ONLINE BANKING

2020 CUSTOMER GUIDE (APP)

Bank of Saint Lucia
ALL THE BANK YOU NEED

Projects Unit, Bank of Saint Lucia Ltd. January 2020

Contents

Complete Online Banking

Complete Online Banking (COB) is Bank of Saint Lucia's (BOSL's) updated online and mobile banking platform. This updated platform gives you access (via the internet) to your account from any device with which the platform is compatible. The innovative features of this solution offer you unmatched convenience and accessibility.

COB saves you the time and hassle of coming into BOSL to conduct transactions that can otherwise be conducted at your convenience from any location, provided you have access to the internet.

The main features of BOSL Online Banking:

- ✓ Loan Payments
- ✓ Utilities/Merchant Payments
- ✓ Self-Password Reset
- ✓ Secure Messaging
- ✓ Secure Messaging Attachments
- ✓ Alerts
- ✓ View accounts
- ✓ Schedule Payments
- ✓ Transfer between Accounts
- ✓ Branch/ATM locators
- ✓ Account History Download
- ✓ Statement Download
- ✓ P2P payments (Third-party Transactions)
- ✓ View Images
- ✓ Wire Transfers

Login

How do BOSL Customers **Login** to Online Banking via the **App**?

- ➢ The **App** is available in the google and apple play stores.

But ensure you **activate** your upgraded Online Banking!

To **activate** your upgraded **Online Banking**:

- ✓ Please ensure you have received an email from meonline@bosl.com. This e-mail will contain your temporary password.
- ✓ Follow the instructions on **page 3** below.

If you have not received an email, call BOSL Support Center at **1-758-456-6999/1-305-501-2931** or email onlinesupport@ecfh.com, who will be happy to serve you!

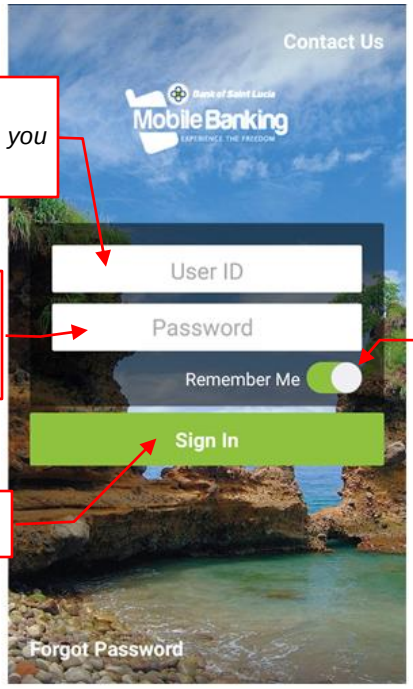
To **Login** to **BOSL Online Banking** via the **App** you will need:	
✓ A device e.g. phone, tablet, etc. (Android or Apple)	
✓ Wi-Fi or Data access	

At the **Login** screen:

First, insert your **User ID**.
*(This will be the **same** your **username** you used before).*

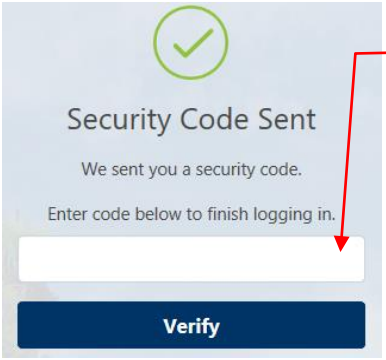
Second, insert your **Password**.
(Retrieve your password from email received by meonlinebanking@bosl.com).

Your last step is to hit **Sign In**.



Optional: You may check the **Remember ME?** box so that you don't need to reenter a **Security Code** *(see below)* at each login.

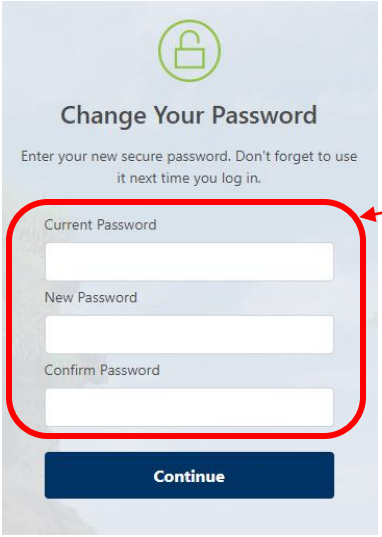
Since this is your **first-time** login, the screen seen below will be displayed. A **Security Code** will be sent to the email address that BOSL has on file for you (be sure to check your "Spam/Junk").



Retrieve the code from your email and enter it into this field. (Code should be received within 8 minutes).

Remember, if you do not want to continuously insert a security code during each login, check the **Remember me?** checkbox.

N.B. A **Security Code** must also be entered when you login using another device. If this device does not belong to you, we recommend that you **do not** check the **Remember me?** check box.



After you have inserted your **Security Code** you will be required to insert the following:

- Re-enter your temporary password in the **Current Password** box
- And insert your new password into both **New Password** & **Confirm Password** boxes.

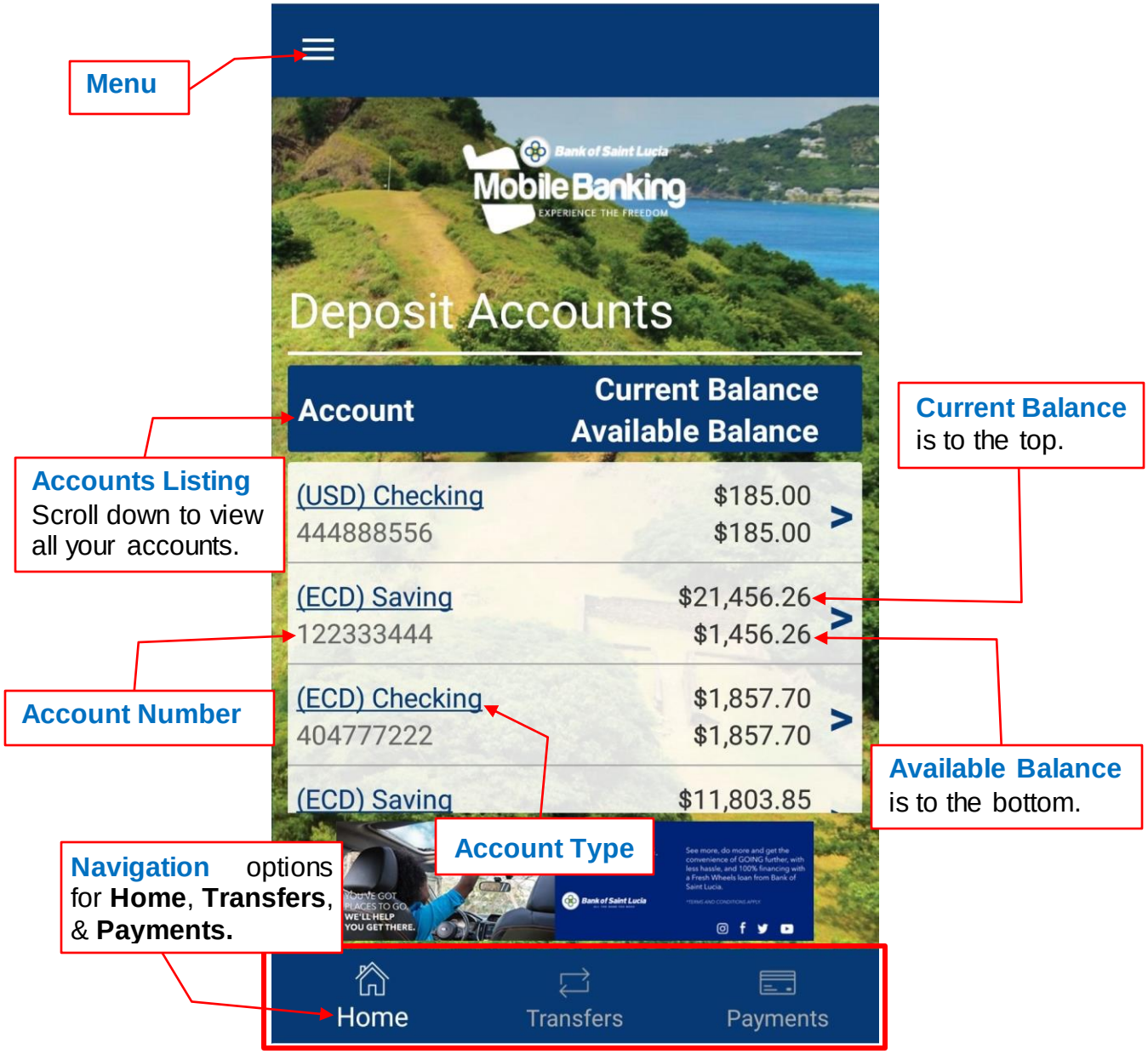
Your new password must be at least 8 characters and may contain a number or special characters.

Great! You have now logged into **Online Banking**!

The App Overview

Home

When you have logged into **Online Banking (App)** the **Home** screen will look like the following:



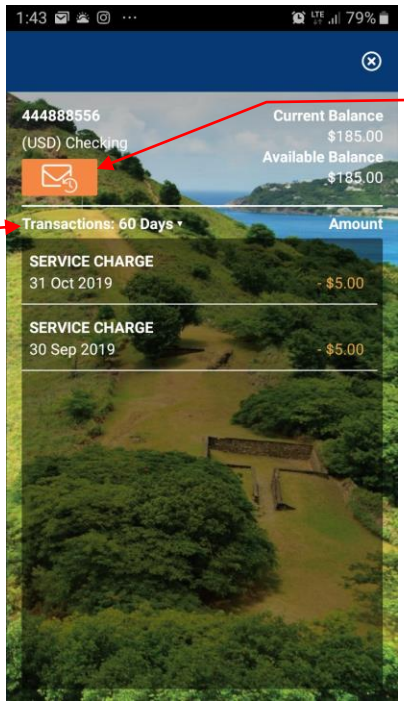
You can navigate through your **Home**, **Transfers** (pg. 8) & **Payment** (pg. 9) screens to the bottom. This can also be done by selecting **Menu**.

Account History

In here you will be able to **Email** the **History** of any account.

First, select the account you desire and the screen seen below will be displayed:

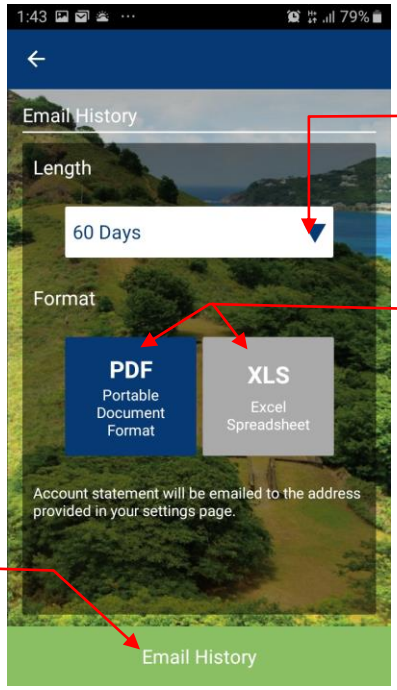
Secondly, select the timeframe you require.
- ✓ 1 Day
- ✓ 3 Days
- ✓ 30 Days
- ✓ 60 Days
- ✓ 90 Days
- ✓ 180 Days



Then select the email button.

N.B. Only the first **50 transactions** will be displayed for any number of days you select.

Please utilize '**Download Statement**' (pg. 7) or contact Online Support as an alternative to retrieve all the transactions for the period you require.



