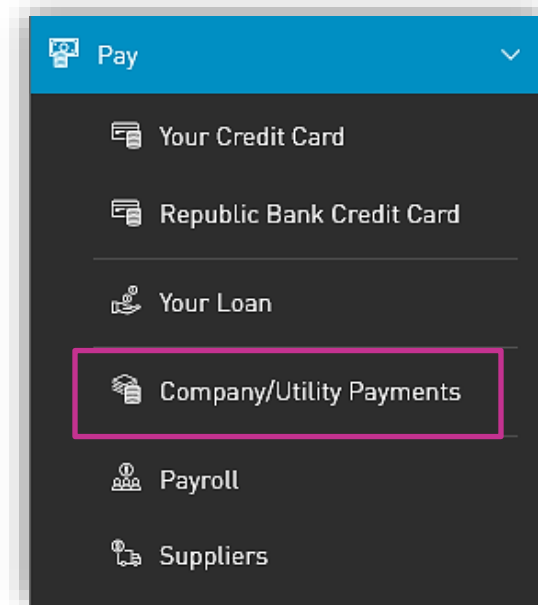
Only the users assigned the relevant permissions will be able to access the Pay Company Utility feature. (Refer to Appendix for list of Permissions)

Step 2: Input payment data

2. Insert amount to pay

1. Select Utility to pay from list

3. Select Debit account from list

4. Input additional data (Description Notification email)

5. Select Continue

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

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

-   Expand the list via the ⌄ icon

-   Select the required Utility to be paid

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

For unlisted utilities:

- Click the "Manage Pre-Registered"

- Select the "+ Pre-Register Utility"

- Select your territory

- Select the Utility category and select the relevant utility from the list.

- Enter the required payment data

- Select **CONFIRM** to proceed.
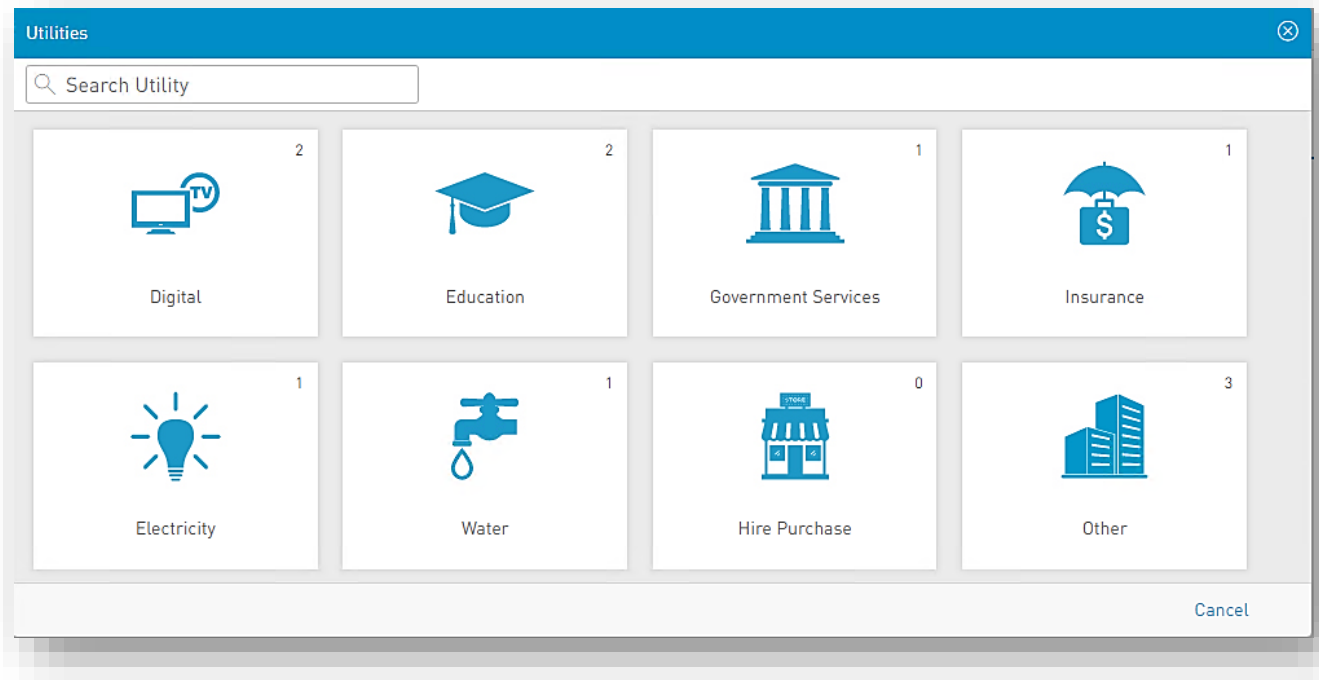
Example:

TEST POWER & ELECTRICITY

Description

Registration Data

Customer Name

Confirm Customer Name

Account Number

Confirm Account Number

Step 3: Confirm payment

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

The available actions are:

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

- **Cancel**: to cancel application.

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

Step 4: Result

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

- **Successful**: the transaction was completed successfully.

- **Pending approval**: where one or more approvals is required to perform the transaction. The users that are authorised to approve the transaction will be informed of the pending authorizations via email.

- **Failed**: the transaction does not meet the necessary requirements The specific error will be shown to the user.

How to Pay Payroll?

This feature enables corporate customers to make payroll payments via Republic*Online*.

There are two (2) options for payroll payments:

(1) Manual

(2) File Upload

Both Options follow the same four step process as follows:

Step 1: Select the **Payroll** option under the **Pay** tab or either the **Quick** or **Main** Menu.
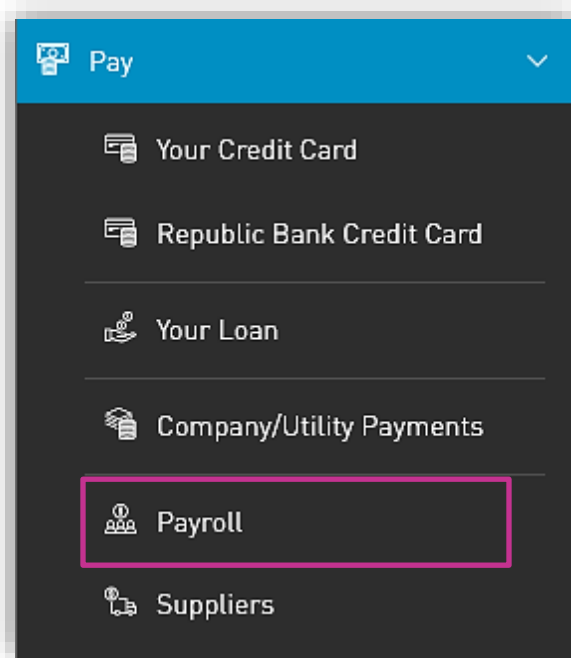
Only the users assigned the relevant permissions will be able to access the Payroll feature.

Step 2: Input payment data

Option (1) Manual

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

Option (2) File Upload

1. **Select 'By File' and upload file from PC**

2. **Select Debit account from list**

3. **Input additional data (Description & Notification email)**

4. **Select Continue**

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

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

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

Step 3: Confirm payment

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

The available actions are:

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

- **Cancel** : to cancel application.

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

Step 4: Result

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

- **Successful**: the transaction was completed successfully.

- **Pending approval**: where one or more approvals is required to perform the transaction. The users that are authorised to approve the transaction will be informed of the pending authorizations via email.

- **Failed**: the transaction does not meet the necessary requirements The specific error will be shown to the user.

How to create a Pre-registered Payroll

Step 1: Select the **Payrolls** option under the **Manage** tab or either the **Quick** or **Main** Menu
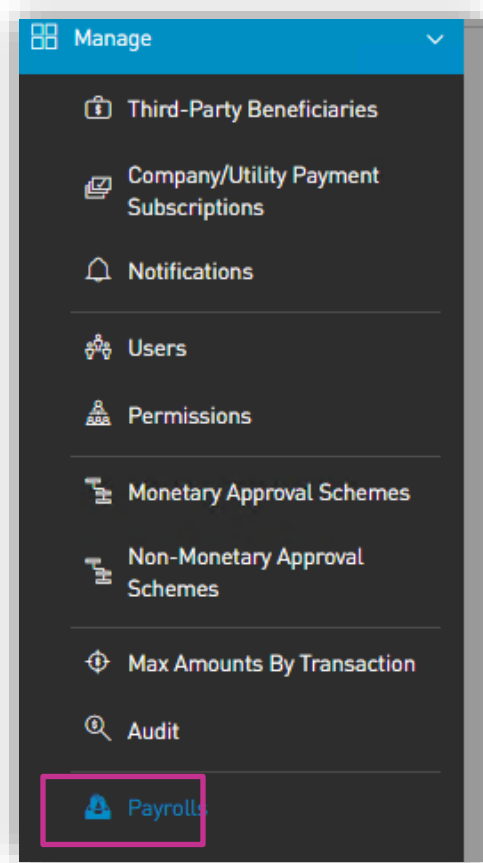
This step will direct you to the registered payrolls page as shown below:

Step 1: Select the New Payroll option on the top right of the screen
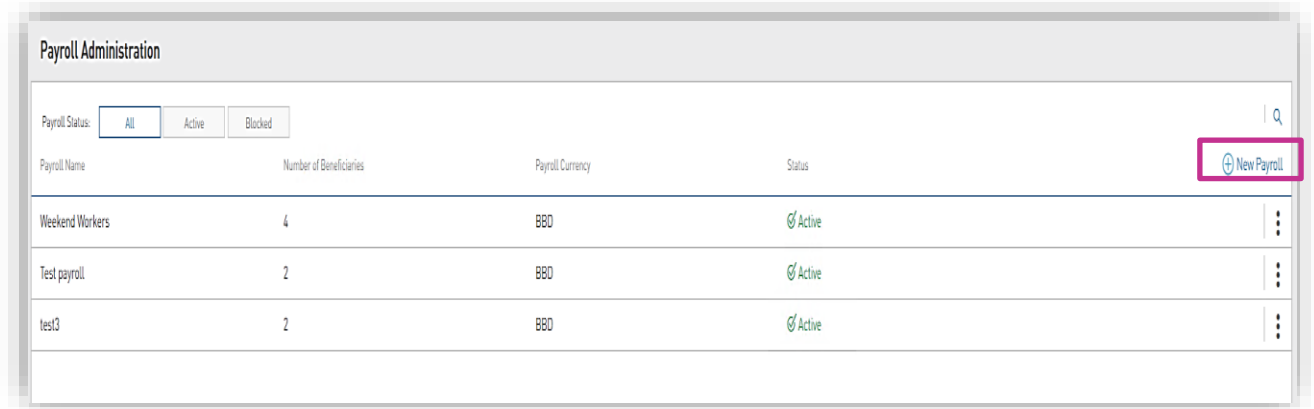
Step 2: Select the Add Beneficiary option
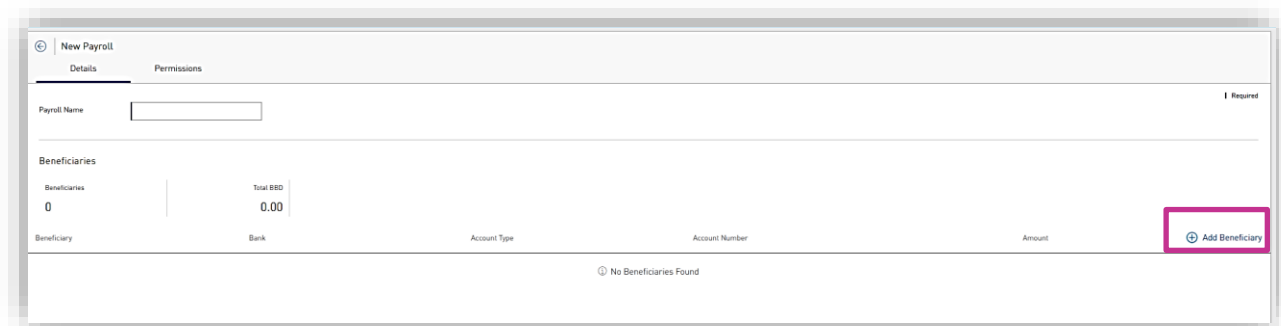
Step 3: Select the type of Beneficiary from the listed options

