2020 ONLINE BANKING

CUSTOMER GUIDE **(WEB)**

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's COB are as follows:

- ✓ Loan Payments
- ✓ Utilities/Merchant Payments
- ✓ Self-Password Reset
- ✓ Secure Messaging with attachments to BOSL
- ✓ Alerts
- ✓ View Accounts
- ✓ Transfer between Accounts
- ✓ Account History Download
- ✓ Statement Download
- ✓ P2P payments (Third-party Transactions)
- ✓ View Images
- ✓ Wire Transfers
- ✓ Schedule Payments

Login

How do BOSL customers **Login** to COB via the **Web**?

- ➢ The **Web** is available at Bank of Saint Lucia's website.

But ensure you **activate** your upgraded **COB** account!

To **activate** your upgraded **COB** account:

- ✓ 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.

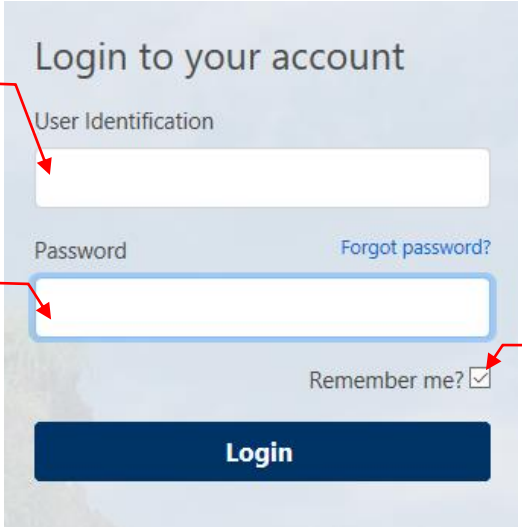
If you have not received an email, call BOSL Support Center at **1-758-456-6999/1-305-501-2931** or email onlinesupport@ecfh.com, who will be happy to serve you!

To **Login** to **BOSL COB** via the **Web** you will need:	
✓ Access to a desktop computer, laptop, or web-supported device.	
✓ Internet access.	

At the **Login** screen:

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

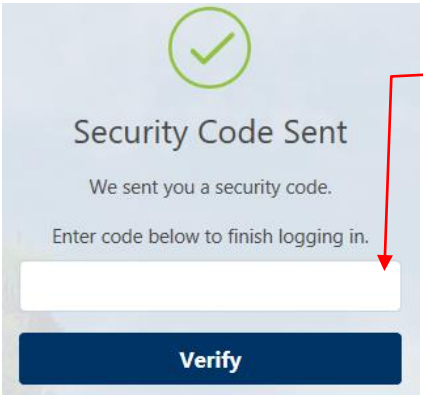
Second, insert your **Password**.
(Retrieve your password from email received from meonlinebanking@bosl.com).



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

Your last step is to click **Login**.

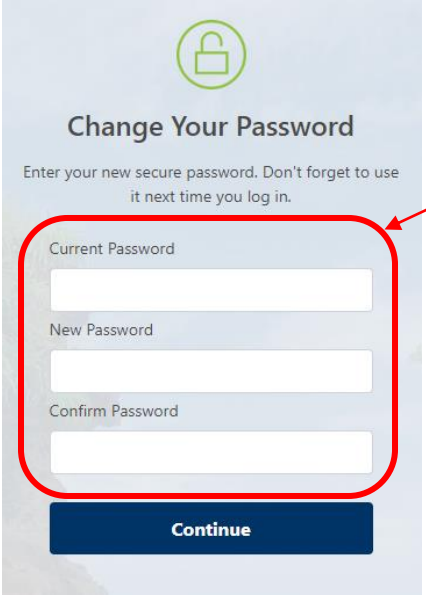
Since this is your **first-time** login, the screen seen below will be displayed. A **Security Code** will be sent to the email address that BOSL has on file for you (be sure to check your "Spam/Junk").



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:

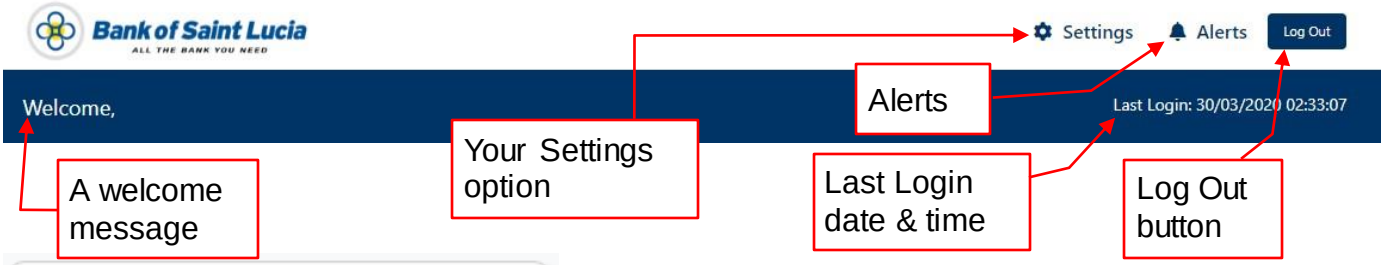
- Re-enter your temporary password in the **Current Password** box
- And insert your new password into both **New Password** & **Confirm Password** boxes.