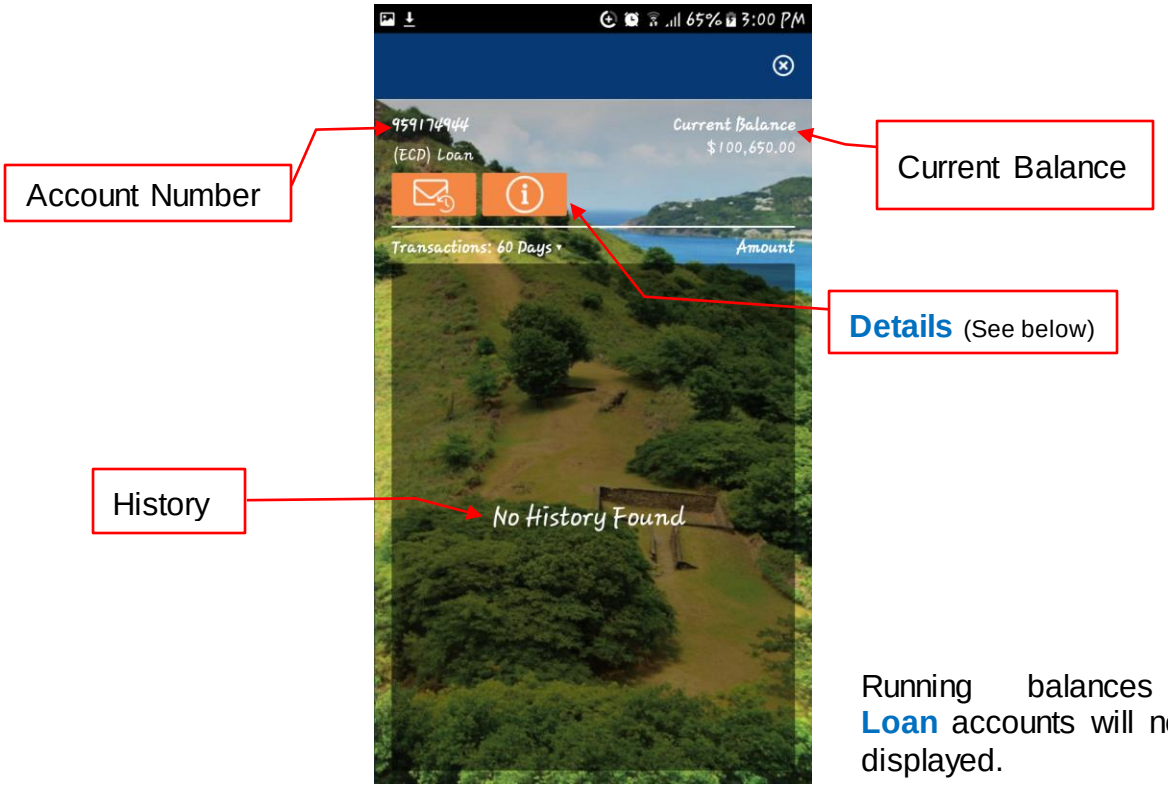
At this point a change to the timeframe can be done if required.

Select your preferred format.

Select **Email History**, this will allow your selected history to be sent to your email address on file.

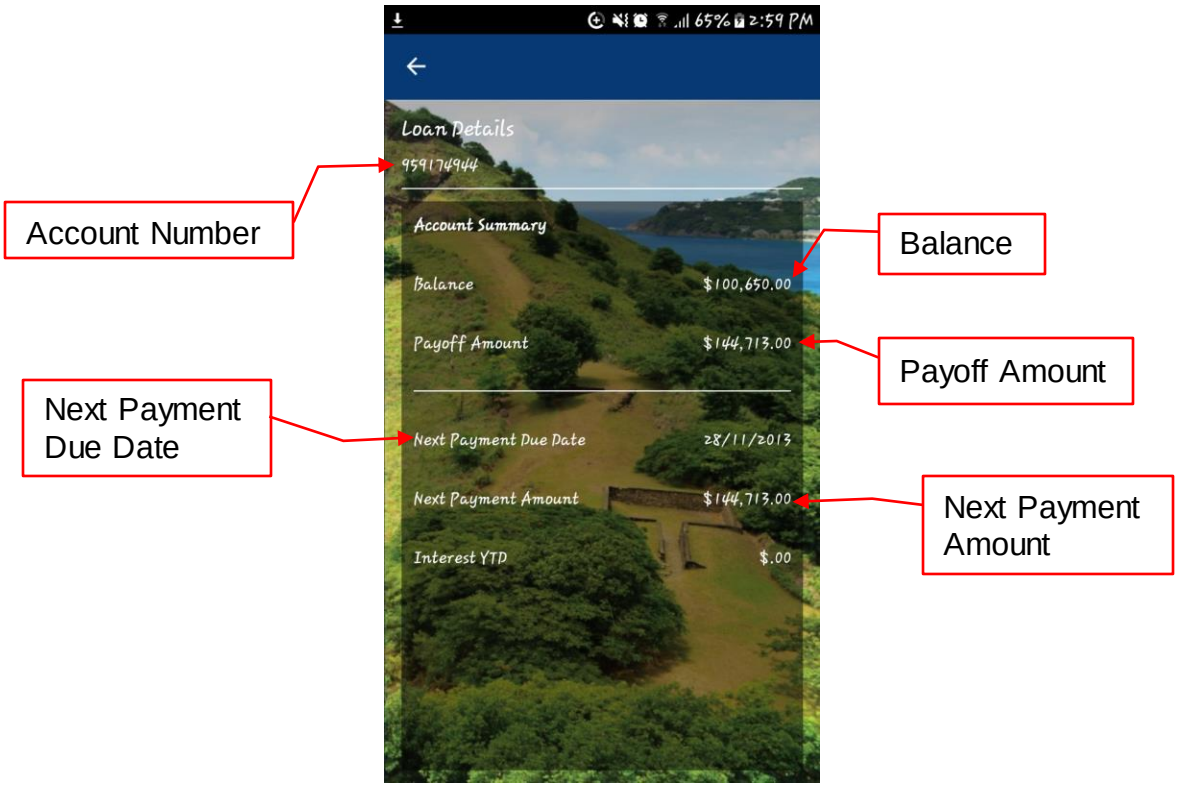
Loan Account Details

By selecting a **Loan** account a screen similar to the one below will be displayed:



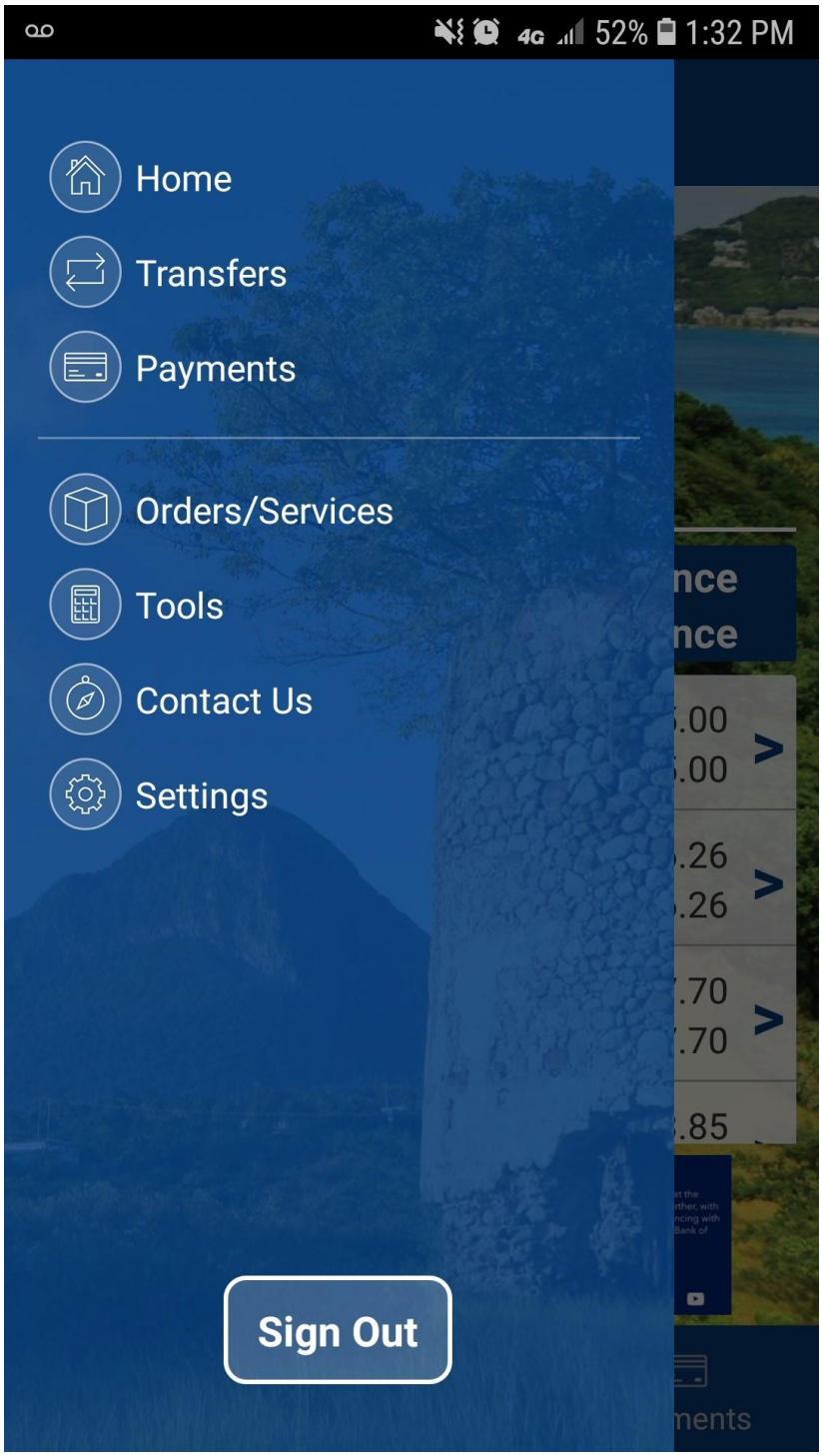
Running balances for **Loan** accounts will not be displayed.

Clicking **Details** will display the following account details:



Menu

When you select **Menu** to the top of the **Home Page**, the following options in the image below will be displayed:



More information about the menu options can be found as follows:

Home (Page 4)

Transfers (Page 8)

Payments (Page. 9)

Orders/Services (Page. 17)

Tools (Page. 26)

Contact Us (Page. 27)

Settings (Page. 28)

Menu – Transfers

To make a **Transfer** from one of your accounts to another, select **Transfers**.

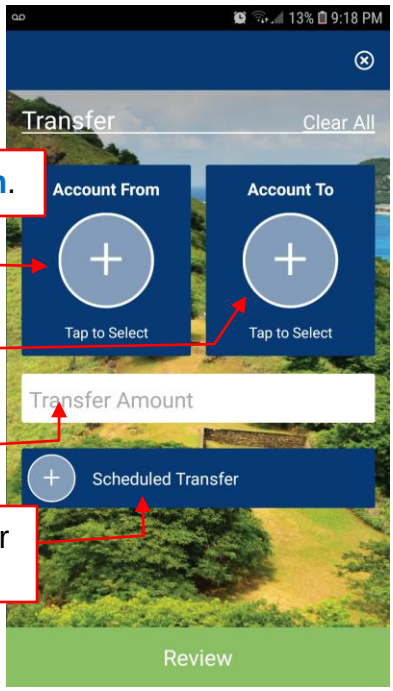
1. Select **Transfers** once more.

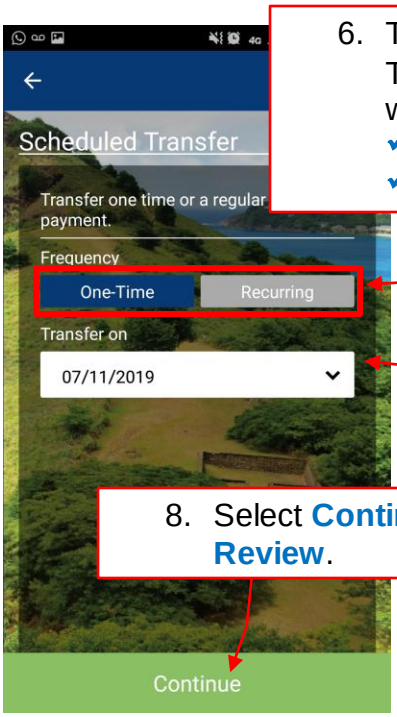
2. Select **Account From**.