- Add beneficiary details requested
- Save each beneficiary
- Continue to add until all the beneficiaries for your payroll have been successfully added.
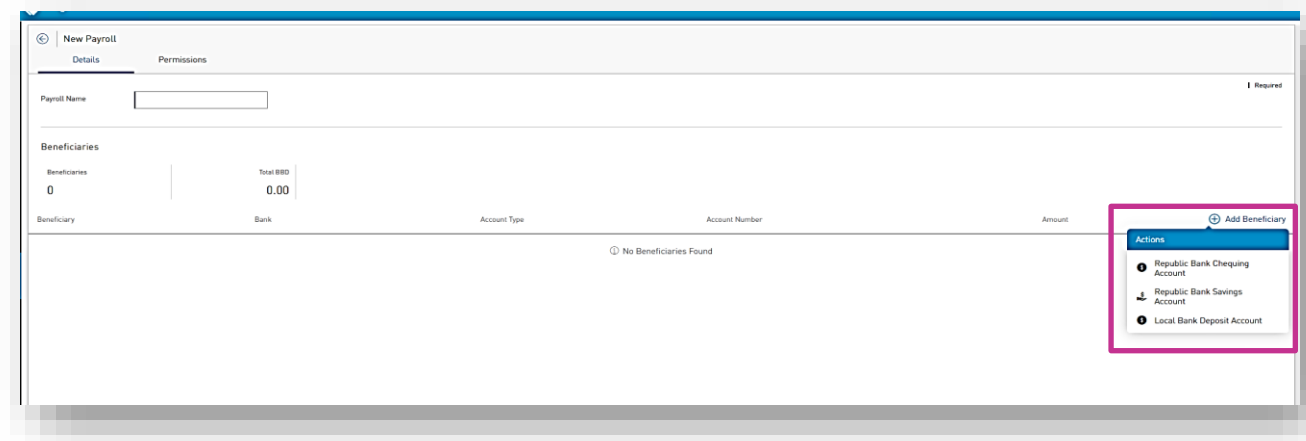
Step 4: Once you have completed adding the beneficiaries, name your payroll and save.
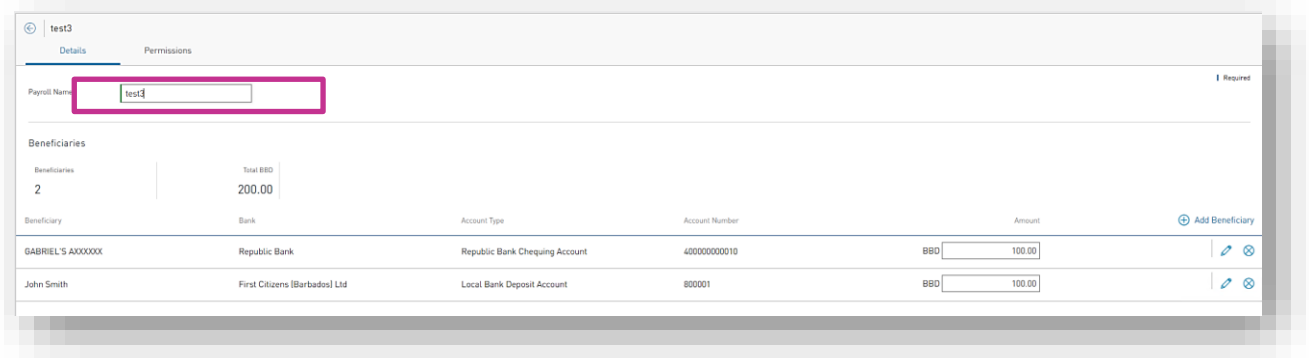
Step 5: Grant permissions to users who are to access/use this payroll.

- Select Permissions tab

- Select assign user

- Select from the listed persons and save
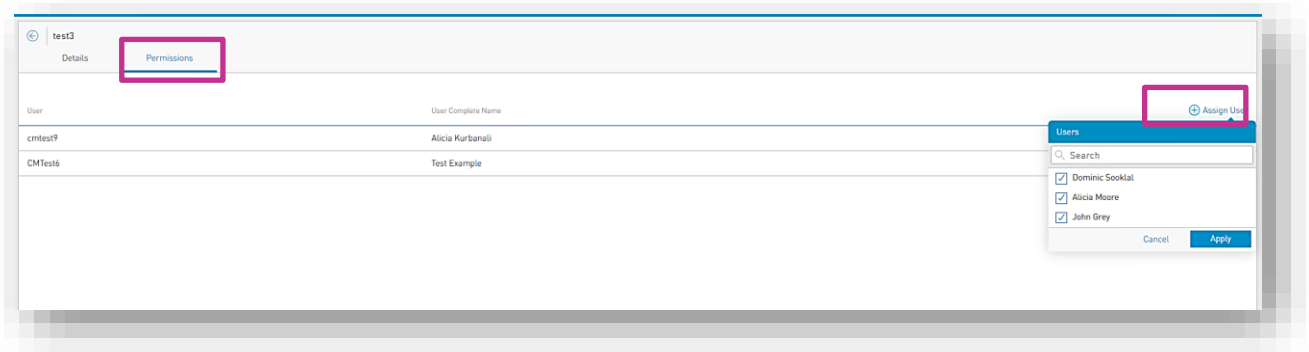
How to Pay Suppliers?

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

(1) Manual

(2) File Upload

Both Options follow the same four step process as follows:

Step 1: Select the **Suppliers** option under the **Pay** tab or either the **Quick** or **Main** Menu.
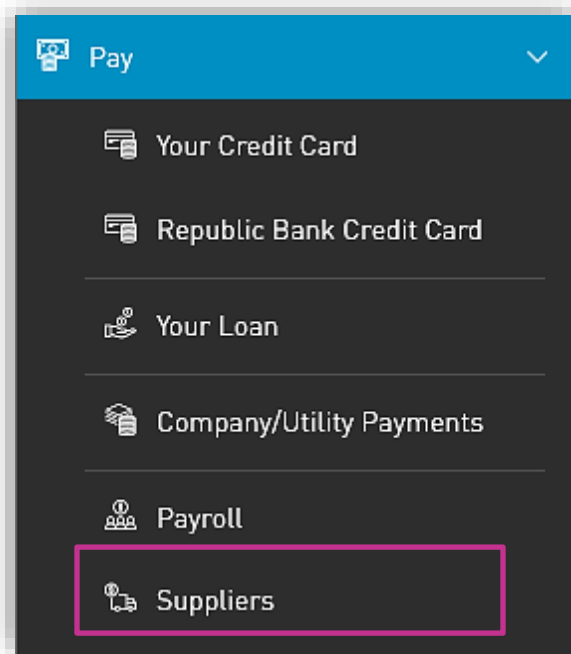
Only the users assigned the relevant permissions will be able to access the Pay the Suppliers feature. (Refer to Appendix for list of Permissions)

Step 2: Input payment data

Option (1) Manual

| 2. Select Debit account from list |

Supplier Payment

| | Required |

① Payment Type

[Manual] [By File]

Test 1
1 beneficiaries

② Debit Account

Chequing Account
Set your nickname

Available Balance: 1,430,409.66

| 1. Select Payment Type |

③ Additional Data

Description

Description

Notification Email

user@mail.com

| 3. Input additional data (Description & Notification email) |

④ Beneficiaries

On Suppliers List of Beneficiaries

Beneficiaries

0

| 4. Beneficiaries |

| See: | All | Selected | Unselected | 🔍 |

	Beneficiary	Bank	Account Type	Account Number	Amount to Pay
☐	MARISCIA SXXXXXX	Republic Bank	Republic Bank Chequing Account		Insert Amount

⬤ Schedule

| 5. Select Continue |

Your transaction will be executed on Wednesday September 7, 2022 ⌄

Frequency: Once only ⌄

Reset   Cancel   Continue

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

For manual Supplier payments, the supplier list must be pre-registered. See instructions for registering Supplier Lists on page 162.

4. *On Supplier List of Beneficiaries*

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

- Name

- Bank

- Account Type

- Account Currency

- Account Number

- Amount

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

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

Option (2) File Upload

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

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

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

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

Step 3: Confirm payment

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

The available actions are:

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

- **Cancel** : to cancel application.

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

Step 4: Result

Status message & Transaction info

Supplier List Summary info.

Debit account info.

Make another payment

Go to Homepage

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

- **Successful**: the transaction was completed successfully.

- **Pending approval**: where one or more approvals is required to perform the transaction. The users that are authorised to approve the transaction will be informed of the pending authorizations via email.

- **Failed**: the transaction does not meet the necessary requirements The specific error will be shown to the user.

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

My Transactions
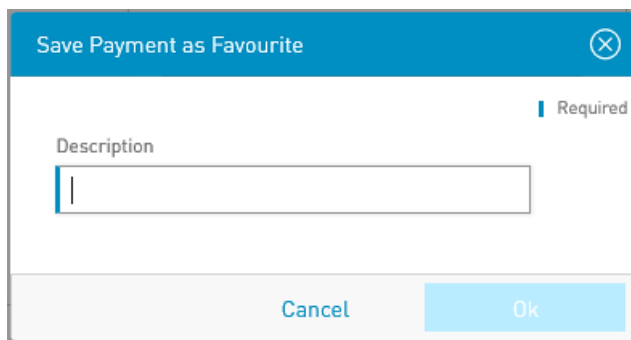
What is the Favourite feature?

Republic*Online* allows users to save competed payments and transfers as favourites, for future use.

To save a favourite, the user has two options:

1) Action Panel

- On the **Results** page of the completed transaction go to the Action Panel

- Click on ♡ Save as Favourite

- Input a description for the transaction in the message box that appears.
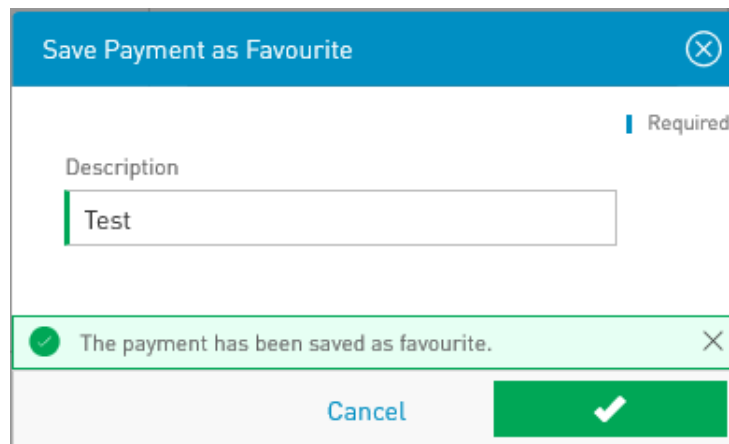
- Click **OK**

The following message will appear:

- Click [✔] to proceed.

2) Online Activity Screen

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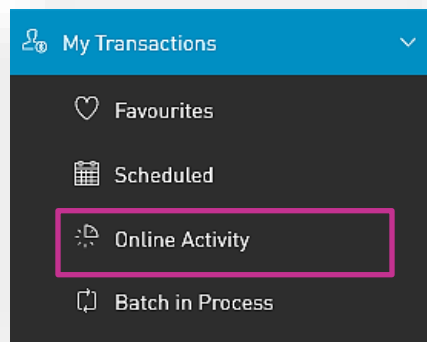
- Go to the Contextual menu ⋮ of the transaction to be saved as a favourite and select the ♡ Save as Favourite option.
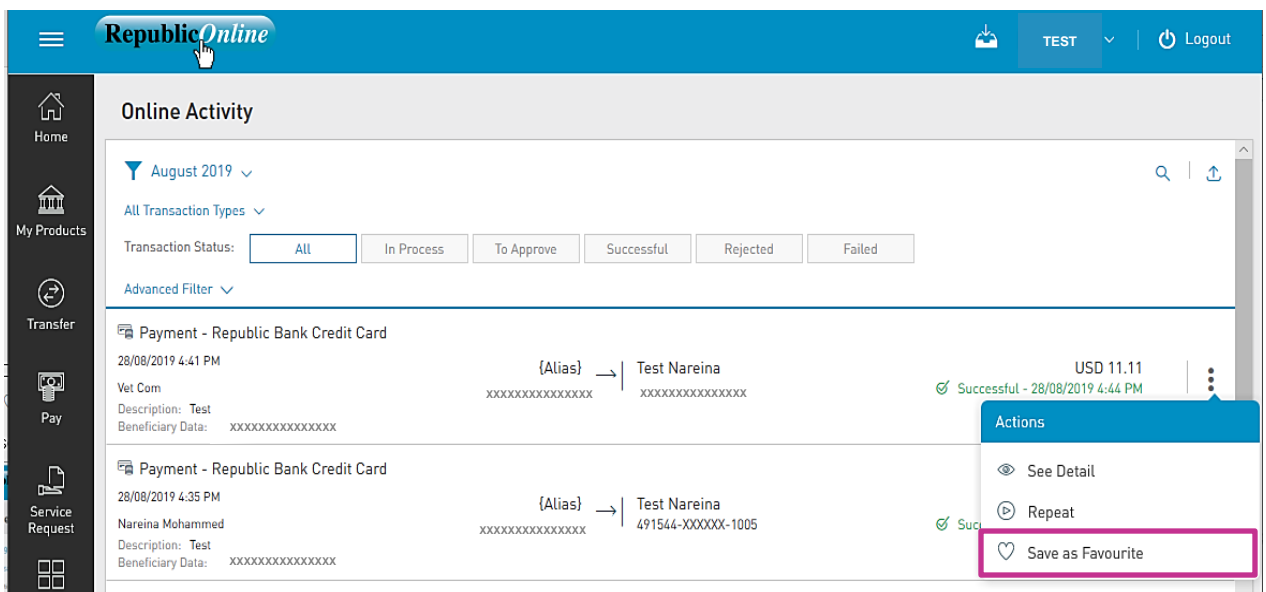
- Input a description for the transaction in the message box that appears and click **OK** to save the transacation as a favourite.

How to view Favourite Transactions?

There are two options to view *Favourite Transactions*.

1) Home Page – **My Favourite Transactions** section.

- This section provides a summarized view of the saved *Favourites*.

- To view the details or to amend the Favourites, click on the   Admin   link, to be redirected to the **Favourite Transactions** page.