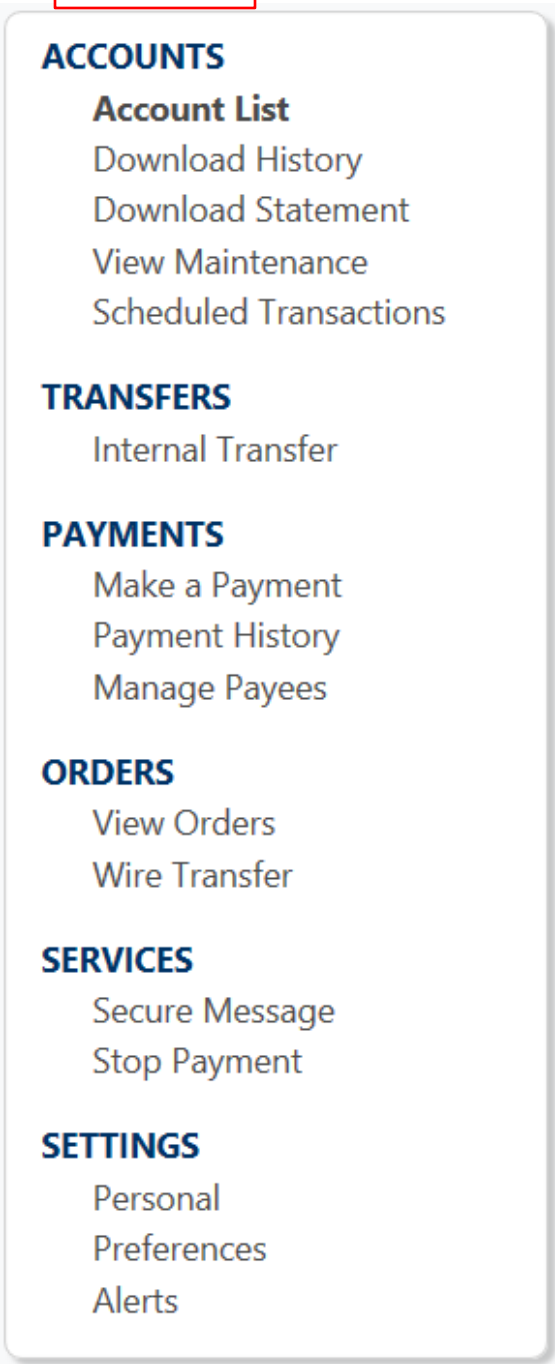
Your new password must be at least 8 characters and may contain a number or special characters.

Great! You have now logged into **COB**!

The Web Overview

When you have logged into **COB (Web)** the top of the web page will look as follows:





To the left of the screen you will see all your COB **menu**.

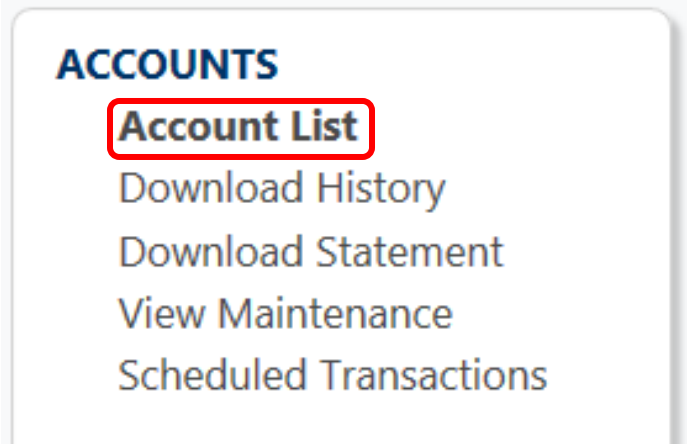
In this menu you will see all **your** capabilities within your **COB**. The capabilities for customers vary depending on each customer

There are **six** (**6**) headings:

1. **ACCOUNTS**
2. **TRANSFERS**
3. **PAYMENTS**
4. **ORDERS**
5. **SERVICES**
6. **SETTINGS**

Don't worry! We will be taking you through each option seen in the menu.