3. Select **Account To**.

4. Insert the amount.

5. Optional – making the transfer a schedule or recurring.



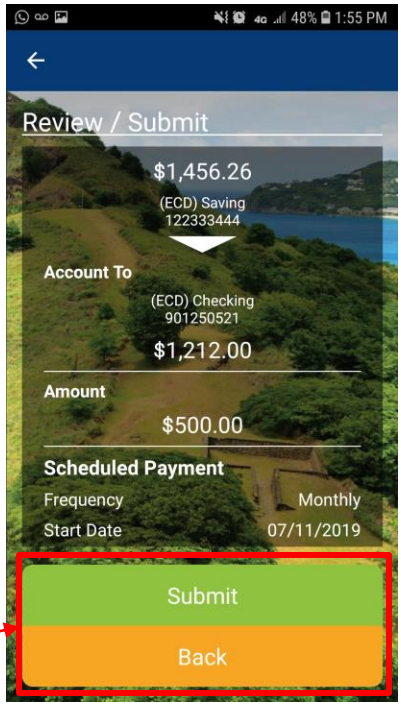


6. Then select your **Frequency**. This allows you to select whether you are doing a:
   - ✓ **One-time** transfer
   - ✓ **Recurring** transfer.

7. Select the date you want the transfer to go through. (present day or a future date).

8. Select **Continue** & **Review**.

9. Select **Submit** if satisfied or **Back** to make changes.



Very simple!

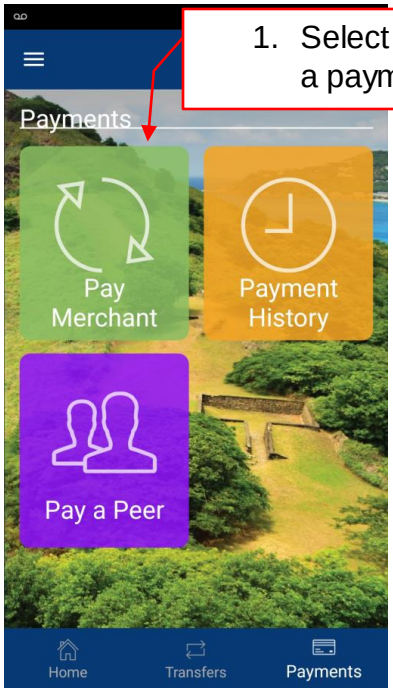
Menu – Payments

Pay Merchant

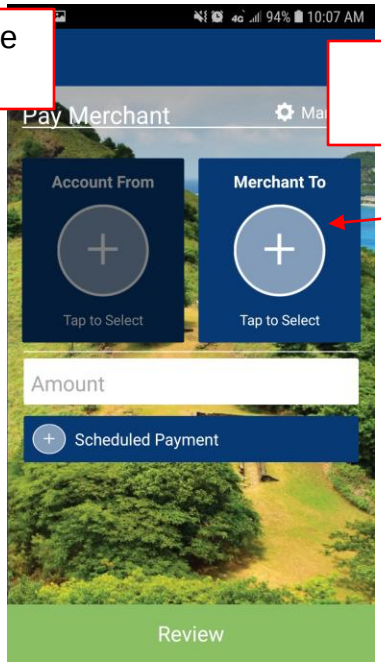
In **Payments** you are able to perform the following:

- ✓ **Pay Merchant, Create a Merchant, Update a Merchant & Delete a Merchant**
- ✓ **Pay a Peer**, **Create a Peer, Update a Peer & Delete a Peer**
- ✓ View **Payment History**

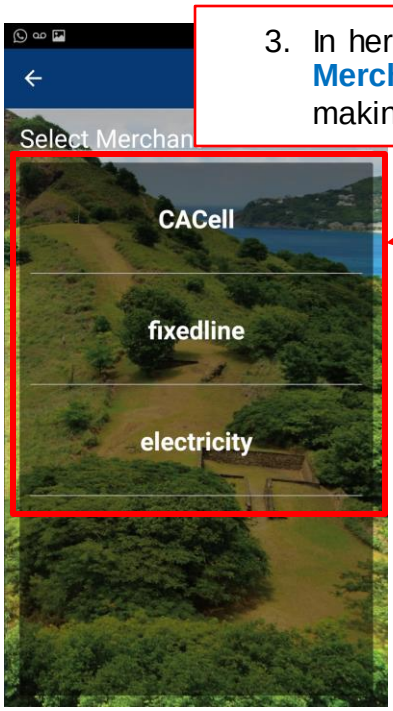
Let us take a look at **Pay Merchant**.



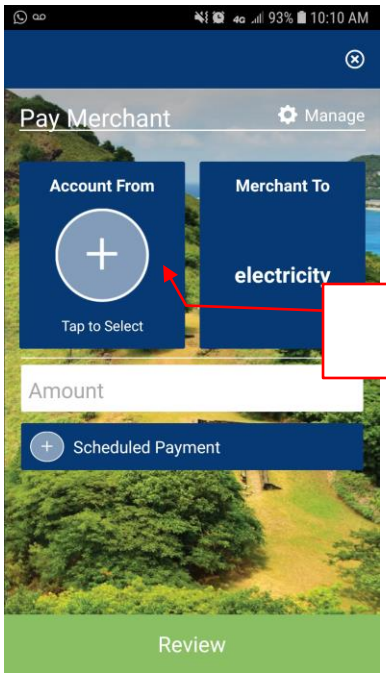
1. Select **Pay Merchant** to make a payment to a merchant.



2. Select **Merchant To**.

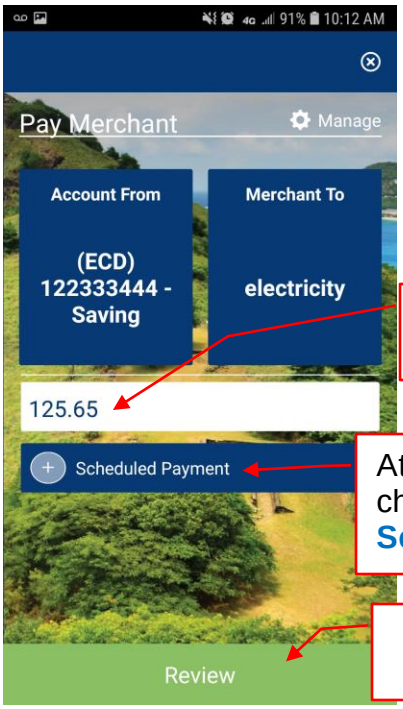


3. In here select your **Merchant** that you are making the payment to.



4. Select **Account From**.

5. Select the account you are debiting from the listing.



6. Insert the **Amount**.

At this point you can choose to make this a **Scheduled Payment**.

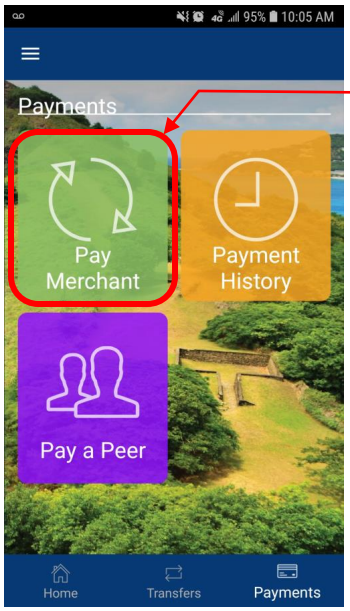
7. Select **Review**.

Ensure to review the transaction details and if satisfied click **Submit** or **Back** if you are not satisfied, to make any changes.

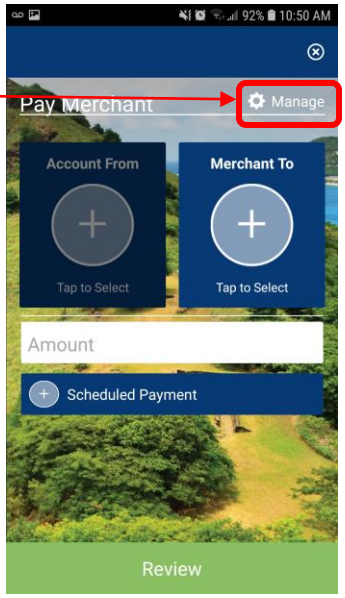
Again, very simple!

Create a Merchant

To **Create a Merchant** follow the steps below:



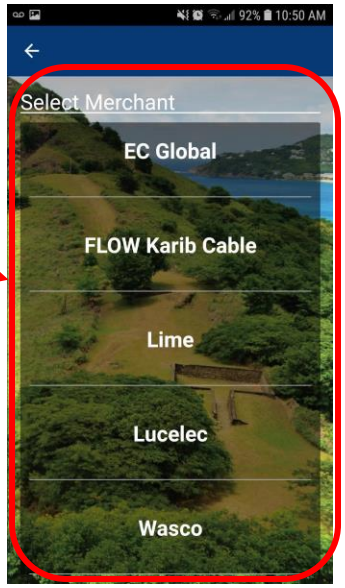
1) Select **Pay Merchant**.



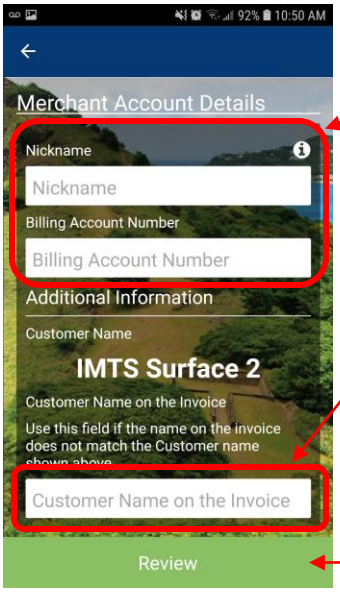
2) Select **Manage**.
(This is where you go to **Update**/**Delete** as well).

3) Select **Create a New Merchant**.

4) Select from a pre-defined list of merchants. The following are all the available merchants:
   i) Courts
   ii) Credit Card
   iii) Digicel
   iv) EC Global
   v) Flow Karib Cable
   vi) Lime
   vii) Lucelec
   viii) Wasco



5) Insert your:
- **Merchant Nickname**
- **Billing Account Number**
  No special characters are allowed except hyphens (-).
- **Customer Name on the Invoice**.



6) Click **Review**.

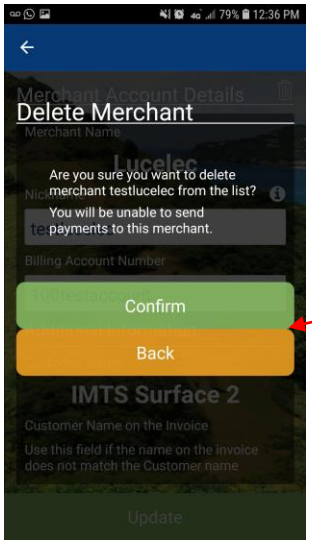
7) Click **Create**.

Update/Delete a Merchant

1) Select the merchant you wish to **Update**/**Delete**.

2) If you wish to delete your merchant, click **Delete**.

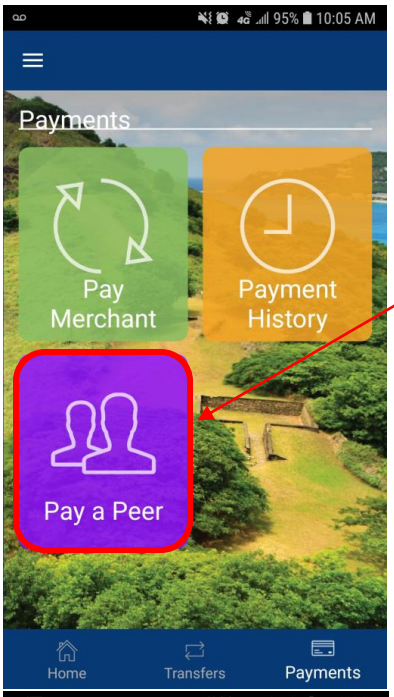
3) If you wish to update your merchant click **Update** after you have made your changes.