♥ My Favourites Transactions

There is no info to display

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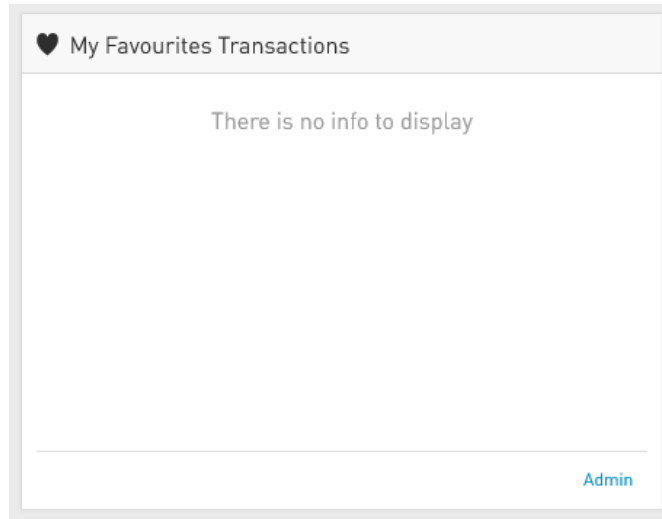
2) Select the **Favourites** option under the **My Transactions** section of the main menu.

My Transactions

♡ Favourites

Scheduled

Online Activity

Batch in Process
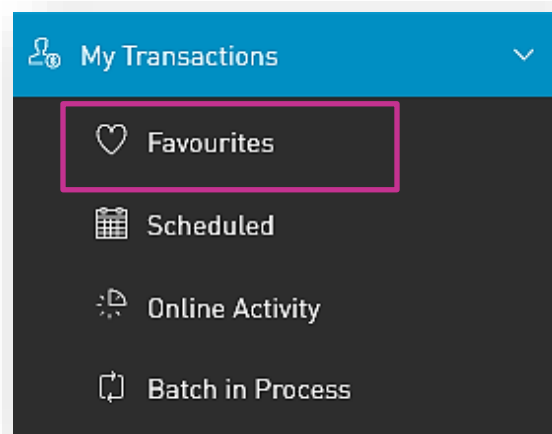
This option will direct the user to the the **Favourite Transactions** page.

Favourite Transactions Page
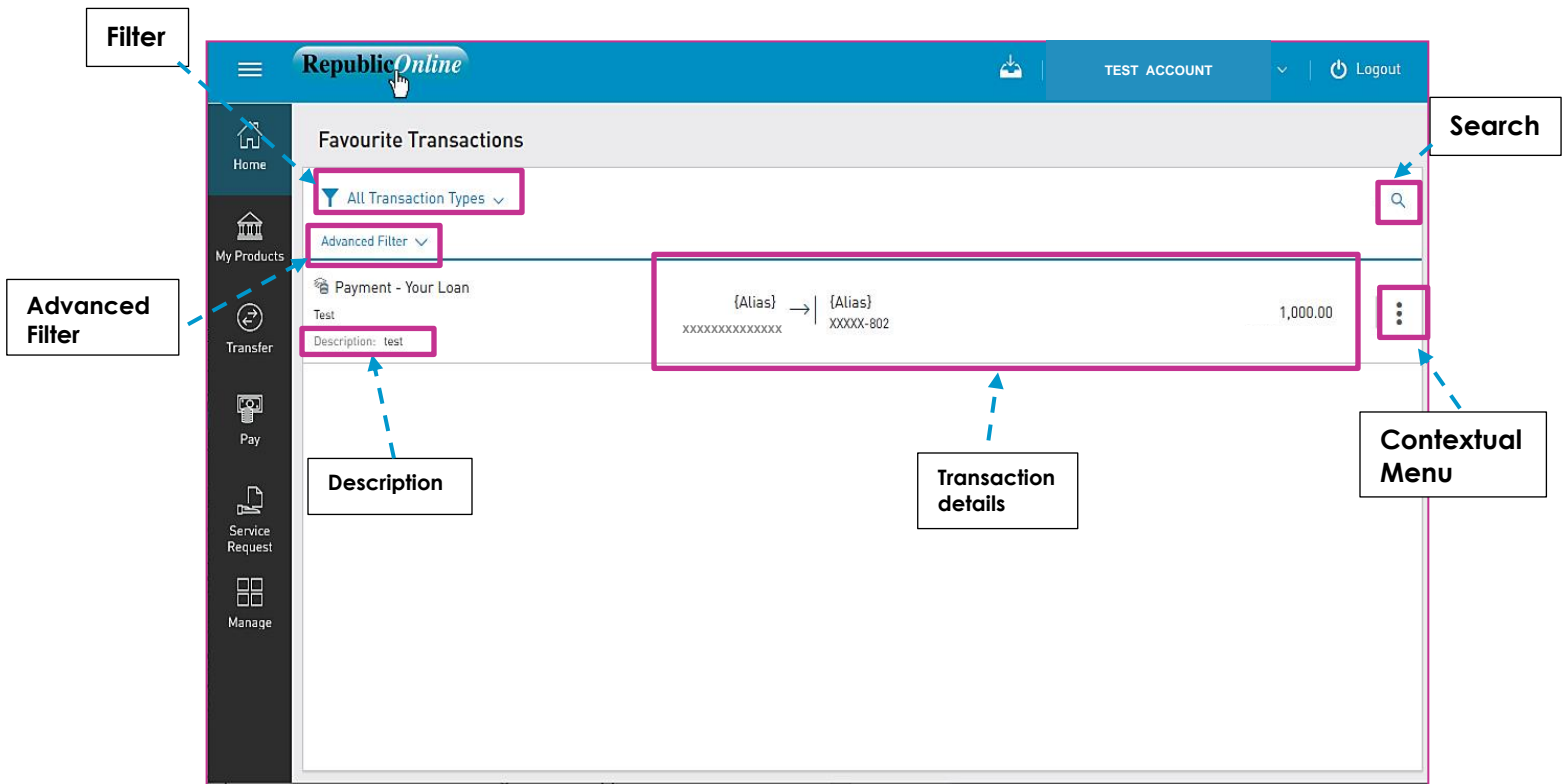
Filters

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

Contextual Menu

The menu on each alerts offers the following actions:
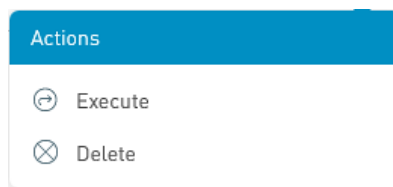
- **Execute**: to perform the selected transaction.

- **Delete**: to delete the selected favourite.

How to view Scheduled Payments?

To view the scheduled payments - select the **Scheduled** option under the the **My Transactions** section of the main menu.
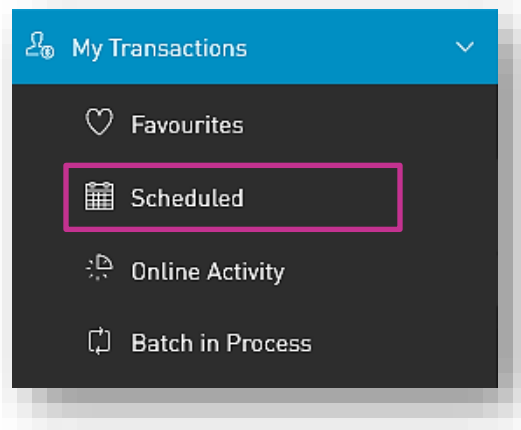
The following are the transactions that users will be able to schedule via Republic*Online*:

- Transfers between own accounts

- Republic Bank transfers

- Local Bank Account transfers

- International Bank Account Transfers

- Your Credit Card Payments

- Republic Bank Credit Card Payments

- Payment of Own Loans

- Utility payments (if the services are configured to be scheduled)

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

How to Schedule Payments?

There are two ways to schedule a payment:
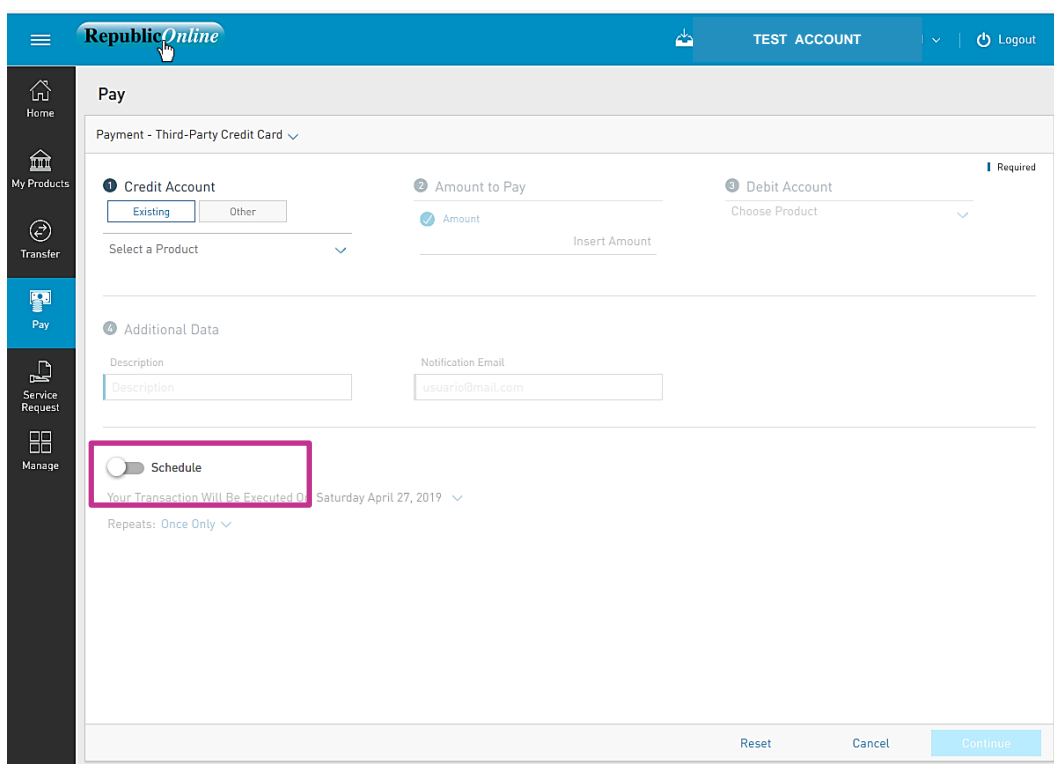
A. **Payment screen**: Via the "Other" option when inputting the "Utility to Pay" data on the payment screen

   Or

B. **Contextual Menu**: available on the selected product.

A. <u>**Payment Screen**</u>

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

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

3. Confirm the date of execution:

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

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

The date selected must be later than the current date.

4. Select the Frequency:

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

- Select the ⌄ icon to next to "Once Only" to expand the frequency options.
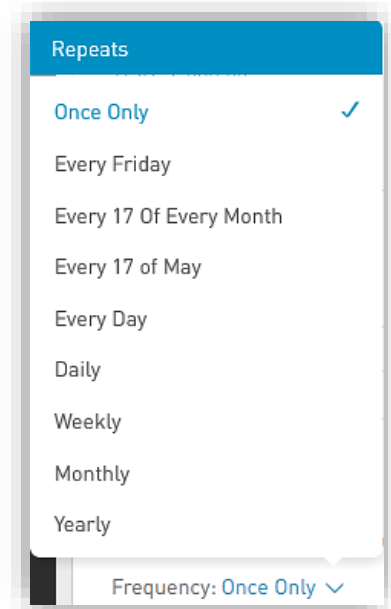
The Frequency options for scheduled transactions are as follows:

- **Only once** (By default)

- **Every X day**: Weekly schedule whereby the transaction will be set to run every

  o   week on a selected day. E.g. Every Saturday.

- **Every X of every month**: Monthly schedule where the transaction is set to run on a

  o   particular date of every month. E.g. Every 27th of every

  o   month.

- **Every X of M**: Annual schedule where **X** represents the day and **M** denotes the

  ▪   month. In this instance the transaction will be set to run on a particular

  ▪   date every year. E.g. Every 27 of April.

- **Every day**: Daily schedule

- **Daily**: Run daily, every **N** number of days

- **Weekly**: The schedule can be set to run every N *number* of weeks on the **X** day

  of the week. E.g. Every 5 weeks, on Friday.

- **Monthly**: The schedule can be set to run every N *number* of months on day **X.**

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

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

  E.g. Every August, on day 5.

5. Select the end date of the schedule:

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

Ends

Never   ✓

After

By
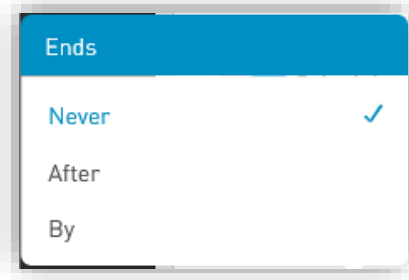
The options for ending the schedule are:

Never: Default

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

    end. E.g. After 12 occurrences.

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

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

6. Select a limit (for Credit Card payments only):
For credit card payments, a maximum amount can be set. In such cases, the
transaction will not be executed if the payment exceeds the limit set by the user.

The message shown will be:
"Do not run automatically if amount exceeds BBD_____".
 To set a limit on the transaction, insert the desired amount in the space provided.