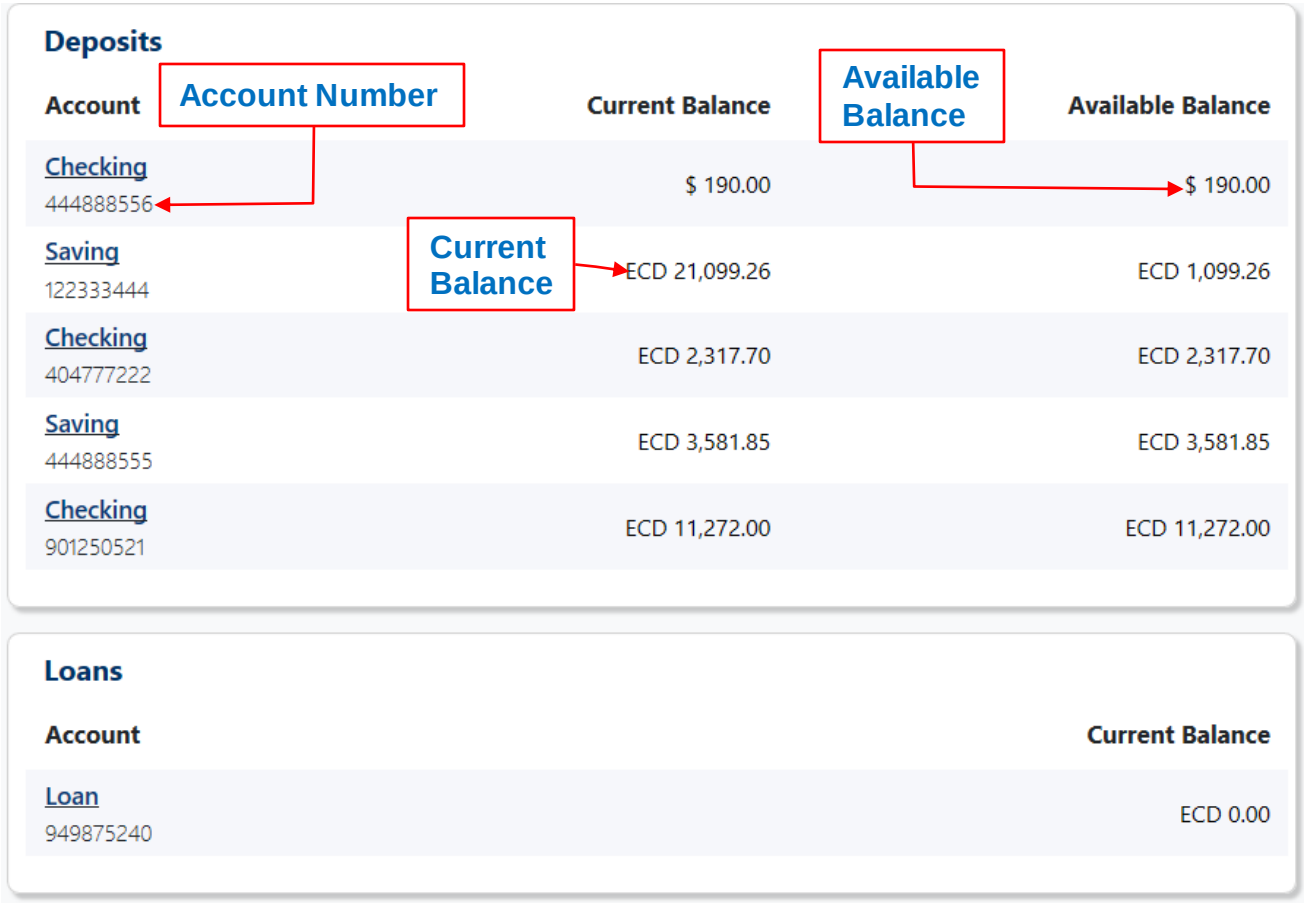
Accounts – *Accounts List*



Let's start with:
Account List.

In here you will be able to see all your accounts separated by heading e.g. **Deposits** & **Loans**.

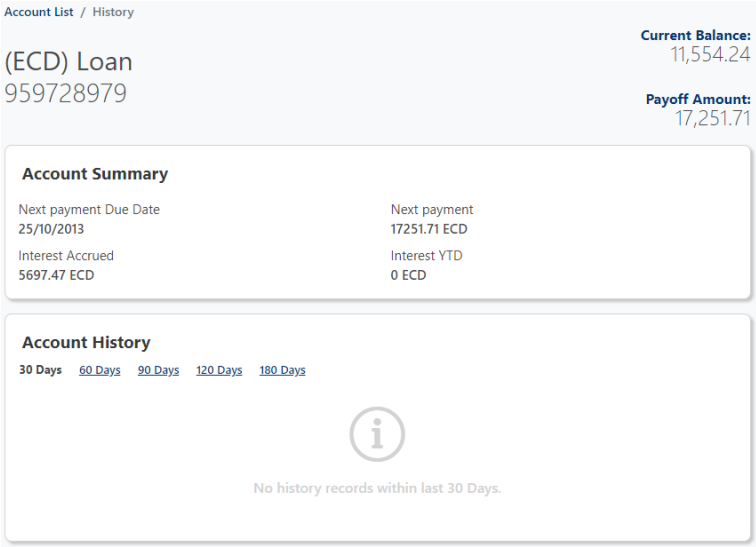
You can now see your **Account Number** in addition to your **Current Balance** & **Available Balance**.



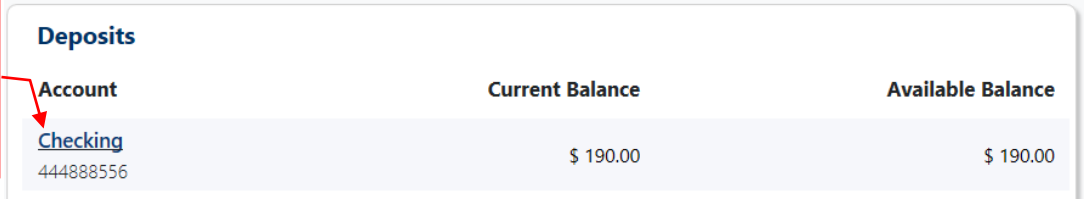
Accounts *– Loan Details*

By clicking a Loan account, the following information will be seen:

- ✓ Current Balance
- ✓ Payoff Amount
- ✓ Next Payment Due Date
- ✓ Interest Accrued
- ✓ Interest YTD