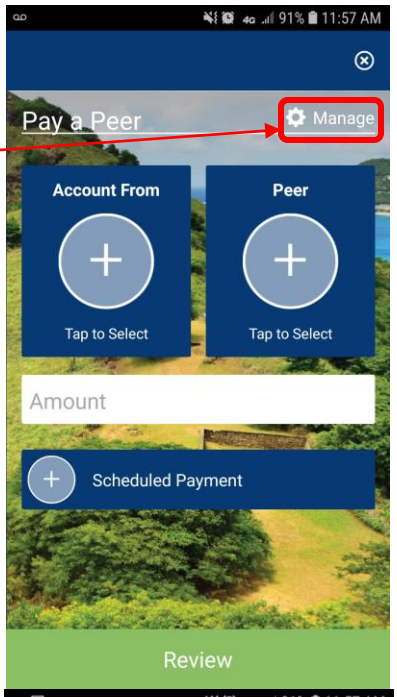
4) If you selected **Delete**, select **Confirm** to complete your deletion or **Back** to cancel.

Create a Peer

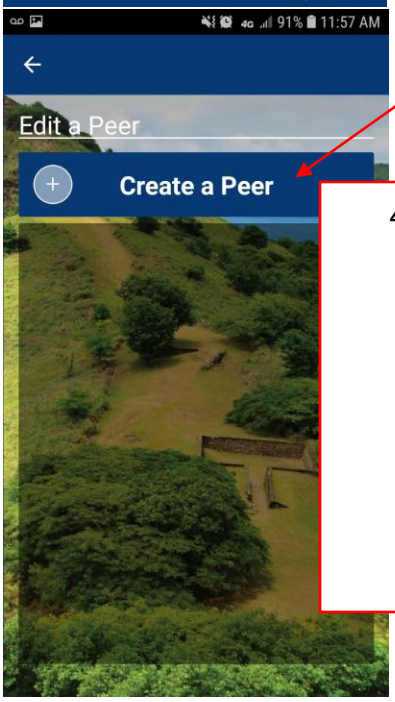
To **Create a Peer** follow the steps below:



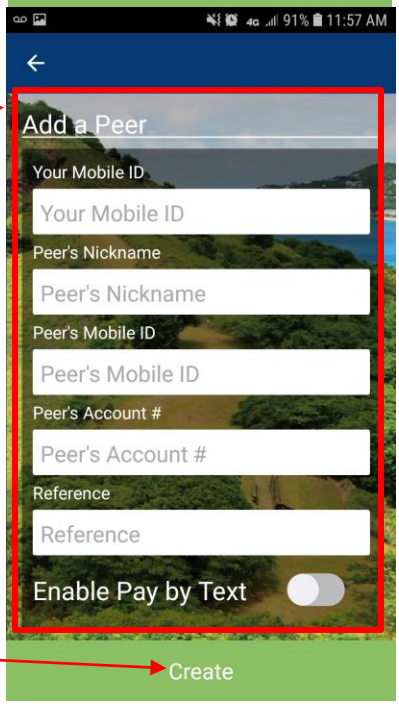
1) Select **Pay a Peer**.



2) Select **Manage**. (This is where you go to **Update**/**Delete** as well).



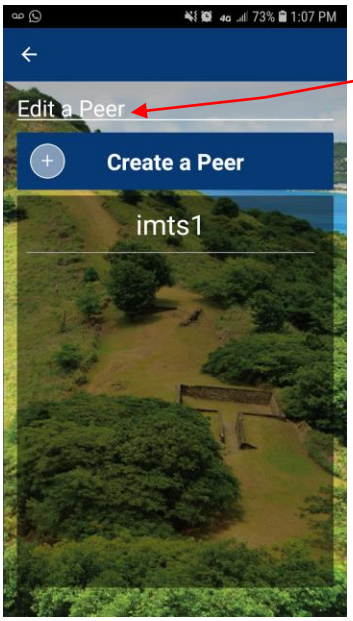
3) Select **Create a Peer**.



4) Insert the following mandatory information:
   a. **Your Mobile ID** (No spaces & case sensitive)
   b. **Peer's Nickname** (No spaces & case sensitive)
   c. **Peer's Mobile ID** (No spaces & case sensitive)
   d. **Peer's Account #** (No spaces & case sensitive)
   e. **Reference** – transaction description

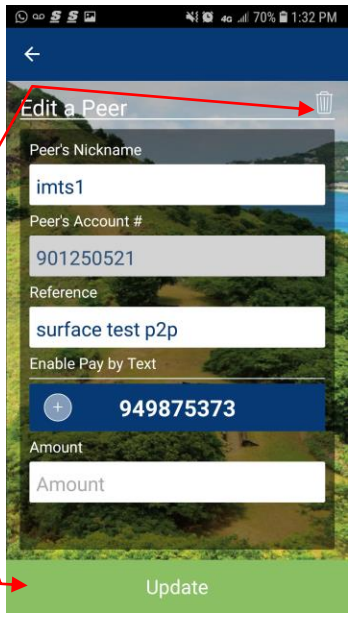
5) Select **Create**.

Update/Delete a Peer

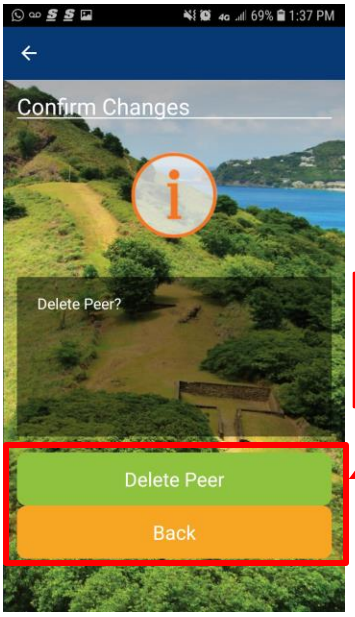


1) Select the peer you wish to **Update**/**Delete**.

2) If you wish to delete your peer, click **Delete**.



3) If you wish to update your peer click **Update** after you have made your changes.



4) If you selected **Delete Peer**, select **Confirm** to complete your deletion or **Back** to cancel.

Pay a Peer

Once you have created your peer you can now **Pay a Peer**.
Pay a Peer is similar to pay a merchant. But ensure you have created your peer first!

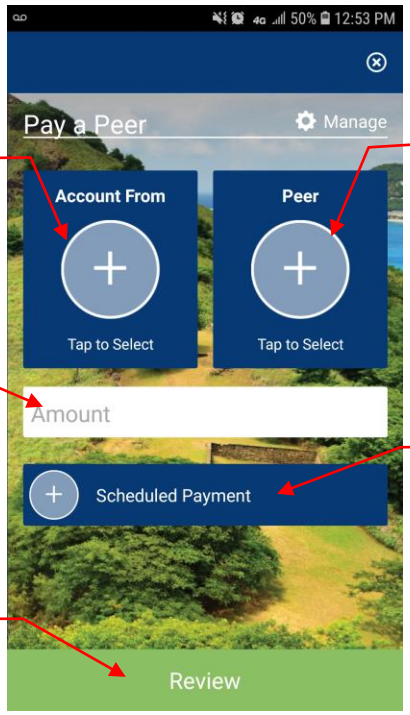
First, select the **Account**

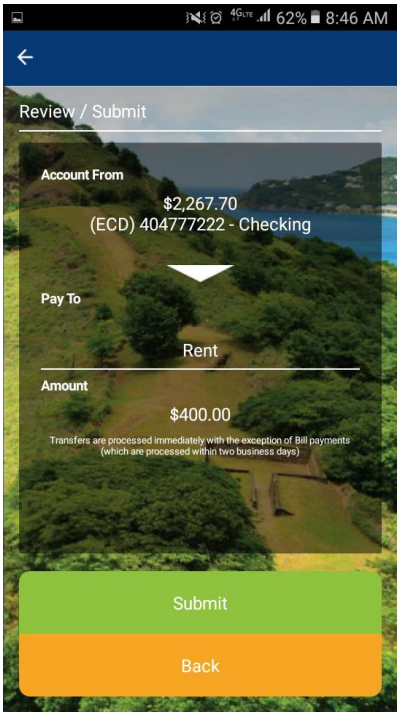
Then select your **Peer**.

Insert the **Amount**.

Again, at this point you can make this a **Scheduled Payment**.

Click **Review** when you are done.

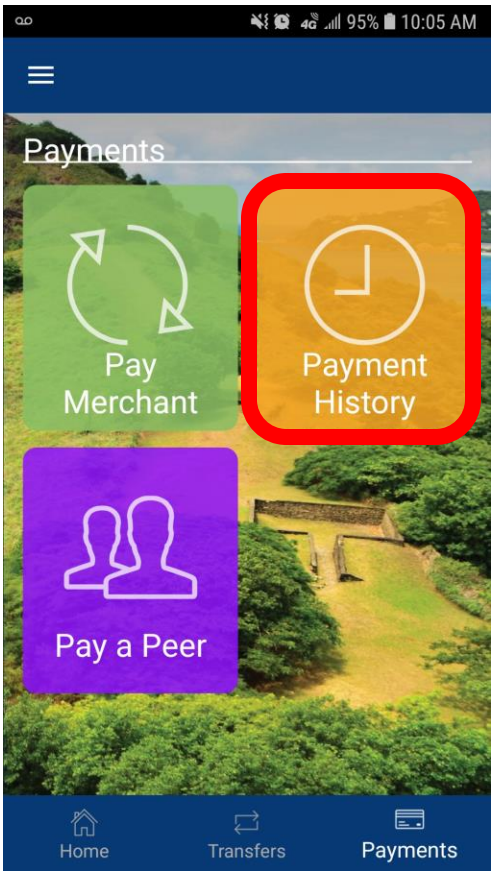




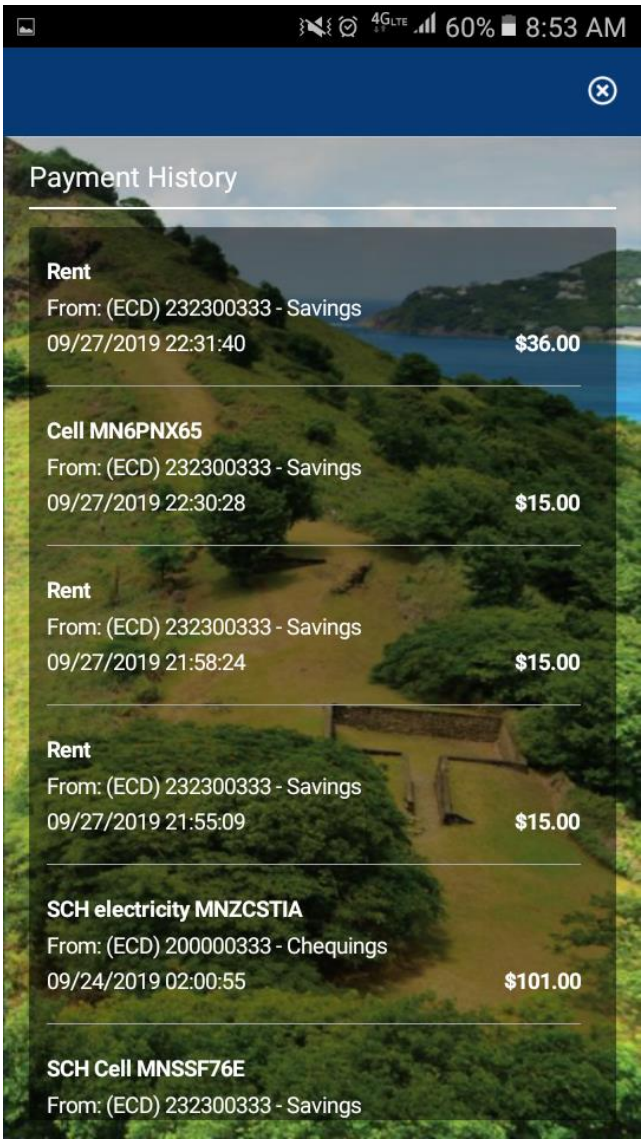
Review the transaction details and if satisfied click **Submit** or **Back** if you are not to make any changes.

Yes! It is that easy.