Example:

Schedule

Your Transaction Will Be Executed From Saturday April 27, 2019 ⌄

Repeats: Yearly ⌄

Will Run Every april ⌄ on Day __27__

Ends Never ⌄

Do Not Run Automatically If Amounts Excedes **XCD** ____(optional)____
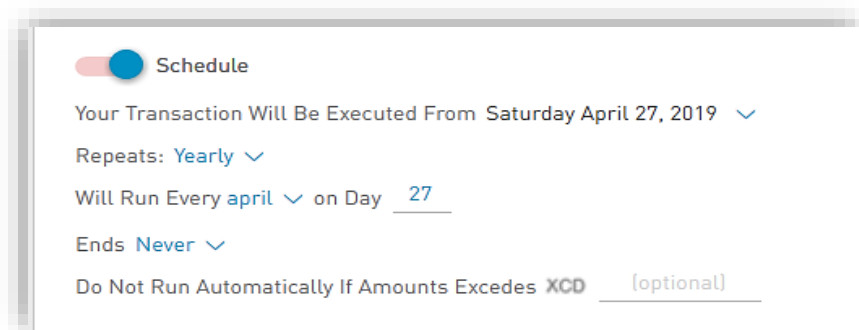
7. Select Continue at the bottom of the payment screen to continue the transaction and save the scheduling options.

Option B - Contextual Menu

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

1. Click on the ⋮ icon next to selected product or account

2. Select *Schedule*

3. Select the transaction to be scheduled by clicking on the ❯ icon to expand the list.

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

Viewing Your Online Activity

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

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

- Filters
- Search
- Export File
- Contextual Menu
- Expand List

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

- **Export File**

The Transaction History on an account may be exported using one of the following options:
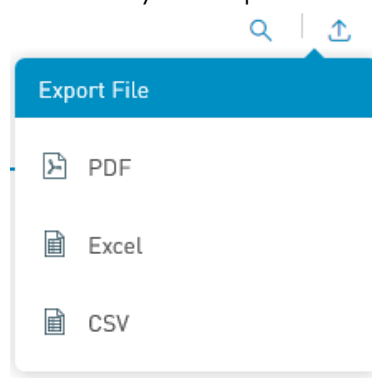
•   ⋮ **Contextual Menu**

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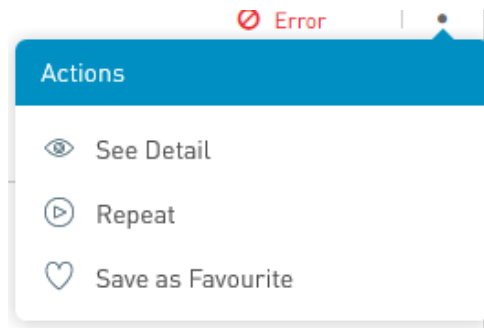
- **See Detail**: to see the transaction details of the selected item.

- **Repeat**: to repeat the selected transaction.

- **Save as Favourite**: to save the selected transaction as a Favourite *(as detailed on page 115)*

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

What is Batch in Process?

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

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

Search

Filters

Export File

Contextual Menu

- ▼ **Filters**

- **Date**: enables filtering of transactions by a date or date range.

- **All Transaction Types**: enables filtering by transaction types.

- **Transaction Status**: transactions may be filtered by their status (e.g. Waiting for Action, Processing)

- **Advanced Filter:** enables filtering by transaction amount ranges.

- ⬆ **Export File**

The Transaction History on an account may be exported using one of the following options:
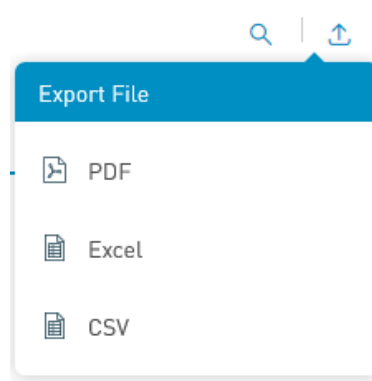
- **Contextual Menu**
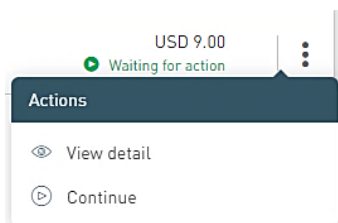
- View Detail: To see details of transaction
- Continue: To proceed with the transaction

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

Service Requests

Service Request Overview

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

- **Stop Cheque**

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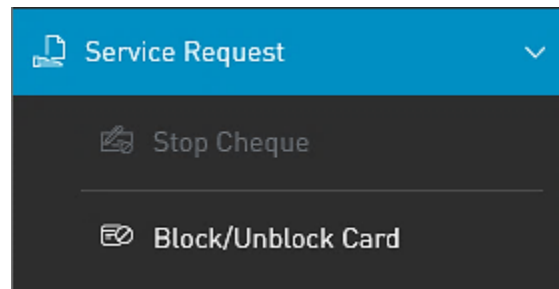
All Service requests follow a four (4) step process which includes:

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

How to request a Stop Cheque?

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

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

Step 1: Select the Stop Cheque option under the the Service Request section of either menu.
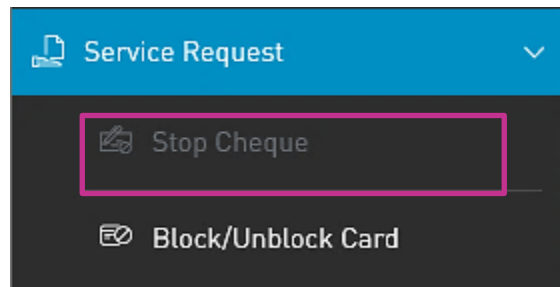
Only the users assigned the relevant permissions will be able to access to the Stop Cheque Feature. (Refer to Appendix for list of Permissions)

Step 2: Input the required information

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

- Cheque number [Required]

- Cheque amount [Required]

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

Data requested will vary, based on the option selected.

VS

**The Stop Cheque feature is only applicable to cheques that have not already been processed by the bank.
Therefore, it is the customer's responsibility to ensure that before a request is submitted, the cheque has not yet been processed.**

The following message will be displayed below the request information:

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

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

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

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

Step 3: Confirm Data

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

The available actions are:

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

- **Cancel** : to cancel application.

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

Step 4: Results

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

- **Successful**: the transaction was completed successfully.

- **Pending approval**: where one or more approvals is required to perform the transaction. The users that are authorised to approve the transaction will be informed of the pending authorizations via email.

- **Failed**: the transaction does not meet the necessary requirements. The specific error will be shown to the user.

How to Block/Unblock Cards?

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

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

Step 1: Select the Block/Unblock Card option under the the Service Request section of either menu.
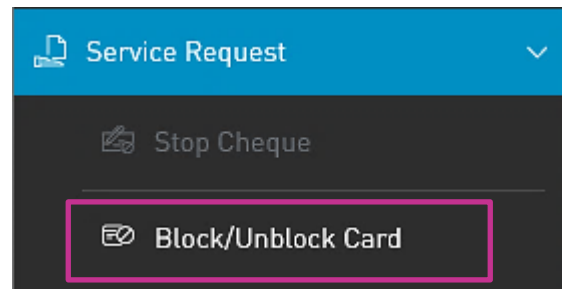
Only the users assigned the relevant permissions will be able to access to the Block/Unblock feature. (Refer to Appendix for list of Permissions)

Step 2: Input the required information

1. Select Card Type

2. Select account from list

3. Select associated Card

4. Input Request data (Option and Reason)

5. Click Continue

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

- Cards blocked by a Business or Company user must be unblocked by a Business or Company user as the Bank will not have the permissions to unblock such cards.

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

Step 3: Confirm Data

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

The available actions are:

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

- Cancel : to cancel application.

- ⬅ or Return : to return to the previous step

Step 4: Result

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

- **Successful**: the transaction was completed successfully.

- **Pending approval**: where one or more approvals is required to perform the transaction. The users that are authorised to approve the transaction will be informed of the pending authorizations via email.

- **Failed**: the transaction does not meet the necessary requirements The specific error will be shown to the user.

Manage

Manage - Overview

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

TAKE NOTE

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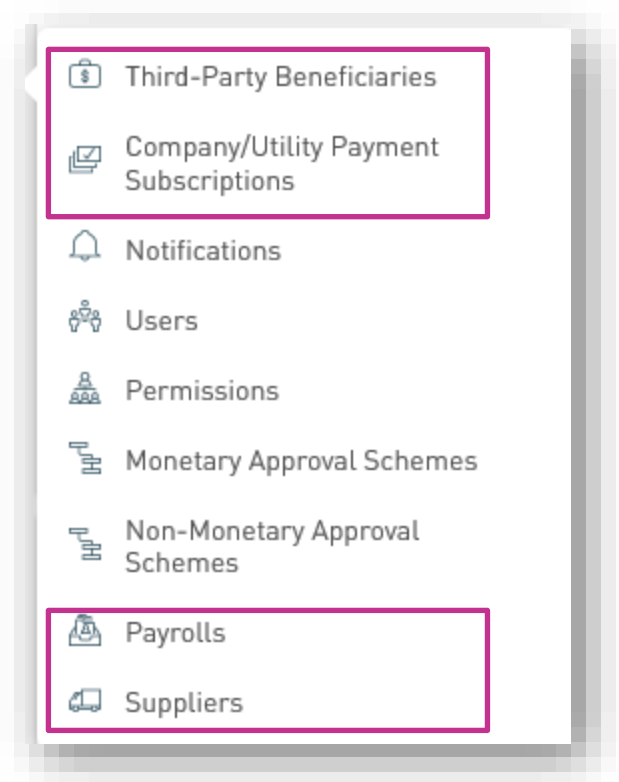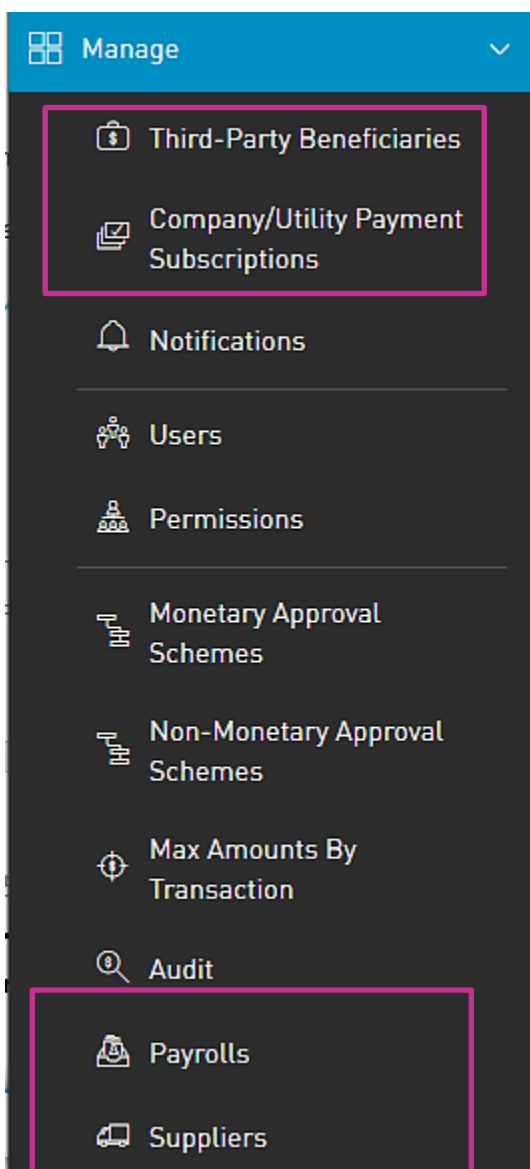
OR

Third-Party Beneficiaries

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

- Republic Bank Chequing Account

- Republic Bank Savings Account

- Republic Bank Credit Card

- Local Bank Deposit Account

- International Bank Deposit Account

For Corporate Republic*Online* customers, all beneficiaries <u>must</u> be registered.