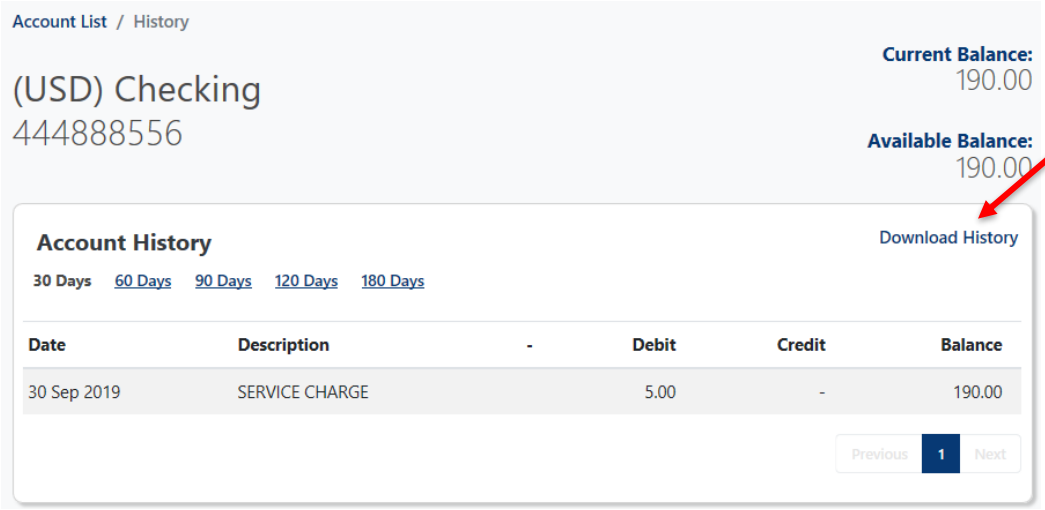


By clicking on the account, you will be taken to the **History** screen (pg. 7) of the selected account.



The account **History** will display:

- ✓ The transaction date
- ✓ The transaction description
- ✓ The amount credited or debited
- ✓ The running balance



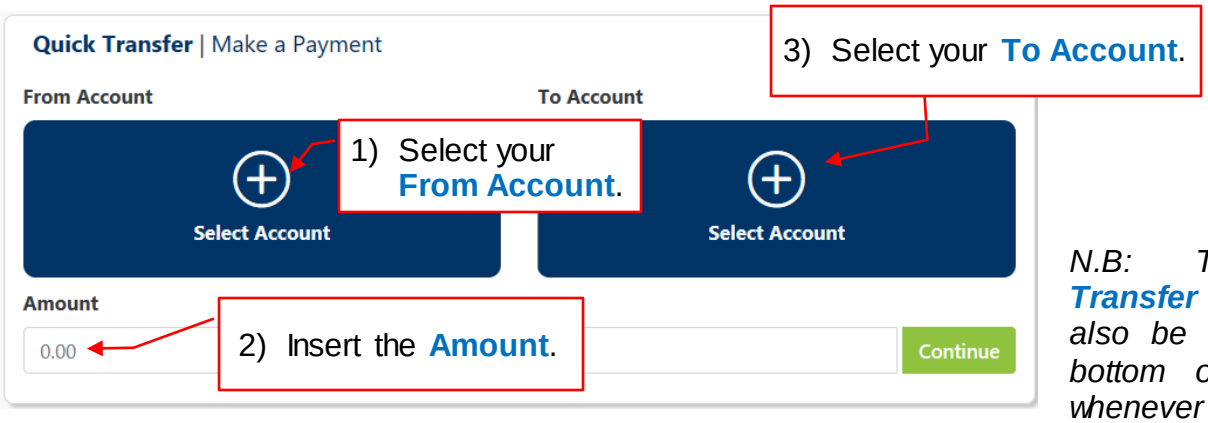
You can also **Download History** (pg. 7)

This particular feature within the selected account will allow you to download or email the **transaction** history only for that account.

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

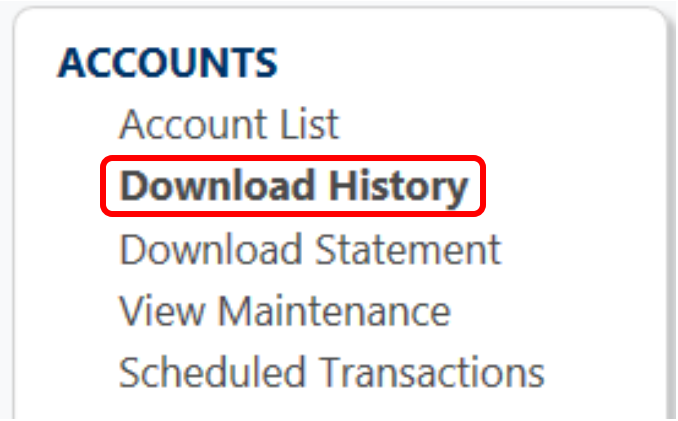
Please utilize '**Download Statement'** (pg. 7) or contact Online Support as an alternative to retrieve all the transactions for the period you require.

If you scroll all the way to the bottom of the page you will see a **Quick Transfer** option. This allows you to make a transfer from any of the permissible accounts attached to your COB to the accounts permitted by BOSL. You can do a Quick Transfer by making selections from both the **From Account** and **To Account** lists, and of course indicating the **Amount** to be transferred *(See also pg. 11)*



*N.B: The **Quick Transfer** option can also be found at the bottom of the page, whenever you login.*

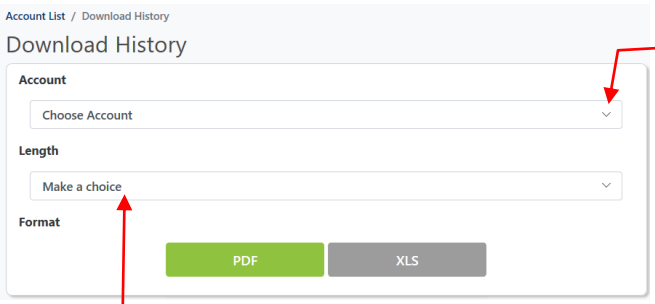
Accounts *– Download History*



Let's move to:
Download History

In here you will be able to download the **transaction** history of any account.