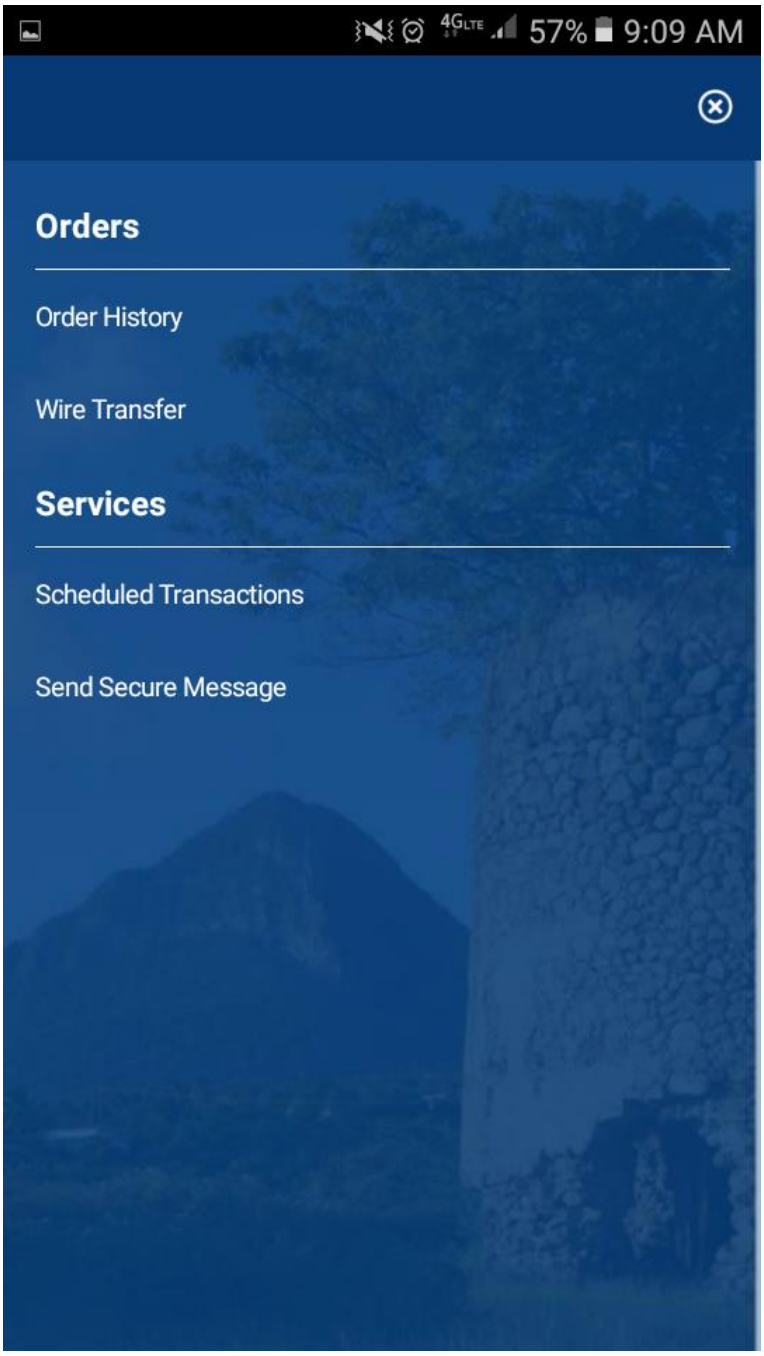
Payment History



Payment History displays all payment details made to Merchants and Peers from all your accounts seen below.



Menu – Orders/Services



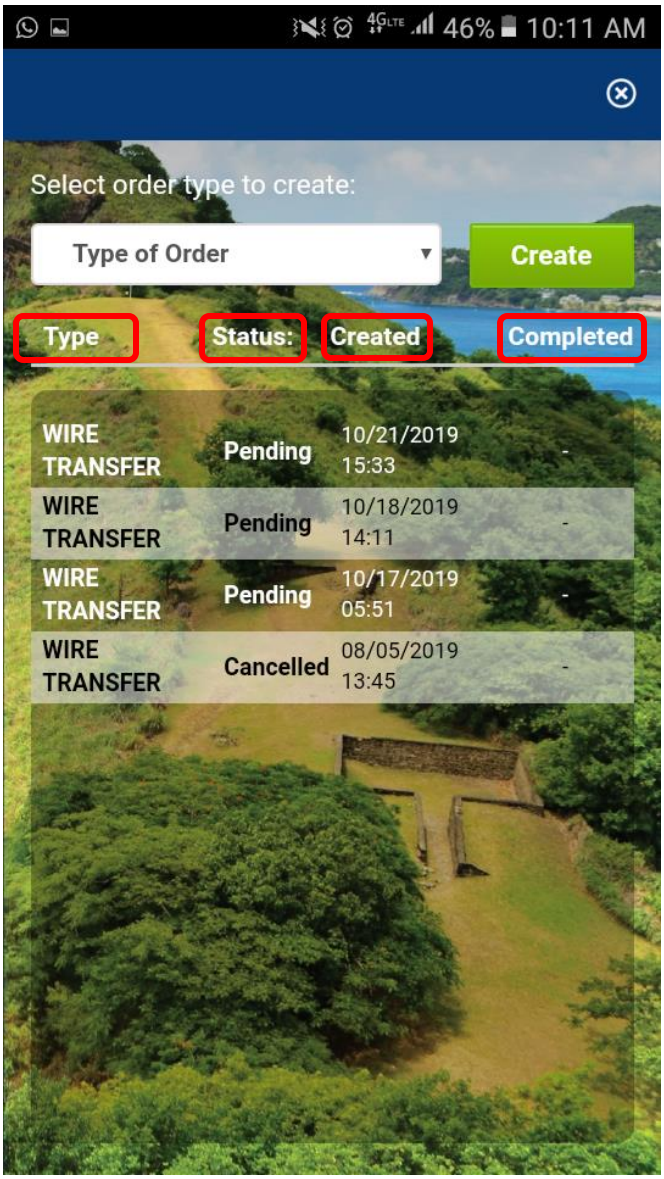
In **Orders** you can:

- ✓ View **Order History** (pg. 18).
- ✓ Create a **Wire Transfer**. (pg. 19).

In **Services** you can:

- ✓ Create **Scheduled Transactions**
- ✓ **Send Secure Message**.

Orders History



Order History

Will display the following information:

- ✓ Type
- ✓ Status
- ✓ Created (date & time)
- ✓ Completed (date & time)

There is also an option in here to create a wire by selecting **Create**

But we will see how this is done on the next page.

Wire Transfer

In here you can create a wire!

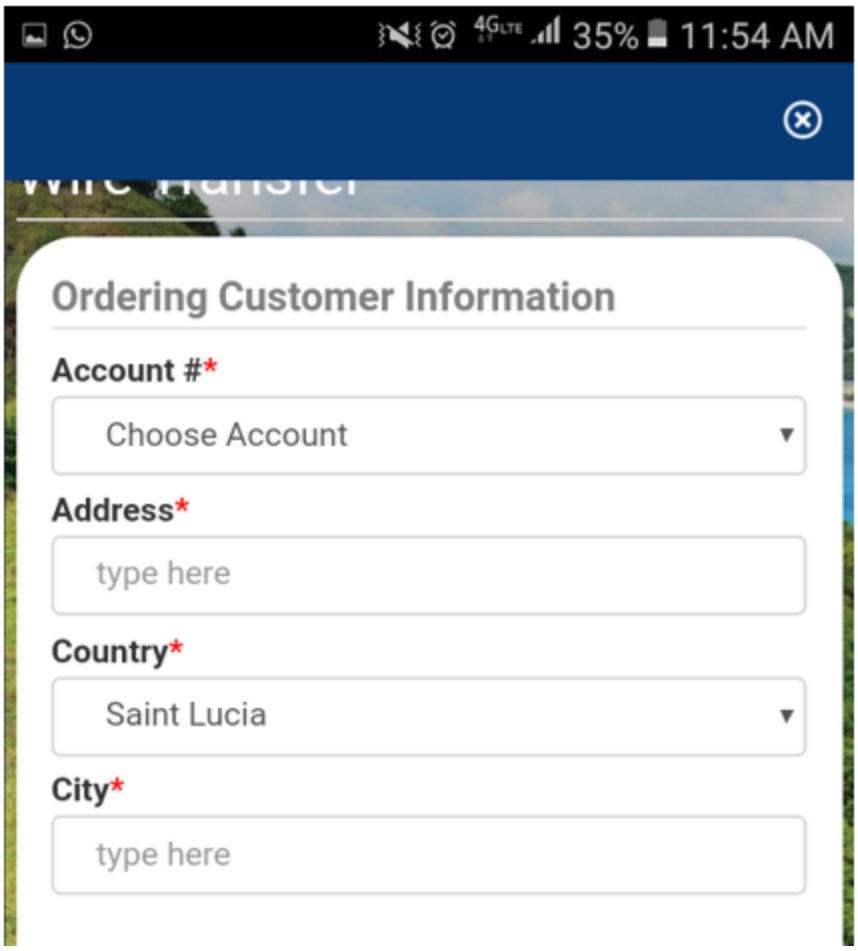
To **Create a Wire**, it is important to first have all the necessary information before you create a Wire and then correctly insert this information. The Wire request has 5 sections as follows:

1. Ordering Customer Information
2. Payment Information
3. Beneficiary Bank Information
4. Beneficiary Customer Information
5. Intermediary Bank Information

Let's take a look.

#1

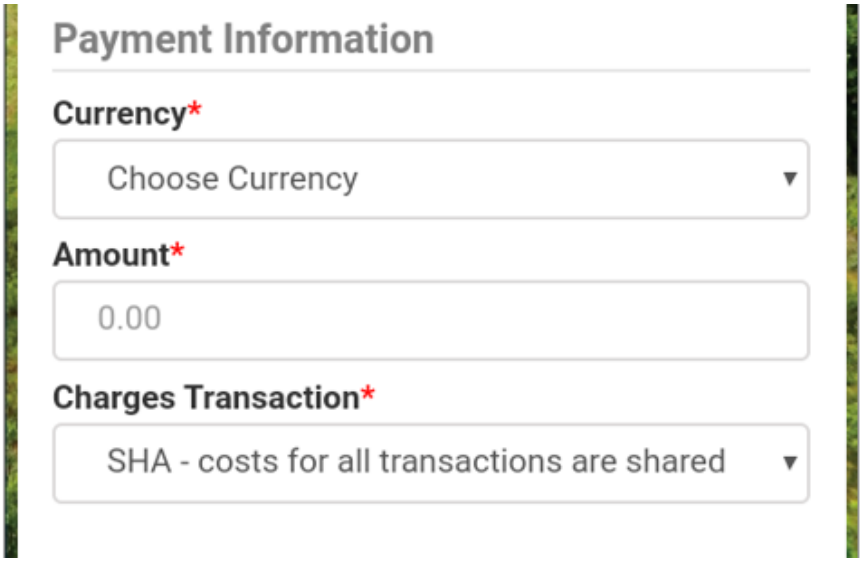
Ordering Customer Information – represents ordering customer's details



- ✓ Account # – account you wish to debit
- ✓ Country – select your country from list
- ✓ Address – type your address
- ✓ City – type your city/village/town