How to Register Third-Party Beneficiaries

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

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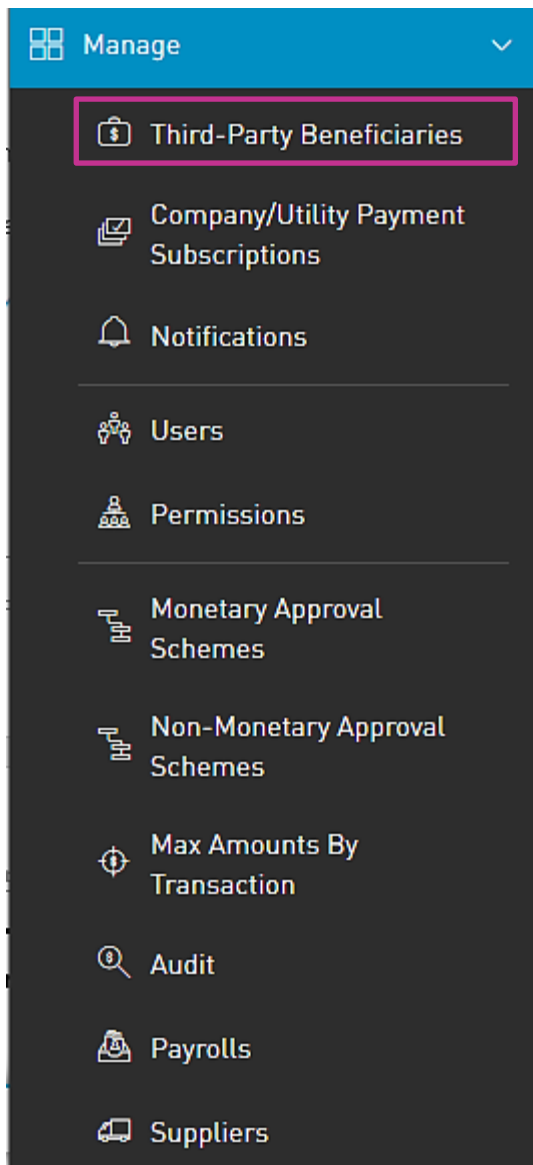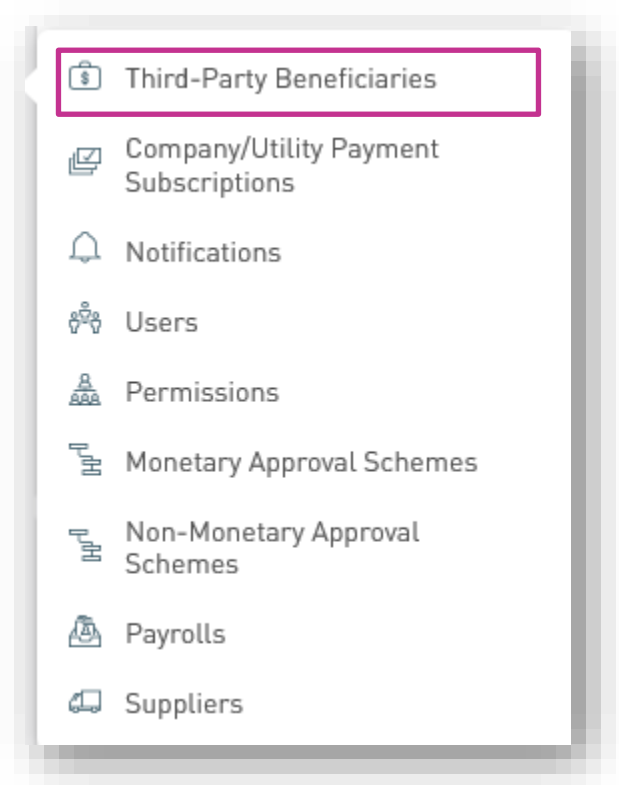
This option will direct the user to the the **Third-Party Beneficiaries** page.

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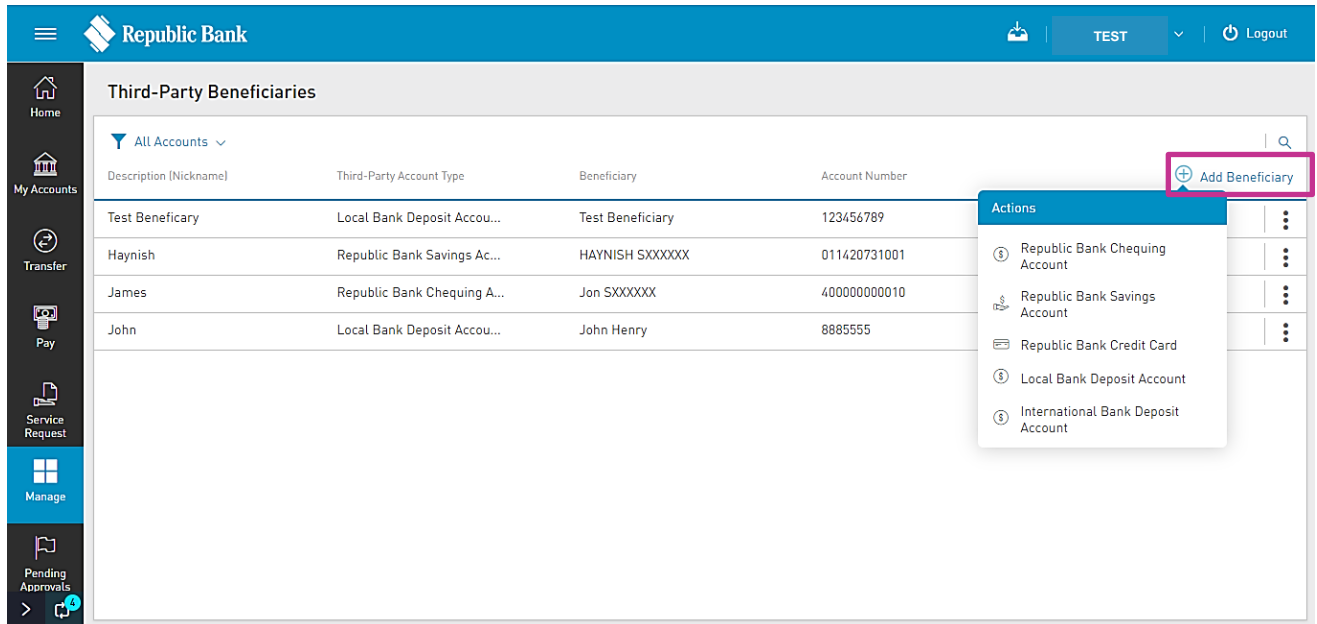
2. Select the relevant type of beneficiary account from the list provided.

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

1. Product Nickname(Required)

2. Account data - number (Required)

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

Example:

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

Local Deposit Account:

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

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

- Identification type
- Identification number
- Address

Beneficiary Type   Local Bank Deposit Account

Product Nickname   [   ]

Account Data

Territory   [Select a Territory   ⌄]

Bank   [Select a Bank   ⌄]

Beneficiary   [   ]

Account Number [   ]

Beneficiary Data

Email Address   [mymail@domain.com]

Identification Type [Select an Option   ⌄]

Identification Number [   ]

Address   [   ]

International Bank Deposit Account:

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

1. Product Nickname(Required)

2. Beneficiary data:

   - Beneficiary (Required)

   - Address (Required)

   - City (Required)

   - Country (Required)

3. Beneficiary Account Data:

   - Account Number (Required)

   - Bank

   - Bank Country

   - Address

   - ABA (Required)

   - Swift (Required)

   - Routing No./ Transit No./Sort Code

● Intermediary Bank Data:

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

How to Register Company/Utility Payment Subscriptions?

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

OR

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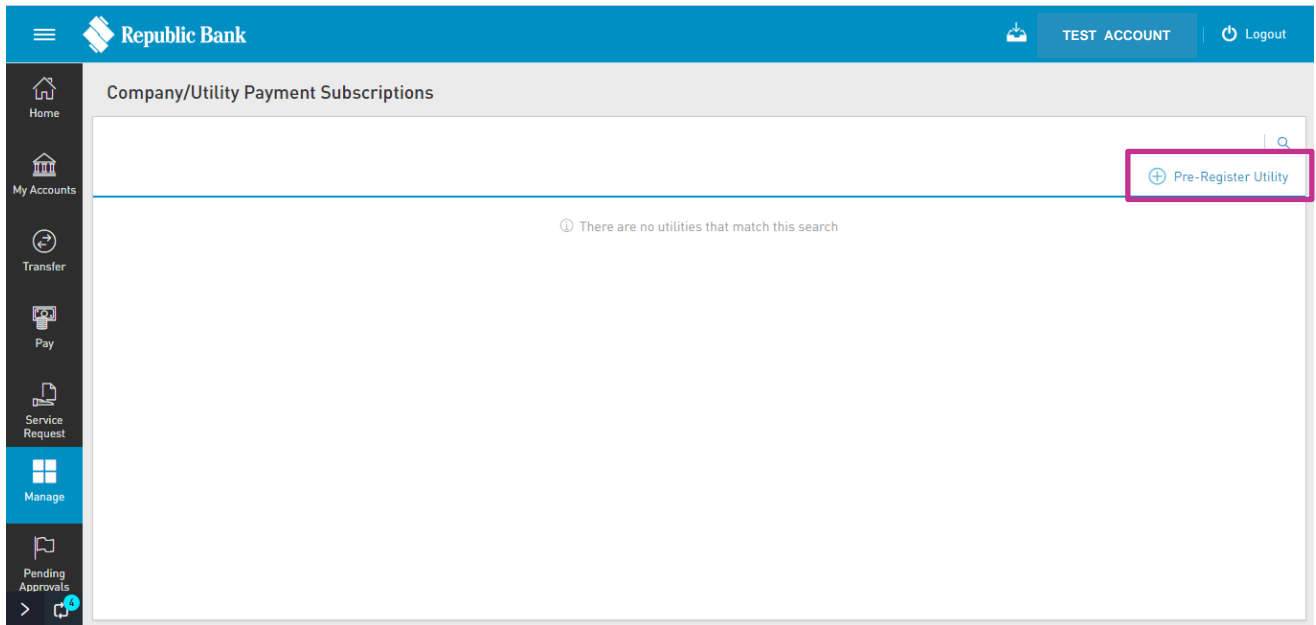
1. Select the territory

2. Select a category from the list provided.

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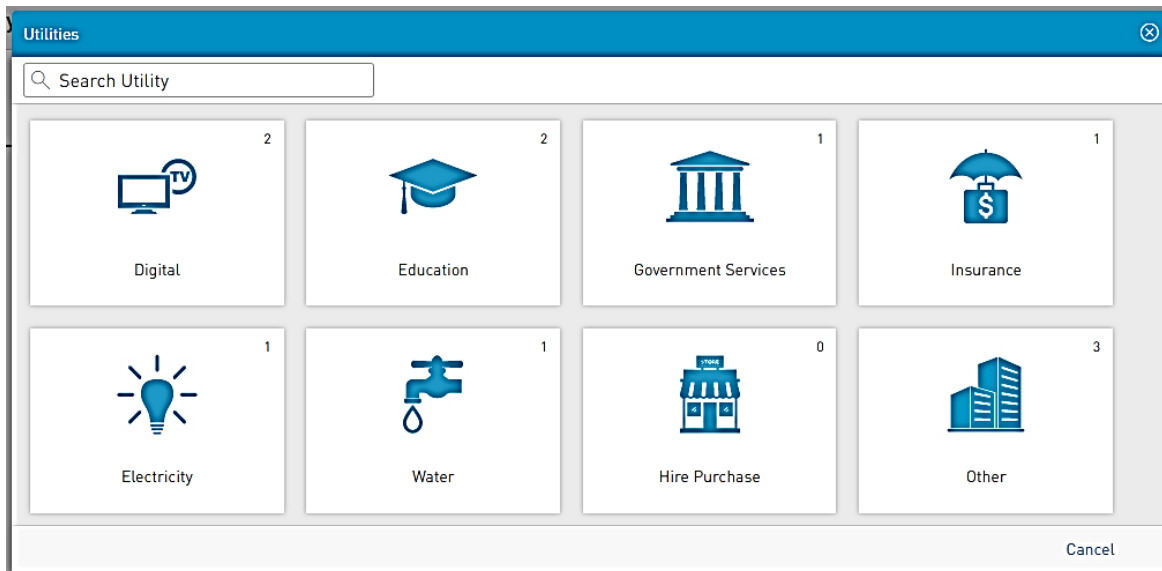
4. Insert required data and select **CONFIRM** to save the Company/Utility information.

Example:

TEST POWER AND ELECTRICITY

Description

Registration Data

Customer Name

Confirm Customer Name

Account Number

Can I be notified when transactions occur on my account?

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

Notifications may be configured for the following:

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

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

1) Main Menu

2) Quick Menu

3) Contextual Menu of Product

Options 1 and 2

Both these options follow the same process.

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

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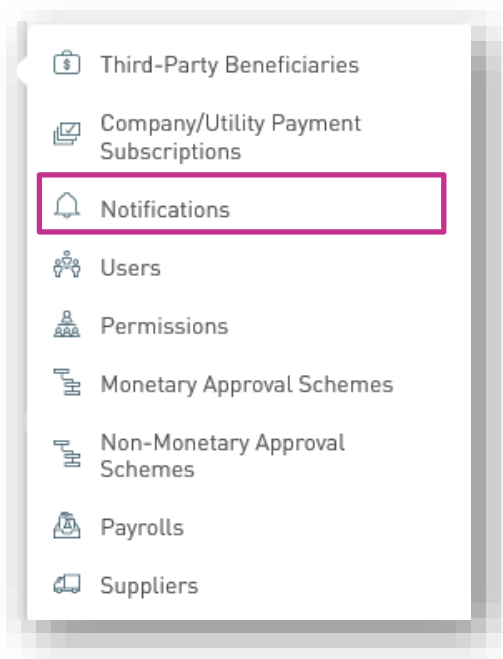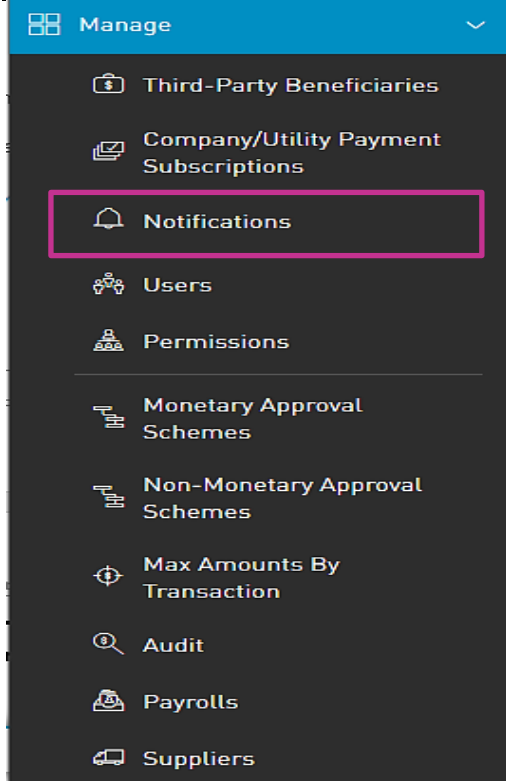
This option will direct the user to the the **Notifications** page.