1) Click **Choose Account** and then select, from the list of accounts, your account of interest. (Example below)



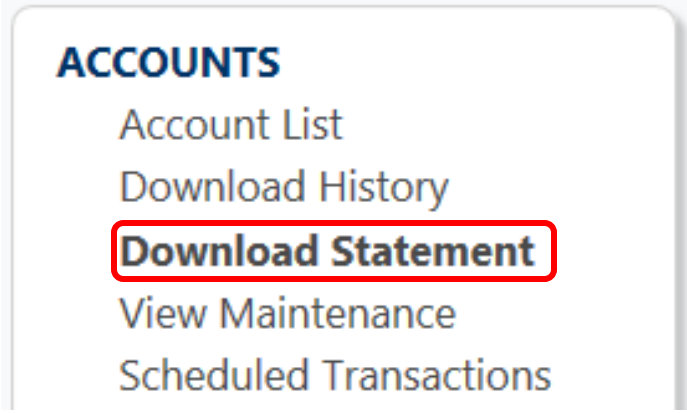
2) Select **Make a Choice** under **Length**.

You can select a minimum of **1 Day** and a **maximum** of **180 Days** from the **Length** menu options.

3) After you have selected your account and length, select the file format (**PDF** or **XLS**) in which the history will be displayed.

4) Click **Download** or **Email** to get your **Account History**.

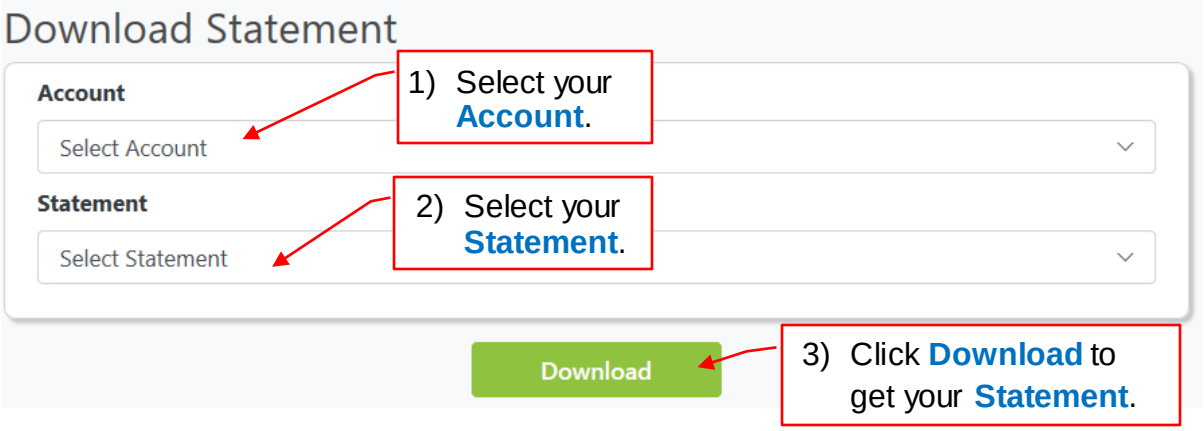
Accounts *– Download Statement*



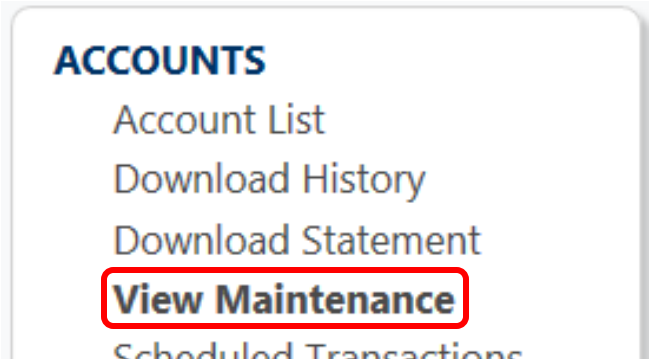
Let's move to:
Download Statement.

In here you will be able to download the statements of any account.

Similar to **Download History**:

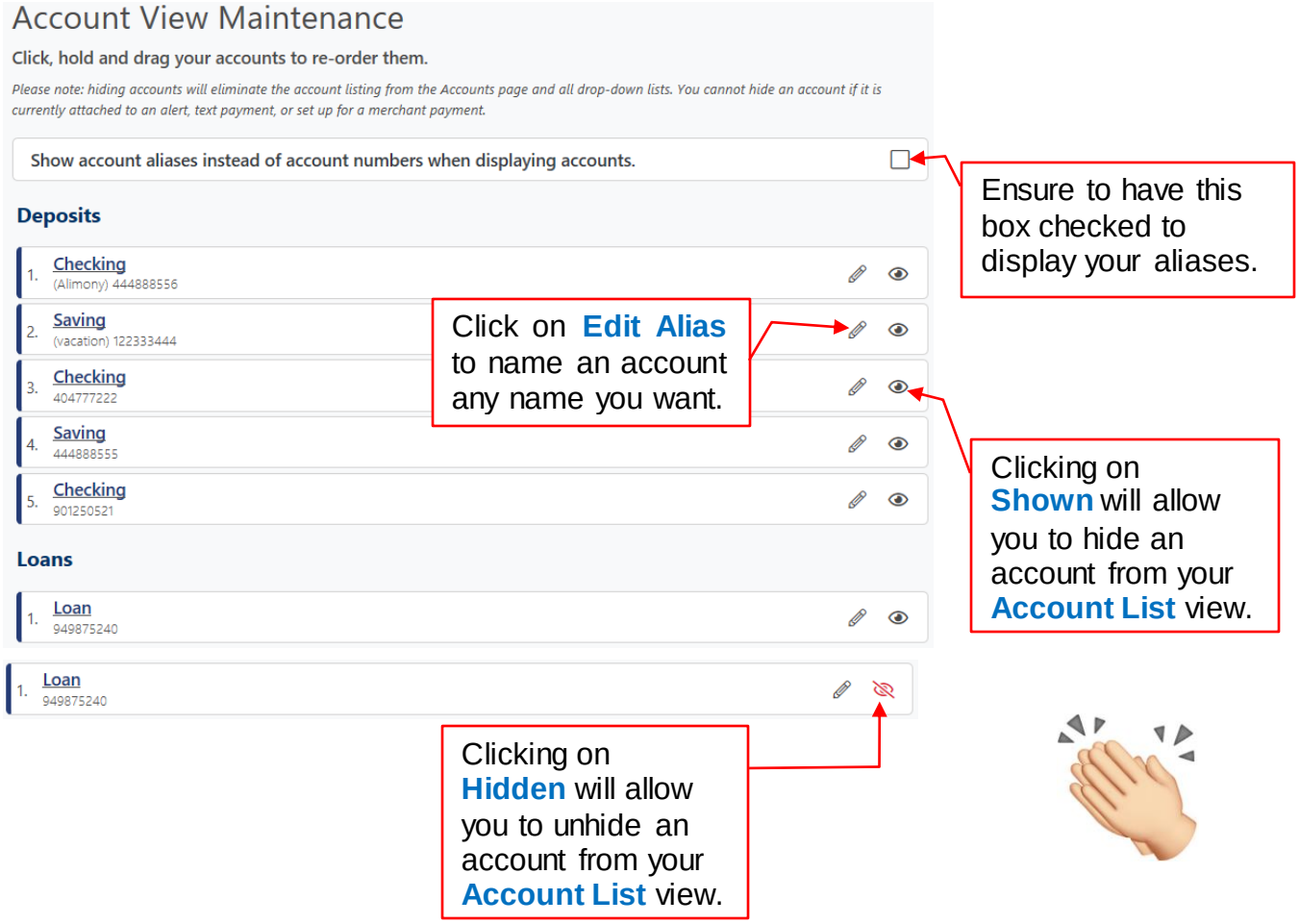


Accounts *– View Maintenance*

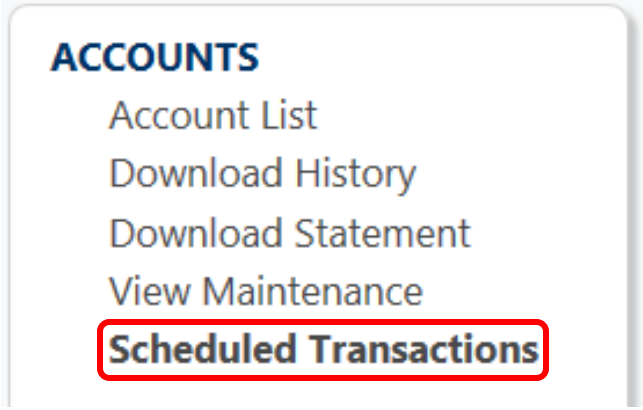


Let's move to:
View Maintenance.

In **View Maintenance** you can do some customizations of your own. You can name an account to your preference and hide or unhide accounts.