#2

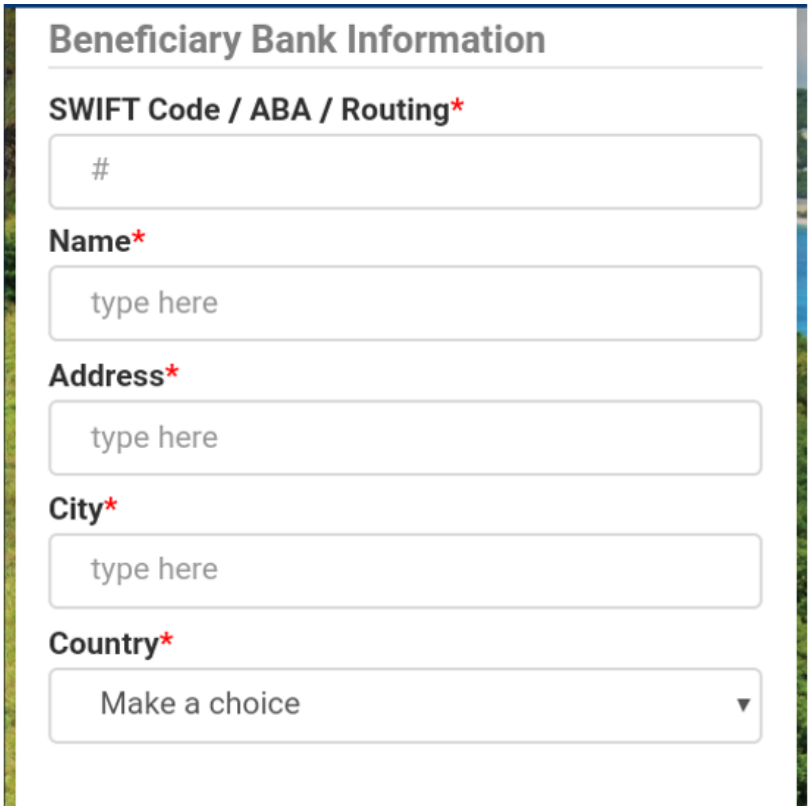
Payment Information – represents transaction details



- ✓ Currency – select the type of currency you want the wire to be from the list
- ✓ Amount – Insert the amount of the wire in full
- ✓ Charges Transaction – automatically set to "SHA". (See glossary)

#3

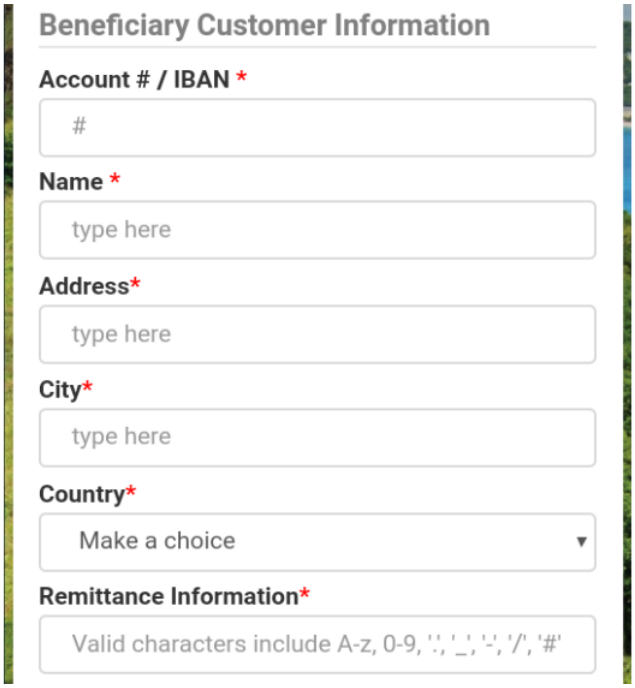
Beneficiary Bank Information – represents receiving bank details



- ✓ Swift Code / ABA / Routing – type receiving bank's code or routing number
- ✓ Address – type address of the receiving bank
- ✓ Country – select country of the receiving bank
- ✓ Name – type bank's name
- ✓ City – type bank's city

#4

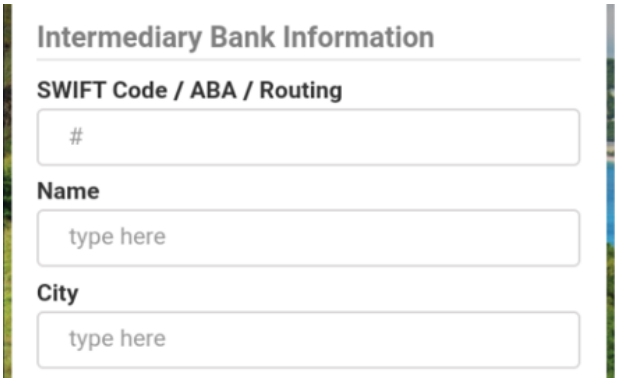
Beneficiary Customer Information – represents receiving customer details



- ✓ Account # / IBAN – the receiver's account # or IBAN #
- ✓ Address – customer's address
- ✓ Country – customer's country
- ✓ Name – customer's name
- ✓ City – customer's city/village/town
- ✓ Remittance Information – reason or information for wire (maximum of 35 characters)

#5

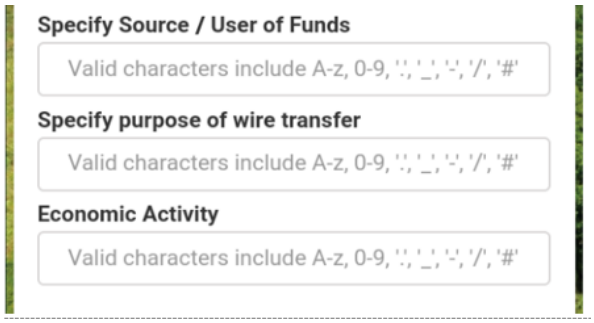
Intermediary Bank Information (if required) – represents inter-bank's details



- ✓ Swift Code / ABA / Routing – type intermediary bank's code or routing number.
- ✓ Name – type intermediary bank's name
- ✓ City – type intermediary bank's city

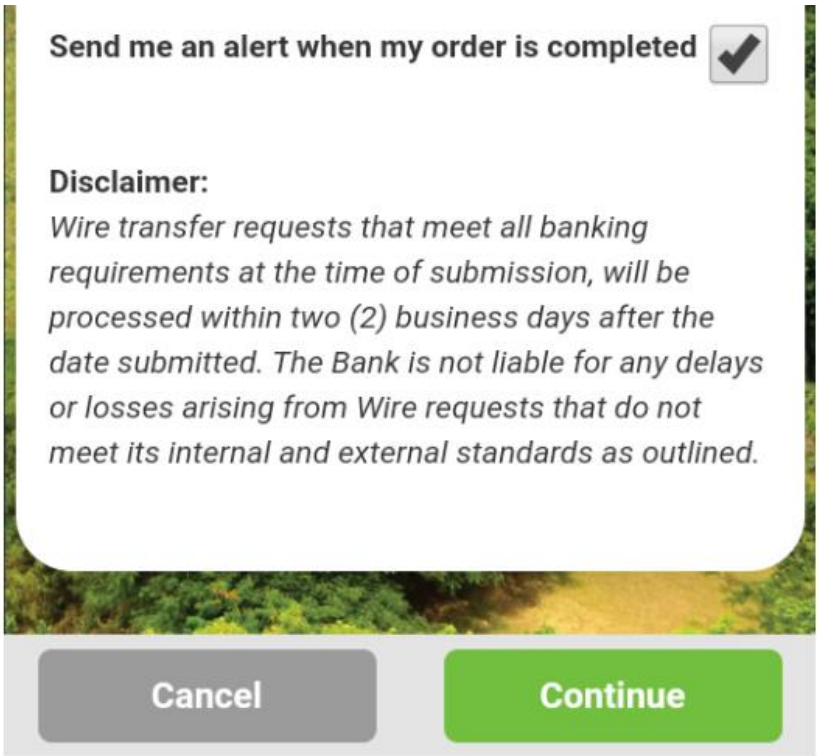
These three fields are all **optional** and can be used to capture additional information for one-off transactions:

- ✓ Specify Source / User of Funds – type in the source or user of funds
- ✓ Specify purpose of wire transfer – type reason for wire
- ✓ Economic Activity – how the funds will be used



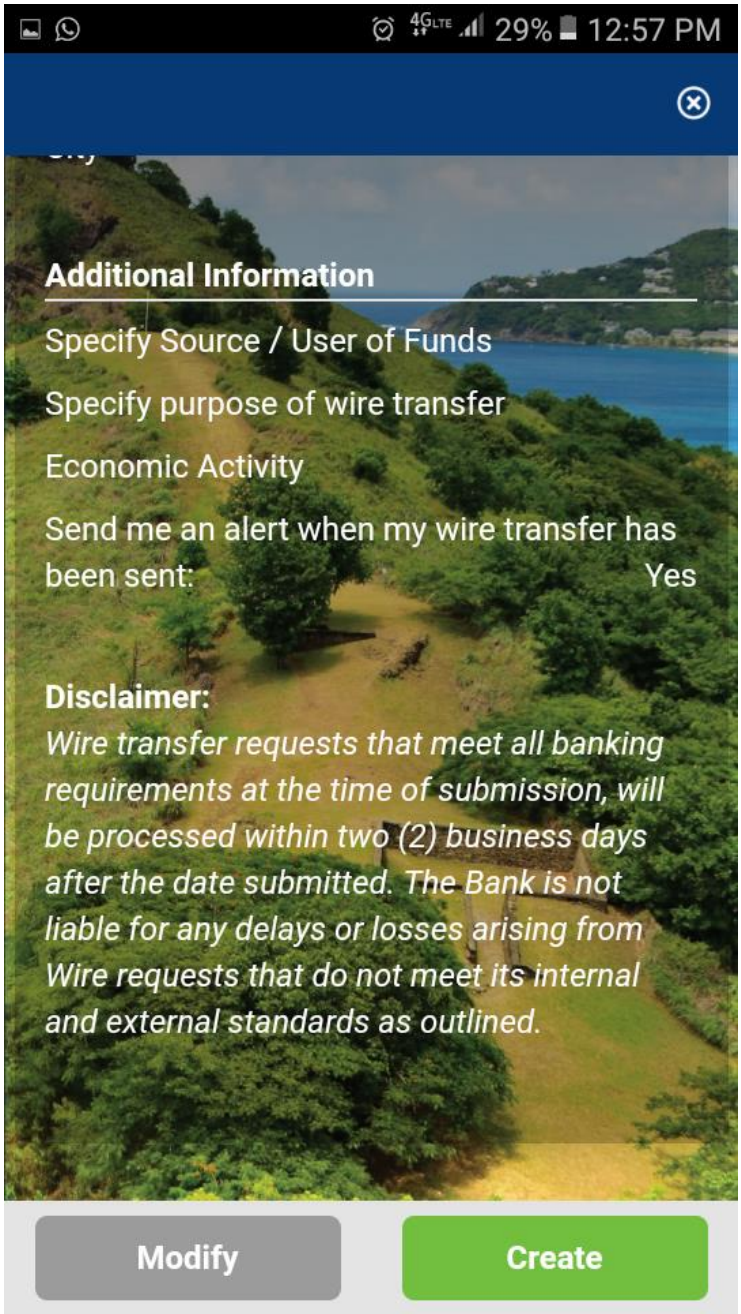
N.B. Please ensure to attach and send all supporting documents with regards to the wire using the **Secure Message** feature (pg. 22).

After you have correctly completed the information, select **Continue** to move on or **Cancel**.



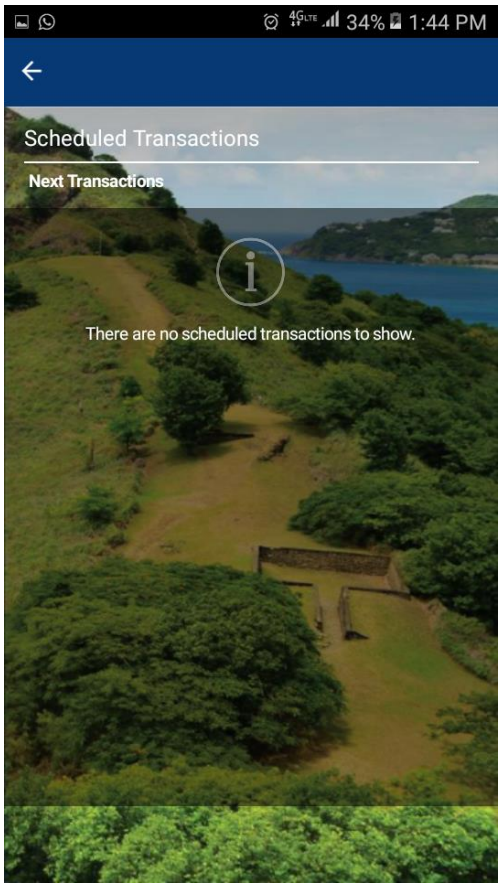
After you have correctly inserted the information, select **Continue**. You will be directed to a review screen. On this screen you can click **Modify** to make any changes or **Create** (pg. 23). By selecting **Create**, BOSL will receive the information for processing and you will receive a confirmation email.