1. Select the "Add Notification" icon ⊕
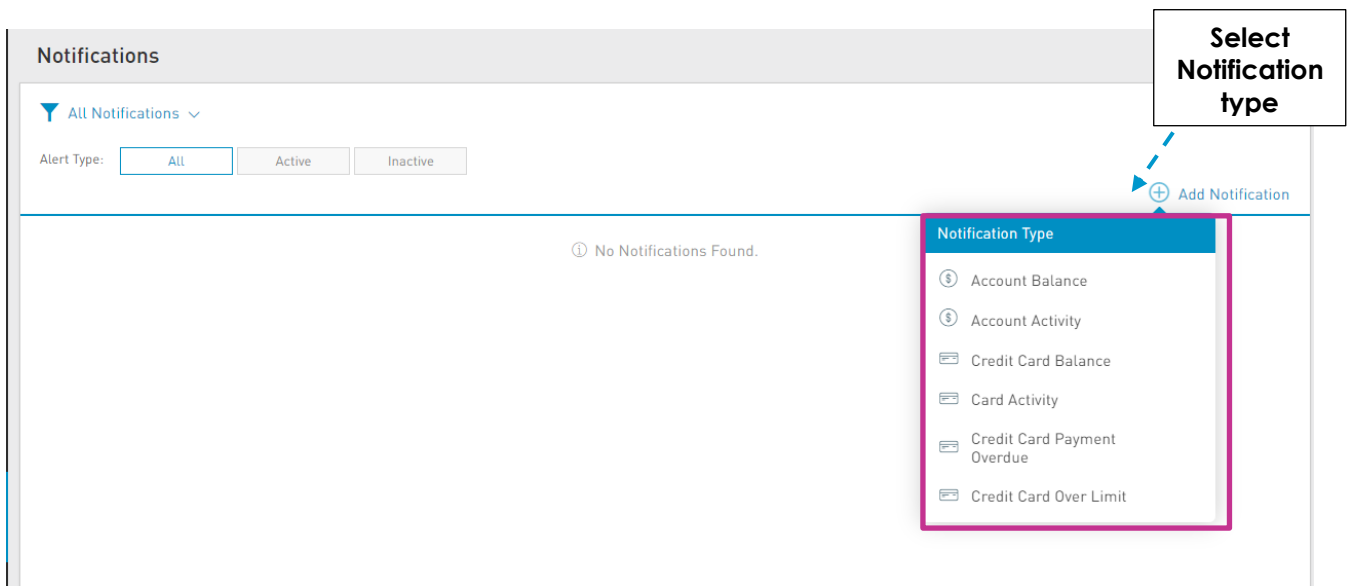
2. Select the *Notification Type* from the list.
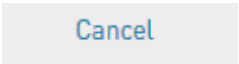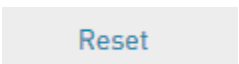
3. Input required data.

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

- Description

- Product

- Definition – conditions for sending alerts (E.g. Notify me if…)

- Frequency - how often alerts should be send (E.g. Once daily)

- Notification Channel

4. Select one of the following options to proceed:

- : to save the new alert.

- : to cancel the process

- to clear all the information entered in the screen.

- to return to the previous page.

Option 3 - Contextual Menu

1. Select product from **My Products** list.

2. Click on ⋮ icon to open the Contextual Menu of the desired product and select *Setting Notifications*

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

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

Notifications Page

Filter

Notifications can be filtered by the following criteria:

- Notifications Type
- Notifications Status

Contextual Menu

The menu on each alerts offers the following actions:

- **Edit**: to change setting or data on the alert.

- **Deactivate**: to deactivate an alert (available for active alerts only)

- **Activate**: to activate an alert (available for inactive alerts only).

- **Delete**: to delete the selected alert.

Payroll Administration

Payrolls can be created or amended via the Payroll Admininstration Page. To access this page select the **Payroll** option under the the **Manage** section of either menu.
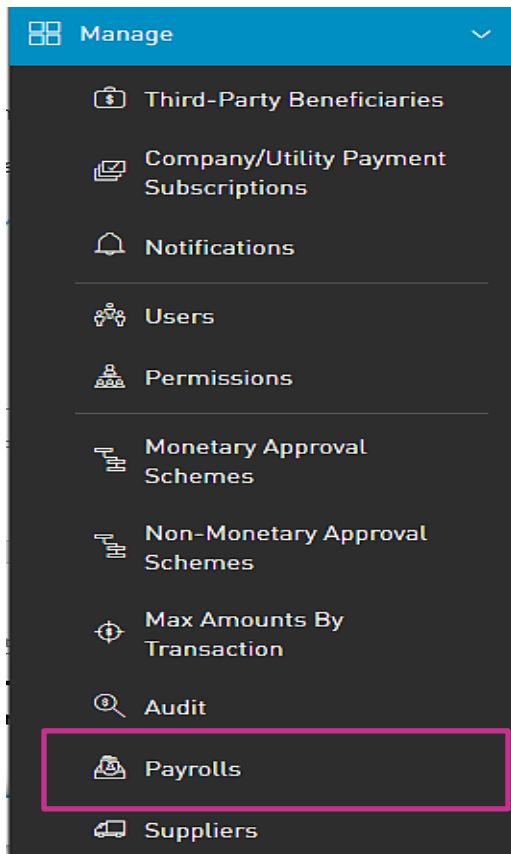
OR
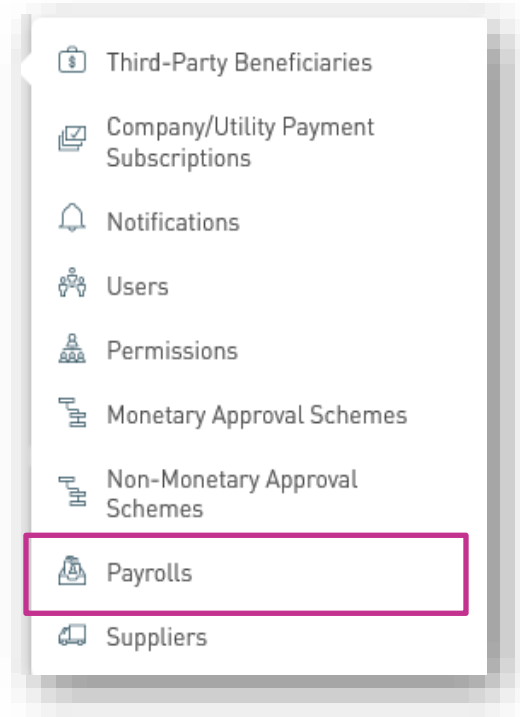
Only the users assigned the relevant permissions to do payroll administration will have access to this page. (Refer to Appendix for full list of permissions)

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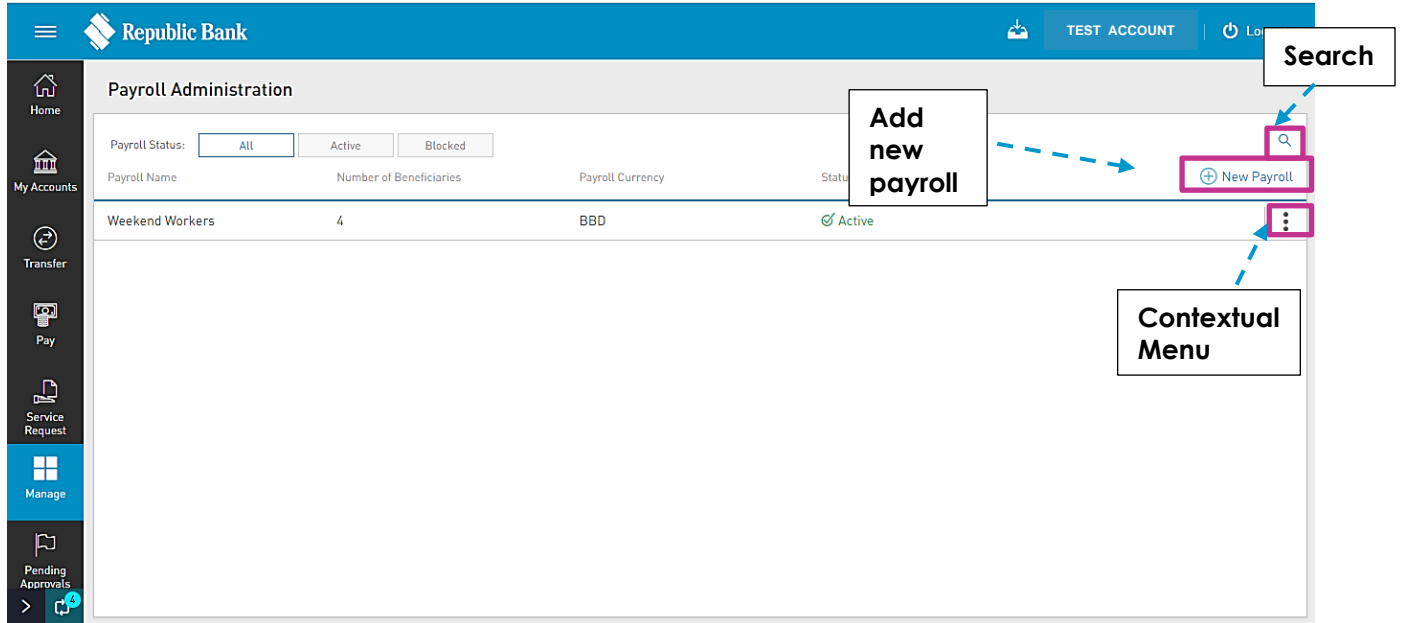
This page contains a master list of all the Site's existing payrolls.

⋮ Contextual Menu

The menu on each payroll list offers the following actions:

- Edit
- Block/Unblock
- Delete
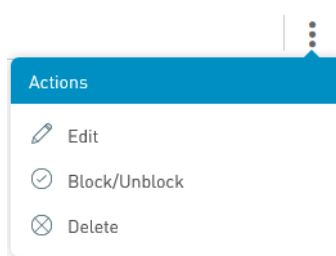
How to create a new payroll

To create a new payroll, click on the ⊕ New Payroll link.
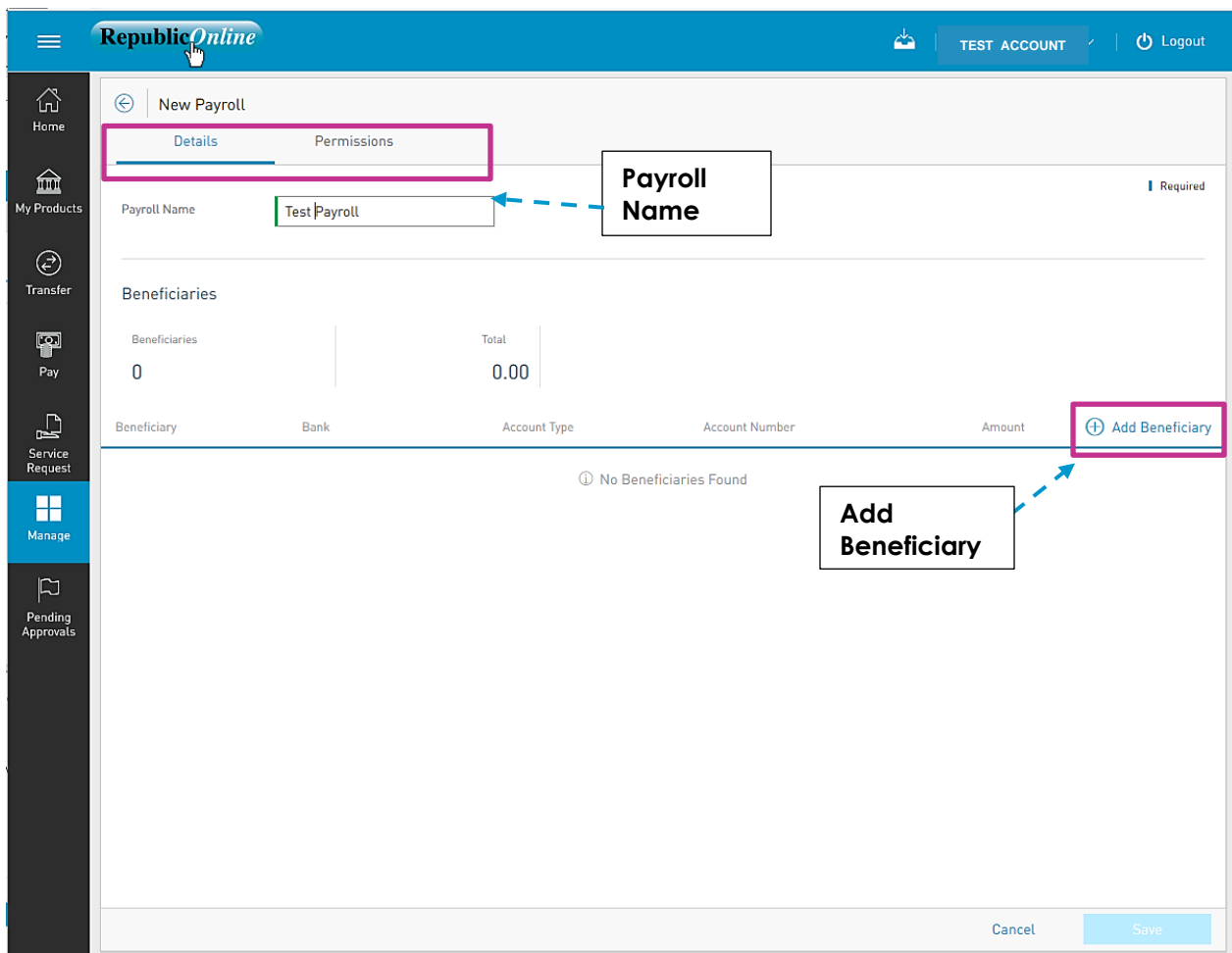
There are two (2) Main steps in creating a payroll:

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)

1. Details

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

- Click on the ⊕ Add Beneficiary link to add beneficiaries to the list.