Accounts – *Schedule Transactions*

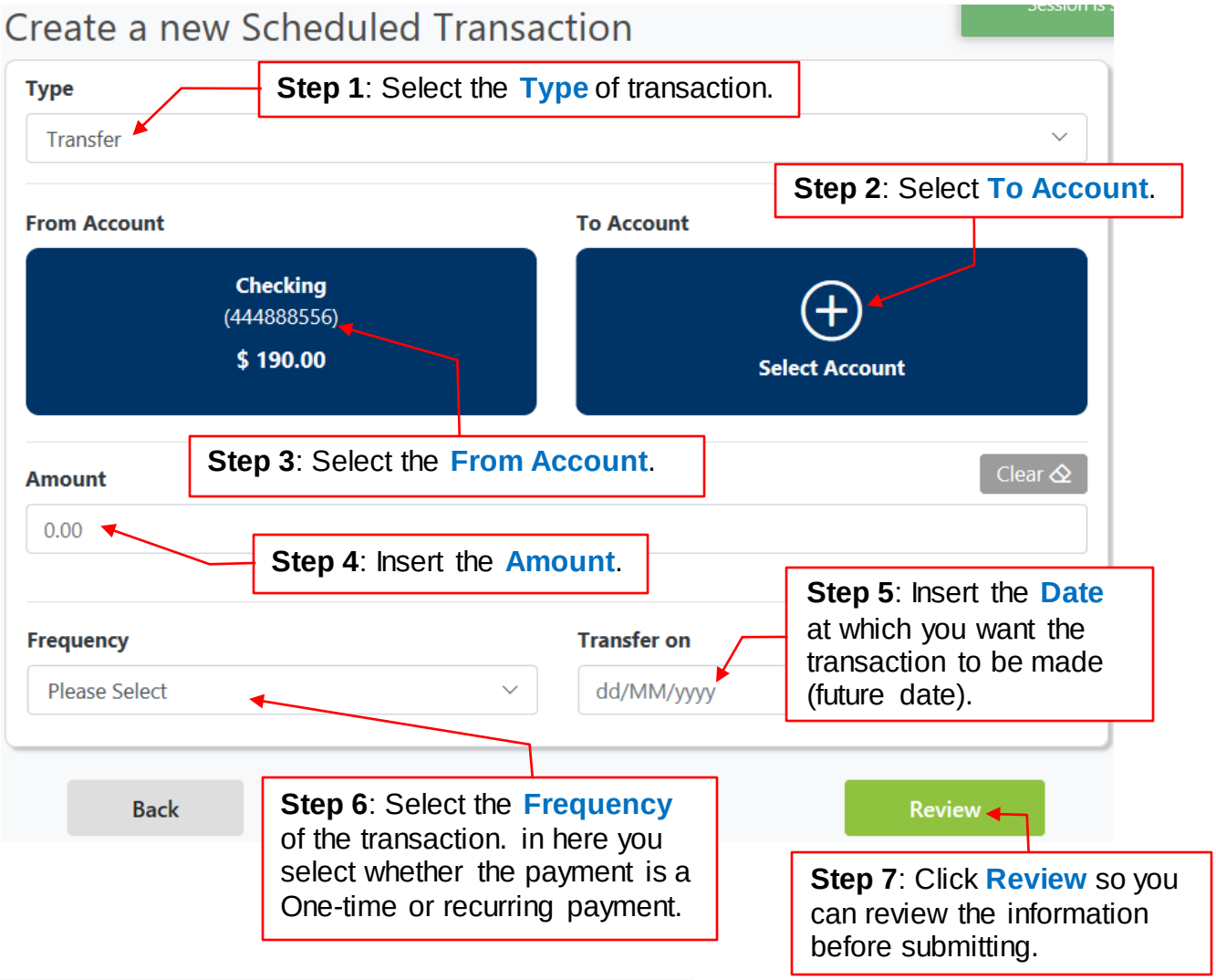


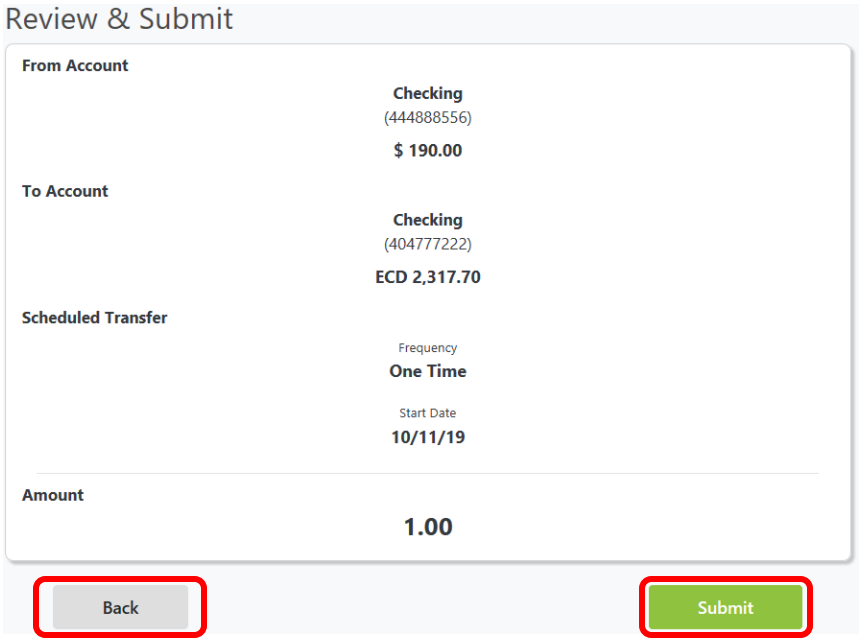
Let's move to:
Scheduled Transactions.

In here you can:

- ✓ create a **one-time** payment to take effect at a future date.
- ✓ Create a **recurring** payment to take effect at a future date.

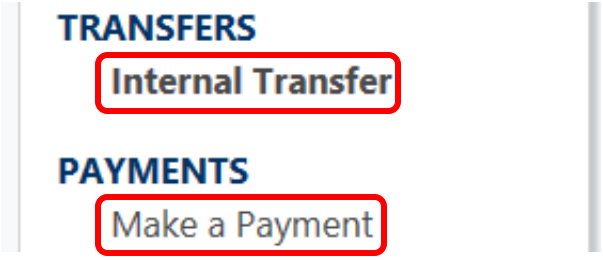
Click **+ New** to enter the details needed to create a **Schedule Transaction**.





Click **Submit** after you have reviewed the details and you are satisfied or **Back** if you are not satisfied to make any changes.