You will be notified **via email** if there are any errors, with the reason, so that the necessary amendments can be made. Once everything is in order, you will receive a notification of completion as a result of the **Send me an alert when my order is completed** notification being automatically checked seen in the image above.


29% 12:57 PM
Additional Information
Specify Source / User of Funds
Specify purpose of wire transfer
Economic Activity
Send me an alert when my wire transfer has been sent:
Yes
Disclaimer:
Wire transfer requests that meet all banking requirements at the time of submission, will be processed within two (2) business days after the date submitted. The Bank is not liable for any delays or losses arising from Wire requests that do not meet its internal and external standards as outlined.
Modify
Create

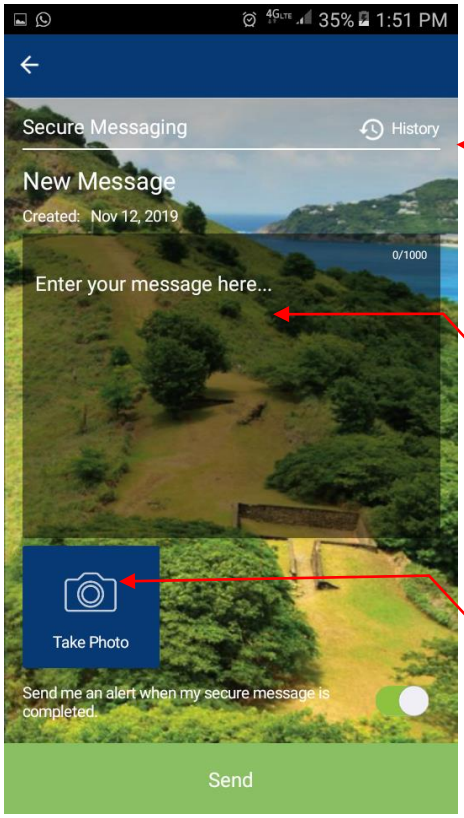
Scheduled Transactions

In here, you will see all of your scheduled transactions that you may have set up.



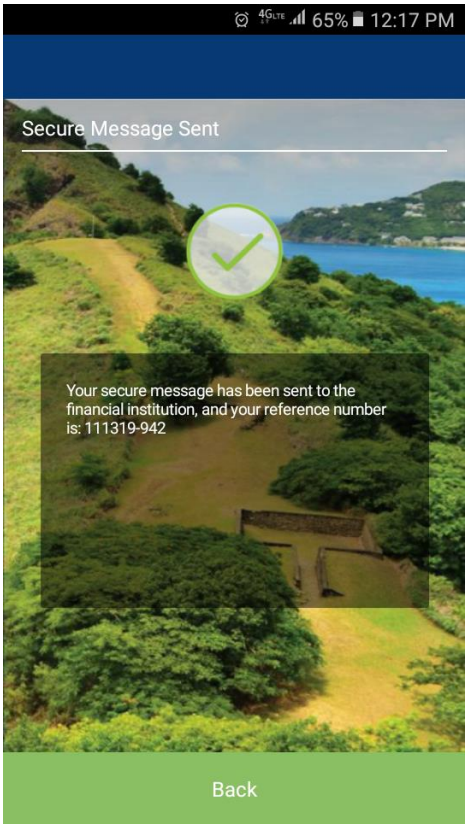
Send Secure Message

In here, you can contact us using your online banking by typing a message or attaching a file and track any messages that you have already sent.



In here you can:

- ✓ View your message history
- ✓ Send a secure message by typing in the box with a maximum of 1000 characters.
- ✓ You can also attach/take a photo if needs be. (Recommended for wires).



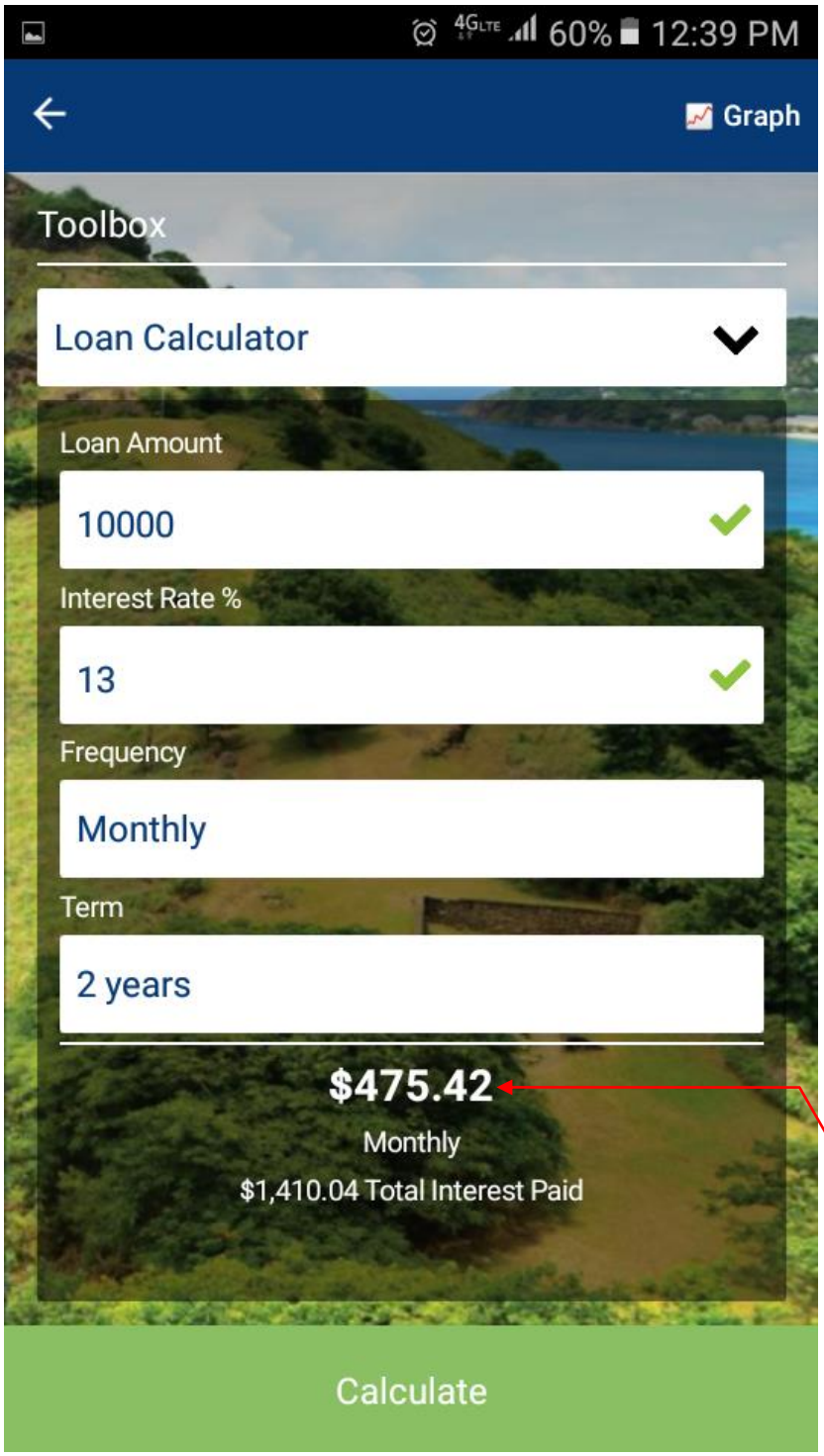
Select **Send** when you are completed. A confirmation screen will appear which will identify your message by a message reference number.

Menu – Tools

In here BOSL is providing you with the following **Tools**:

- ✓ **Loan Calculator**
- ✓ **Mortgage Calculator**
- ✓ **Savings Calculator**
- ✓ **Simple Calculator**

They are all very easy and similar to use. See example below:



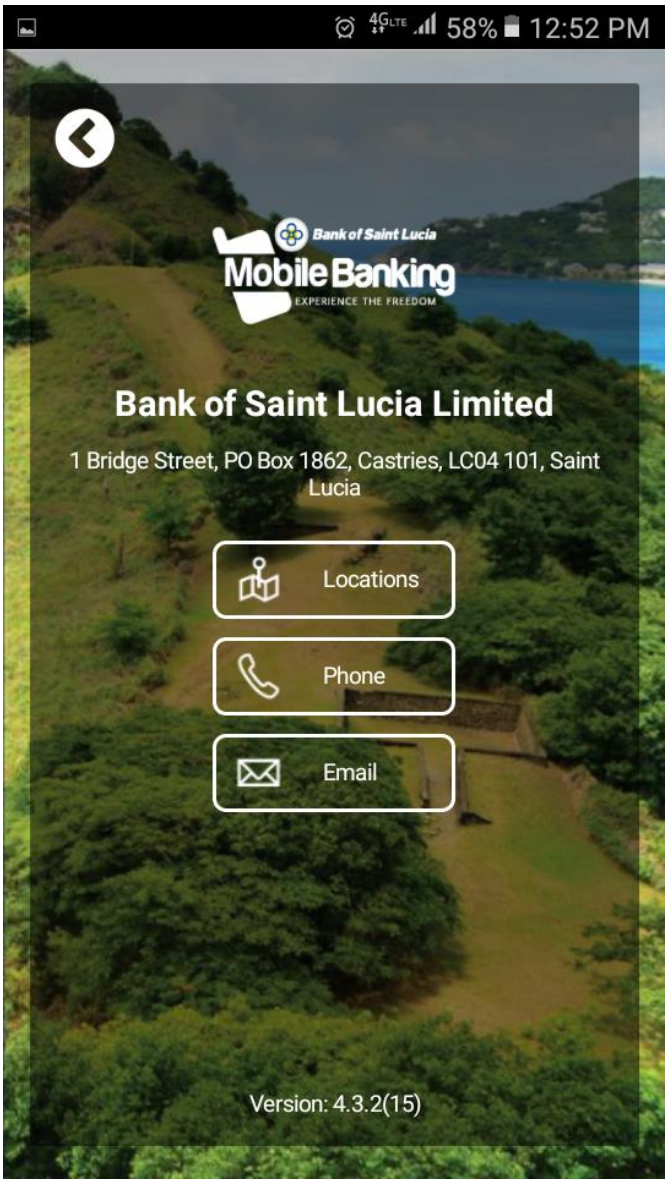
Simply insert the information you require into the fields and select **Calculate**.

The amount will display to the bottom.

Menu – Contact Us

In here you can:

- ✓ Locate any BOSL Branch
- ✓ Locate any ATM
- ✓ Call BOSL Online Support
- ✓ Email BOSL Online Support



Locations will open Google Maps displaying all the locations of BOSL **Branches** and **ATMs** on island.

(Ensure you select either **ATMs** or **Branches** as only one of these selections can be displayed at once)

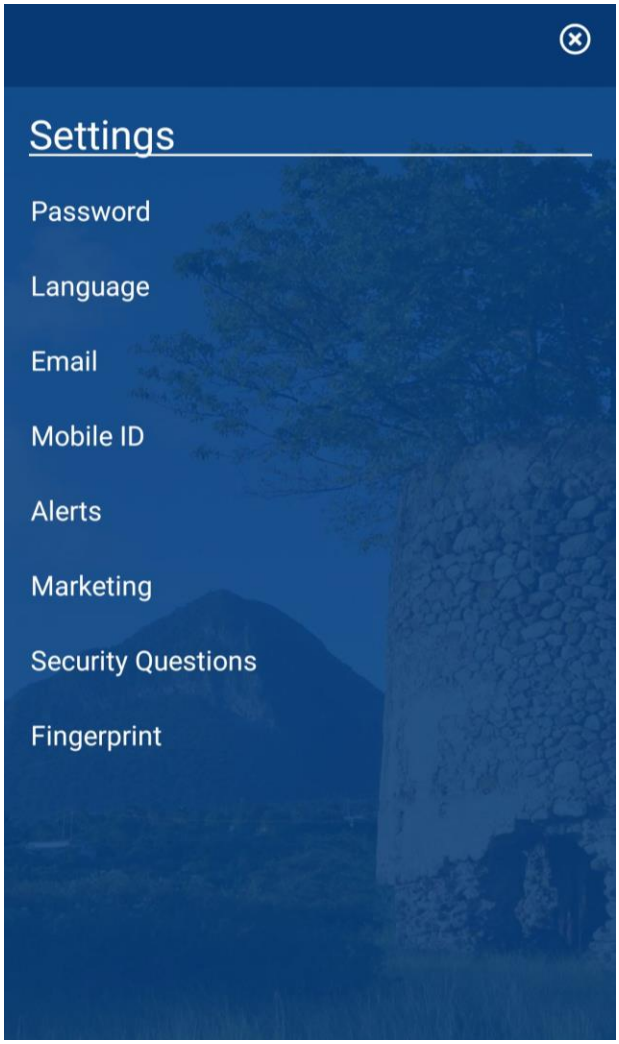
Phone will automatically dial BOSL number.