- Select Beneficiary Type. The options are:

- Republic Bank Chequing Account

- Republic Bank Savings Account

- Local Bank Deposit Account

- Insert Beneficiary Details as follows:

Account Data: Product Number

- Currency

- Beneficiary

Beneficiary Info: Email

- Id Type/Id Number (Optional)

- Address (Optional)

Amount to be paid.

Republic Chequing Account

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

Local Bank Account

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

1. Permissions.

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

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

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

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

Once the information is verified, click .

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

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

Suppliers Administration

Supplier lists can be created or amended via the Suppliers Admininstration Page. To access this page select the **Suppliers** option under the the **Manage** section of either menu.
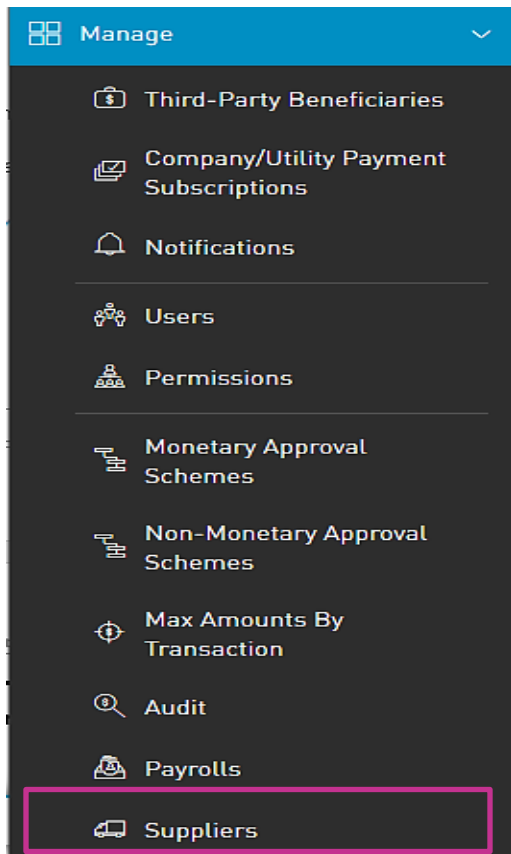
OR
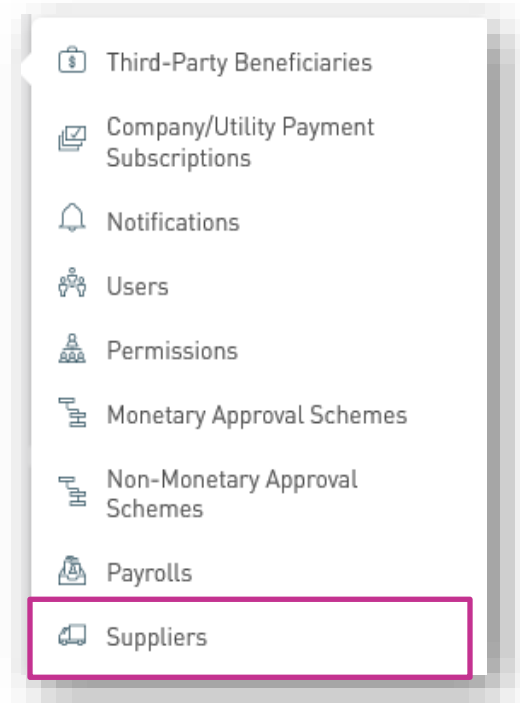
> **Only user with the permissions to do supplier administration will have access to this page. (Refer to Appendix for full list of permissions)**

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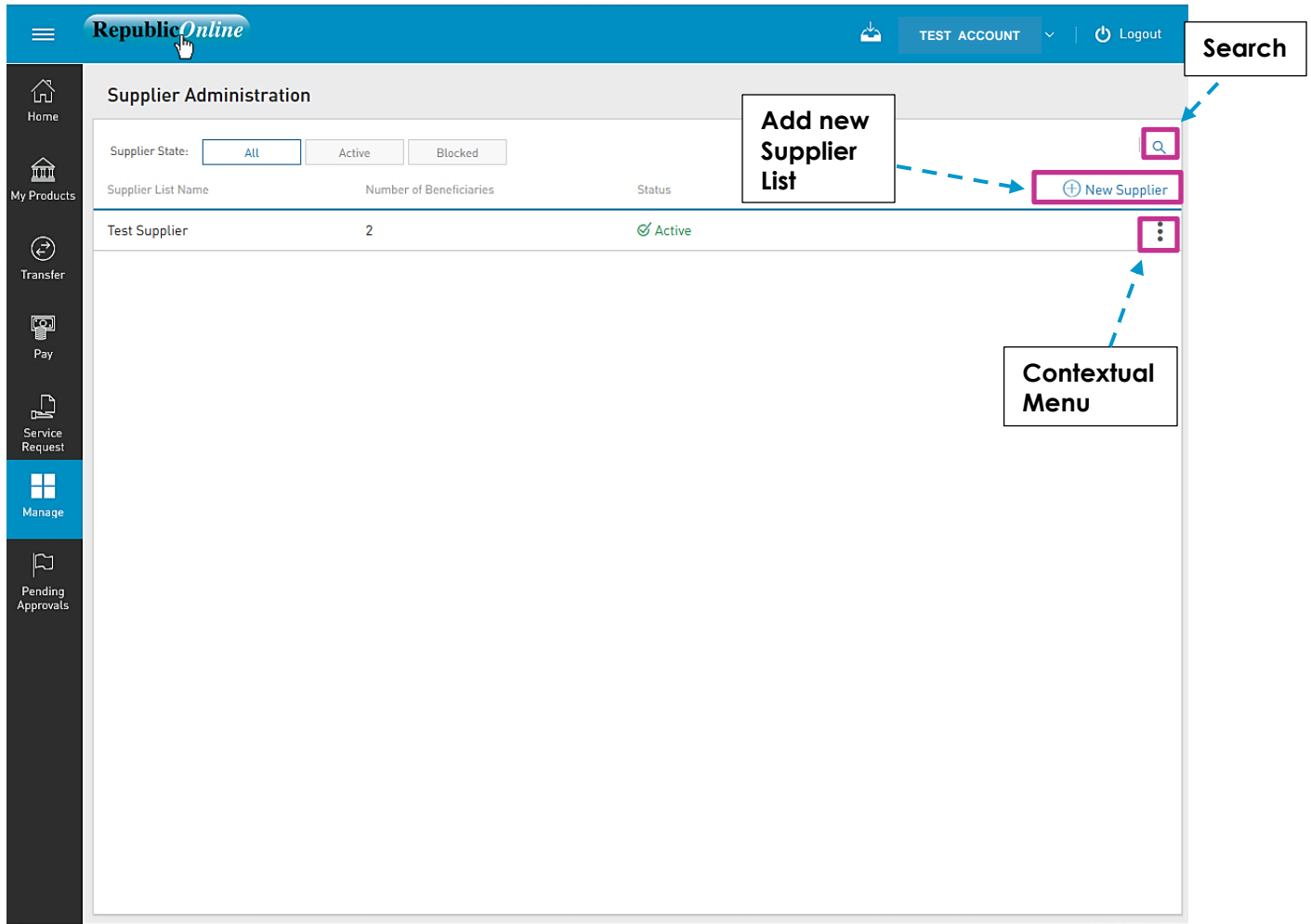
This page contains a master list of all the Site's existing supplier lists.

⋮ **Contextual Menu**

The menu on each payroll list offers the following actions:

- Edit

- Block/Unblock

- Delete
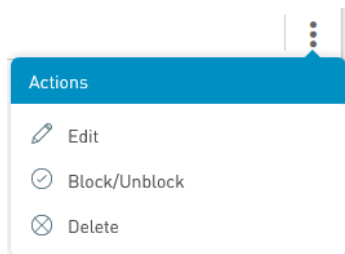
How to create a new Supplier List?

To create a new supplier list, click on the ⊕ New Supplier link.
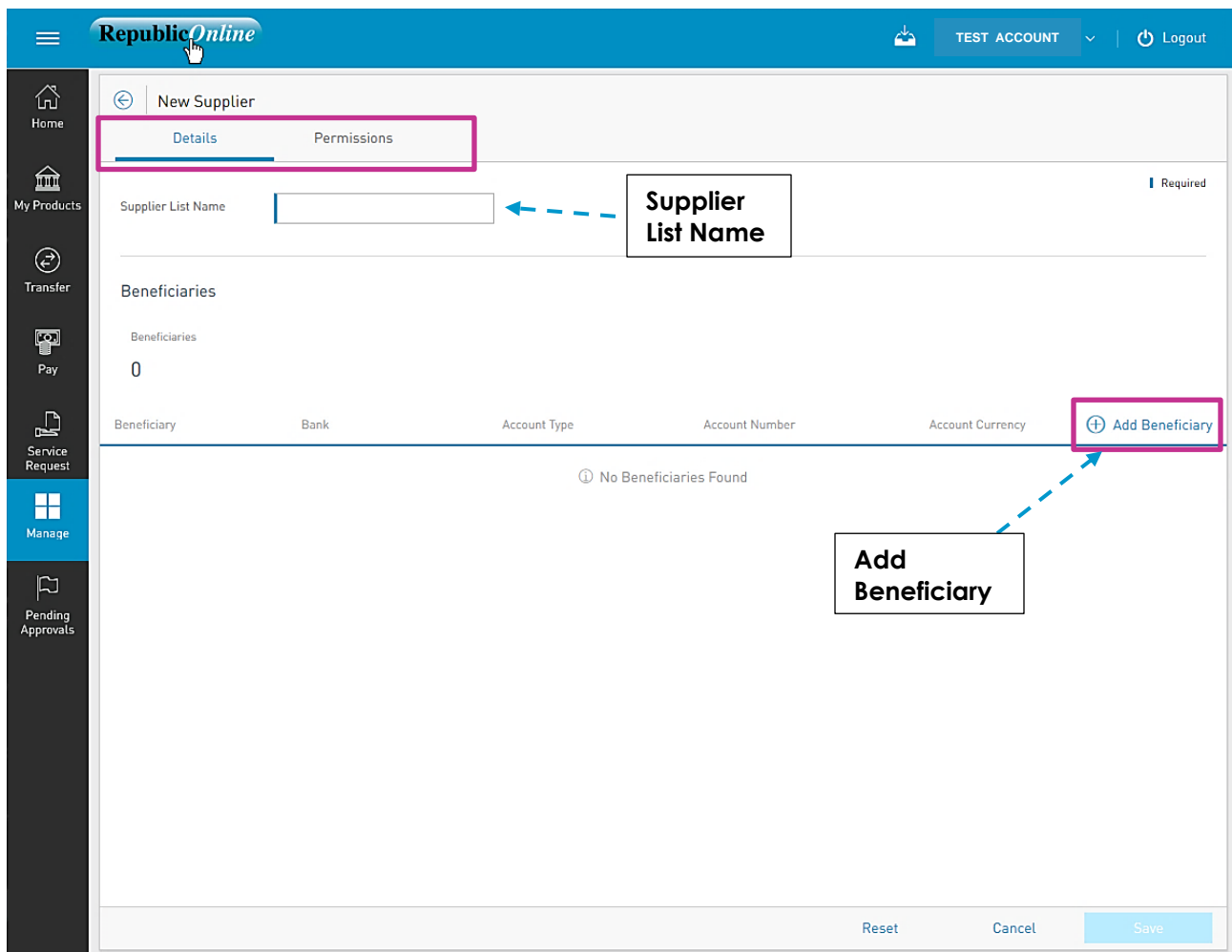
There are two (2) Main steps in creating a supplier list:

1. **Details**

   The Details includes adding the beneficiary information to the payroll list

2. **Permissions**

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

1. Details

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

- Click on the ⊕ Add Beneficiary link to add beneficiaries to the list.

- Select Beneficiary Type. The options are:

  - Republic Bank Chequing Account

  - Republic Bank Savings Account

  - Local Bank Deposit Account

- Insert Beneficiary Details as follows:

Account Data: Product Number

- Currency

- Beneficiary

Beneficiary Info: Email

- Id Type/Id Number (Optional)

- Address (Optional)

Amount to be paid.

Republic Chequing Account

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

Local Bank Account

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

Permissions.

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

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

- Click the Assign User link to select users.

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

Once the information is verified, click **Save**.

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

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

Appendix

Appendix A - Key Terms to Note

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

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

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

Permissions	Permissions are the rights or access privileges that are granted to a RepublicOnline user. These permissions determine the access that a user will have to the various functionalities and transactions.
Scope	A Scope refers to a Product and the associated functionality. The system will automatically generate all scopes for all the products associated with a Site. E.g. 1. Chequing Account A + Transfer to International Account 2. Savings Account B + Pay Utility
Approval Schemes	*Approval schemes* outline which users have the authorisation to approve transactions on a Business Site. Schemes comprise the scope, as well as the users assigned to the scope and their authorisation privileges. These may be monetary or non-monetary and are configured by the Business Site Administrator.

Appendix B - Administrative Permissions List

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

Appendix C - Product Permissions List

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

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

Appendix D - General Permissions List

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

Appendix E –Permission Templates

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

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

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

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

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

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

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

TEMPLATE NAME	PERMISSIONS ASSIGNED
Profile 6: Approve & View	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

RepublicOnline Routing Numbers	
Bank Name	**Routing Number (11-Digit)**
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**

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

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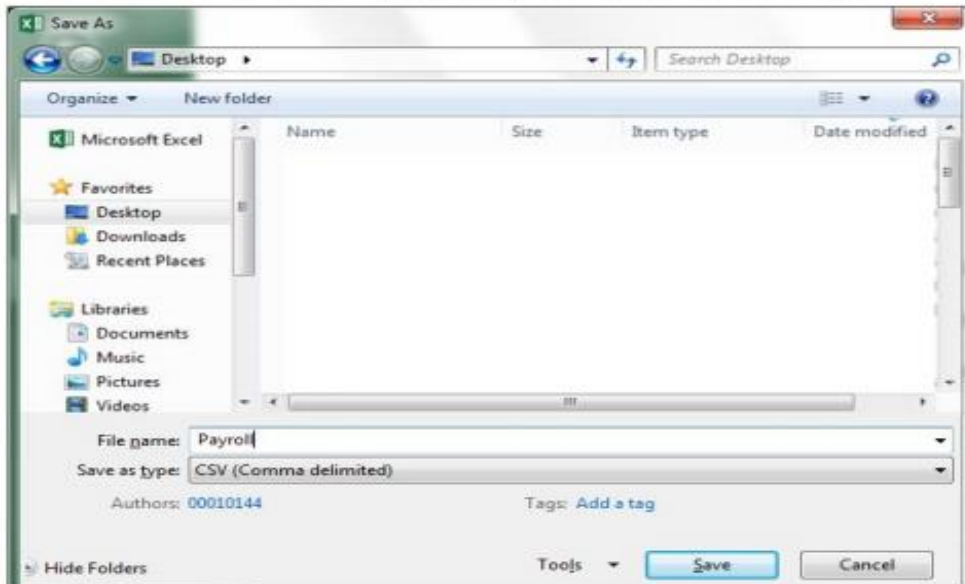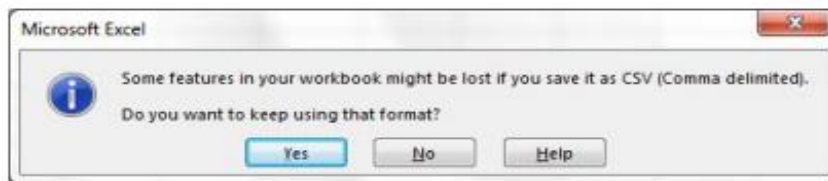
1. On the excel spreadsheet select → Save As → Browse
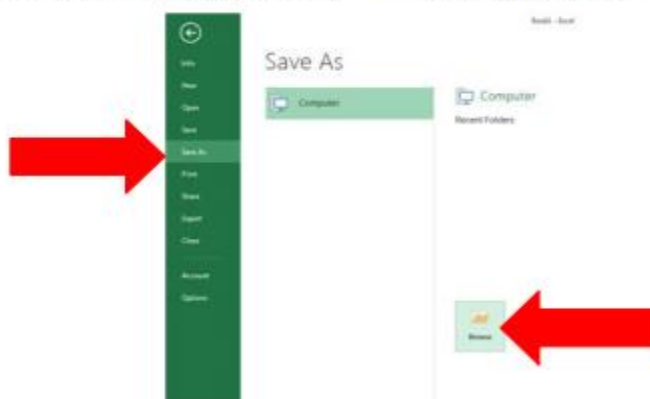
2. On the 'Save as' Window, select the location where the file should be saved (e.g. Desktop) then, click on the drop down box for 'Save as type' and select 'CSV (Comma Delimited)'
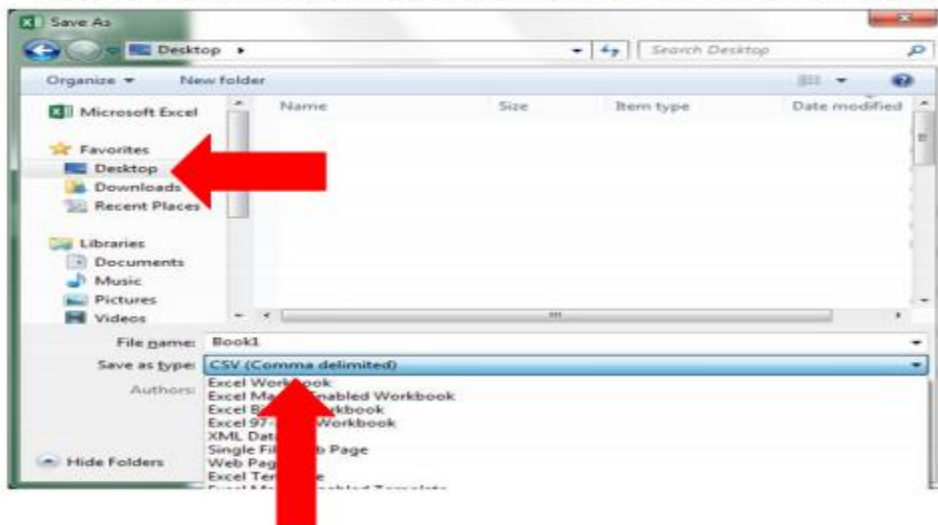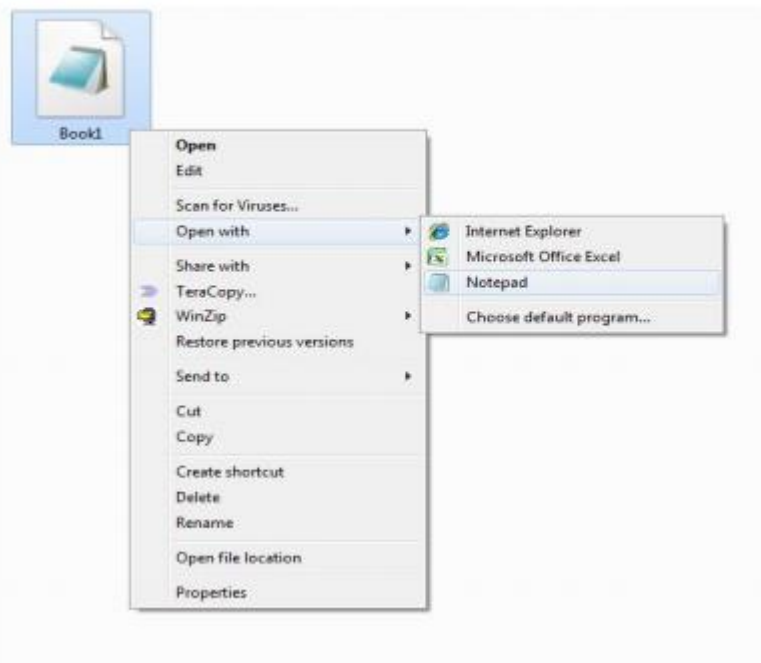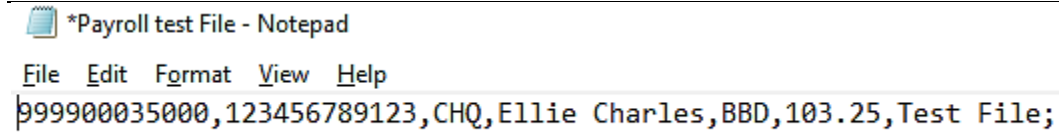
Amend the file name to something that suits you or leave as is and click 'Save'

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
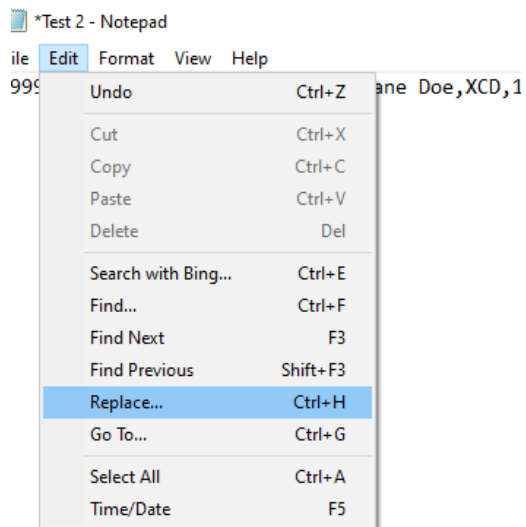
*Payroll test File - Notepad

File   Edit   Format   View   Help

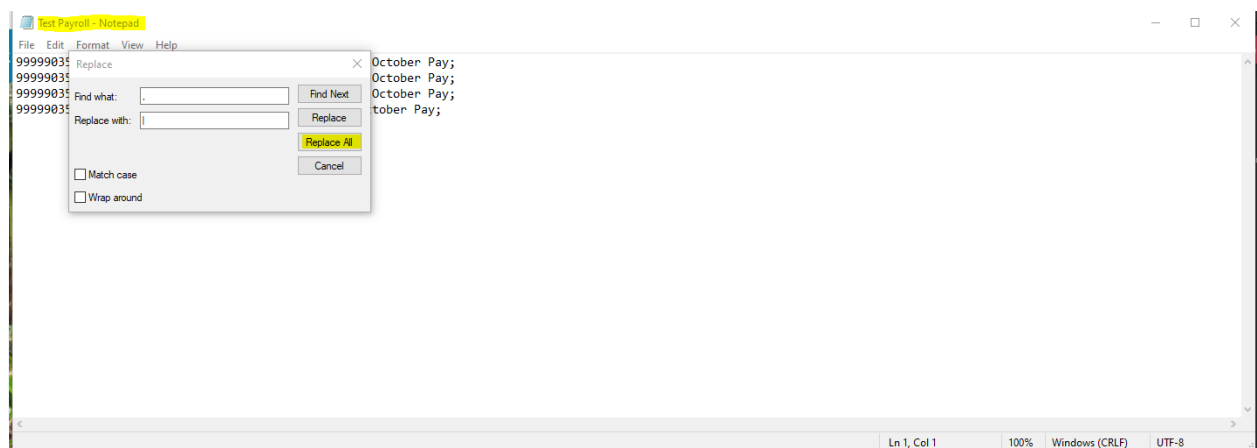999900035000,123456789123,CHQ,Ellie Charles,BBD,103.25,Test File;

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

8. Select "Edit"

9. Select "Replace"

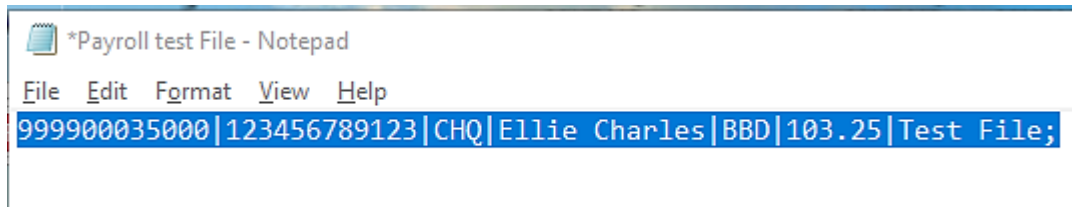## 10. Replace (Find what: ' , ' Replace with: '|' {*found below the backspace*})

11. Your file will be converted to:

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

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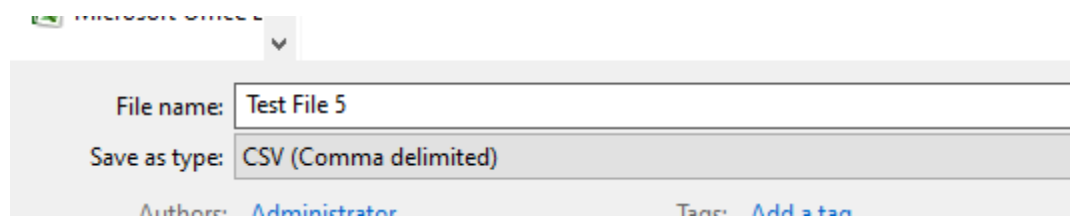
14. Close .CSV file

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