Email will open a blank email page.

Feel free to try it out!

You are welcome!

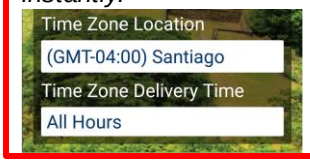
Menu – Settings



This is where you can change all of the following to your preference:

- ✓ **Password** – in here you can change/edit your password.
- ✓ **Language** – in here the only option is "*English*".
- ✓ **Email** – in here you can change/edit your email addresses:
  - Email Address 1
  - Email Address 2
- ✓ **Mobile ID** – In here you can change/edit your Mobile ID.
- ✓ **Alerts** – Manage – In here you can change/edit your:
  - Alert Delivery Method
  - MFA Delivery Method
  - Time Zone Location
  - Time Zone Delivery Time

BOSL recommends the following settings which will allow you to receive alerts almost instantly:

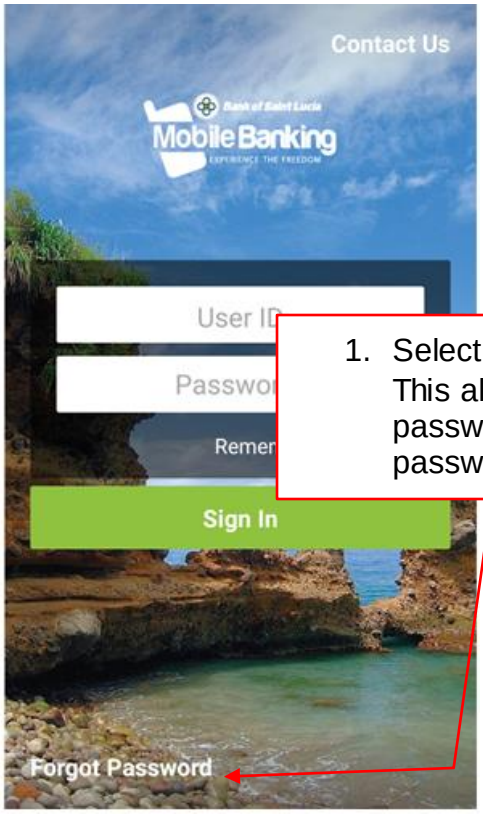


- ✓ **Marketing** – In here you can change/edit your subscription to marketing alerts.
- ✓ **Security Questions** – In here you can change/edit your:
  - All three (3) Security Questions
  - All three (3) Answers to the Security Questions
- ✓ **Finger Print** – you can opt to activate the finger print option to log into your COB once your device is compatible.

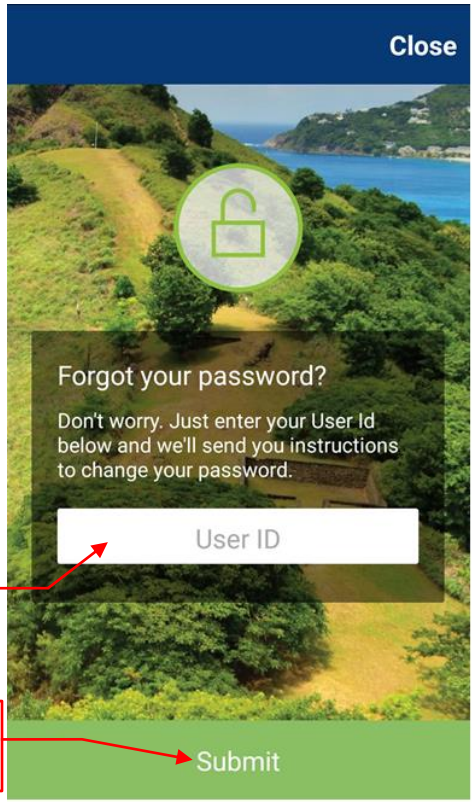
Feel free to explore what you can do!

Forgot Password?

BOSL's upgraded Online Banking platform allows you to perform a self-reset in the event you have forgotten your password. To do so please see below:

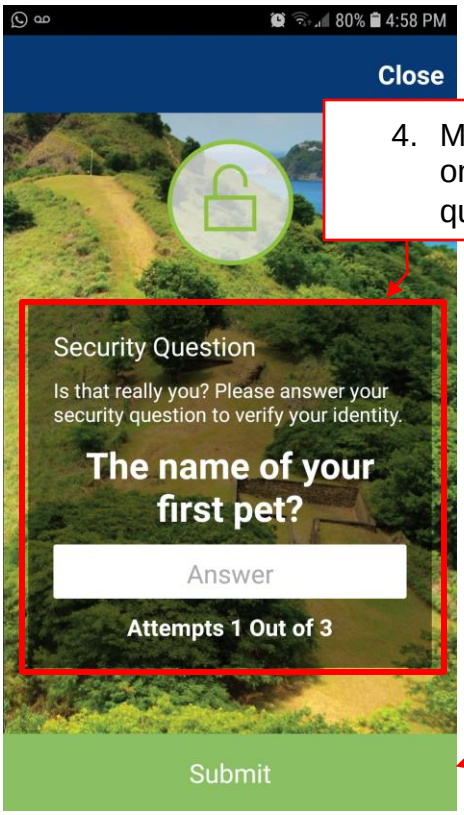


1. Select **Forgot password?** This allows you to reset your password and insert a new password. (Self-Reset).



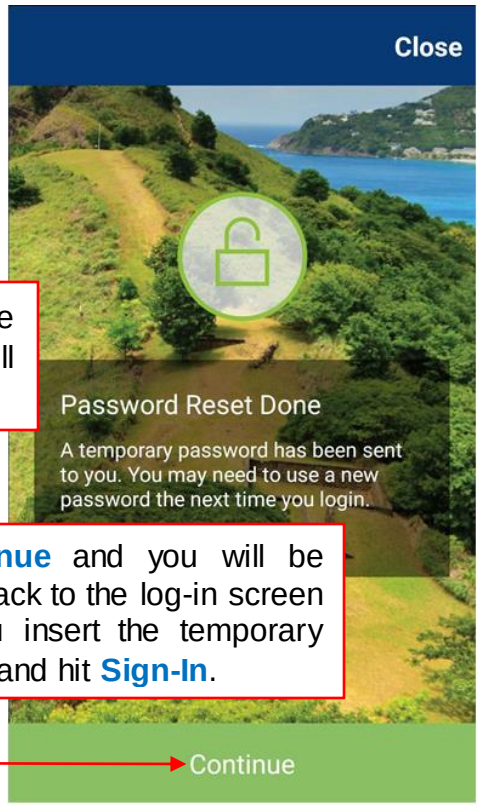
2. Insert your **User ID**.

3. Hit **Submit**.



4. Must answer at least one of your 3 security questions **correctly**.

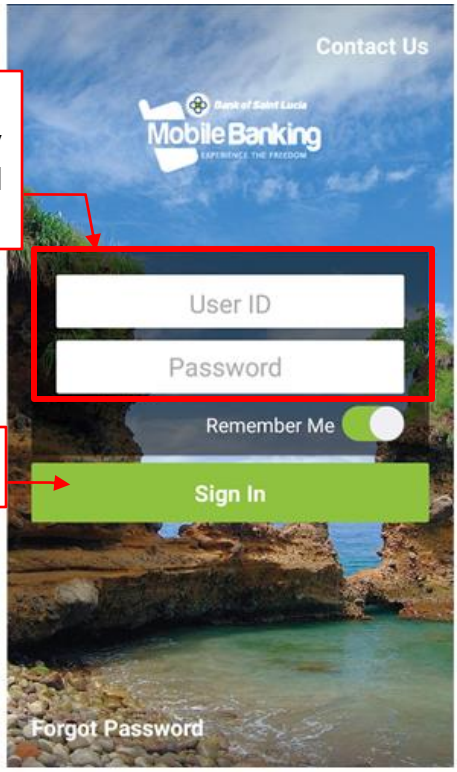
5. Hit **Submit** and the screen to the right will be displayed.



6. Hit **Continue** and you will be directed back to the log-in screen where you insert the temporary password and hit **Sign-In**.

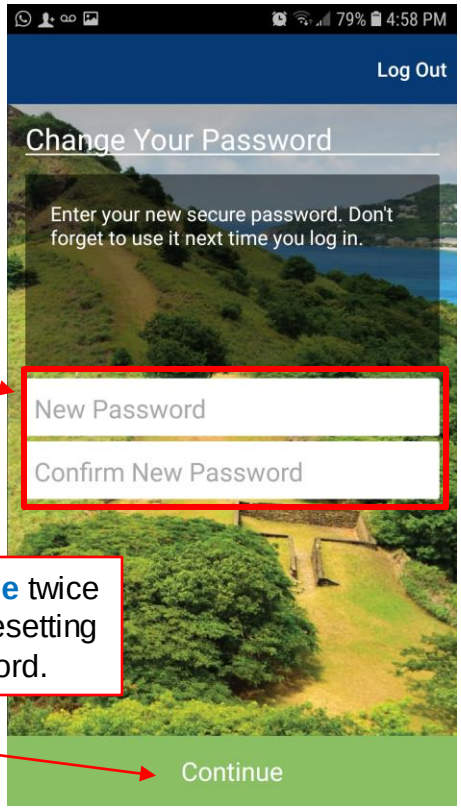
7. Insert your User ID. Retrieve the temporary password from your email and insert it.

8. Select **Sign In**.



9. Insert your new password into **New Password**, **Confirm Password** and then select **Continue**.

10. Hit **Continue** twice to finish resetting your password.



And that's it.

Yes, Very easy!

So now you can **Reset** your **Passwords** all on your **Own**!

Glossary

The following are words and terms seen in the body of this document and in dealing with BOSL Online Banking Platform.

Account From – an account belonging to you that funds will be coming from.

Account To – an account funds will be going to.

Alias – a pseudo name.

Available Balance – The funds in your account to which you have immediate access.

Credit – funds added to your account.

Current Balance – The funds in your account, not including pending transactions.

Debit – funds removed from your account.

Frequency – the intervals at which you set funds to be transferred (daily, weekly, etc.)

IBAN – International Bank Account Number (European).

Internal Transfer – movement of funds between your accounts.

Make a Payment – transfer of funds from your accounts to any merchant or peer.

Merchant – any payee that has been pre-defined by BOSL.

Mobile ID – a set of numbers and/or letters only (no special characters), usually a telephone number with your initials, which is also required to perform P2P transactions.

Nickname – your personal unique identifier for a payee.

OUR – All “Beneficiary Bank” charges are paid by the “Ordering Customer”.

Payee – a recipient of your funds.

P2P – a payment method which allows you to make payments from your account to another customer’s account at BOSL.

Peer – another BOSL customer.

Remittance Information – the purpose of the transaction.

Running Balance – the change in balance amounts as transactions occur in real time.

Scheduled Transactions – any transaction whether one time or recurring that have been set to take place at a future date.

Secure Message – a method to communicate with BOSL via Online Banking.

SHA – “Beneficiary Bank” charges are paid by the “Beneficiary Customer”.

Swift Code – unique bank identifier.

Wire Transfer – electronic transfer of funds from one Financial Institution to another.

The Bank of Saint Lucia is proud of you!

Now you can use our upgraded **Online Banking** Platform all to your benefits!

In the name of **Convenience**!