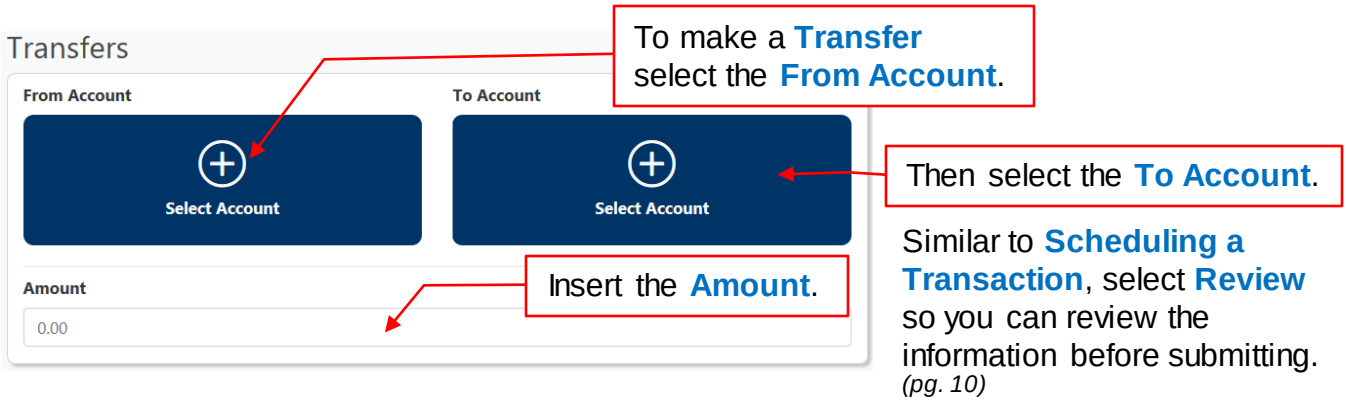
Transfers *– Internal Transfer & Make a Payment*



Let's move to:
Internal Transfer &
Make a Payment.

What is the difference between **Internal Transfer** & **Make a Payment**?

An **Internal Transfer** is a transfer between **your** accounts available in **COB** only.



Similar to **Scheduling a Transaction**, select **Review** so you can review the information before submitting.
(pg. 10)

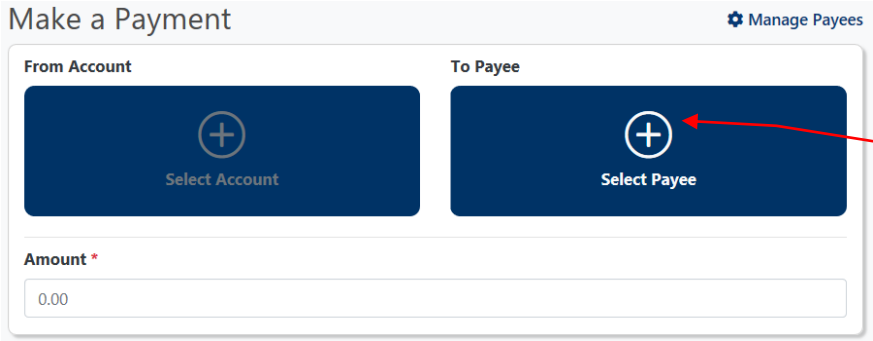
Make a Payment is a transfer of funds to a **Payee** (**Merchant** or **Peer**).
E.g. Flow, LUCELEC or a **Peer**.

What is a **Peer**?
A **Peer** is simply another person's account within BOSL.

YES! You can now make a payment to another person's account (**Peer**) via your **COB**. This feature is called **P2P** and is only available to personal accounts and **not** business accounts.

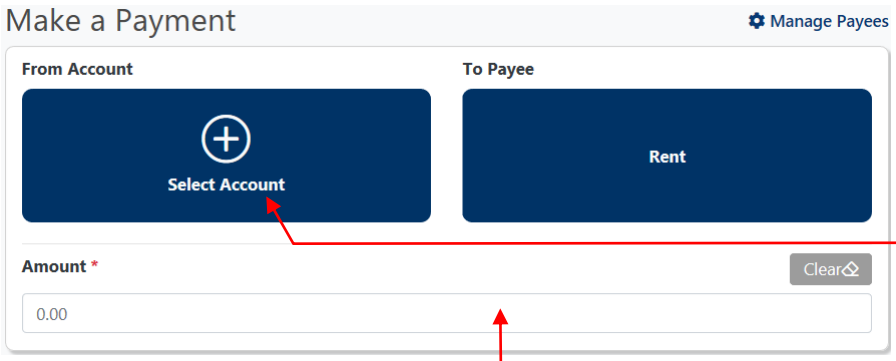
N.B.

- The **Mobile ID** and **Account Number** of your **Peer** is required to make a **P2P** transaction.
- Once you have made a payment/transaction it will be processed immediately and cannot be deleted.



To **Make a Payment** select **To Payee** first.

The **Select a Payee** box will appear where you select your **Merchant** or **Peer**. This is who is receiving the payment.

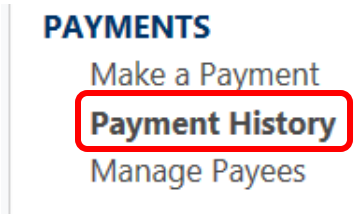


Select **From Account** after you have selected who is receiving the payment.

Insert the **Amount**.

Similar to **Scheduling a Transaction** & **Making a Transfer**, select **Review** so you can review the information before submitting.

Payments – *Payment History*



Let's move to:
Payment History.

In here you can view and monitor all your payments successful or failed.

Payment History

History Detail

Date	Recipient	From Account	Amount	Paid
09/27/2019 22:31:40	Rent	(ECD) 232300333 - Savings	36.00	Successful
09/27/2019 22:30:28	Cell MN6PNX65	(ECD) 232300333 - Savings	15.00	Successful
09/27/2019 21:58:24	Rent	(ECD) 232300333 - Savings	15.00	Failed
09/27/2019 21:55:09	Rent	(ECD) 232300333 - Savings	15.00	Failed
09/24/2019 02:00:55	SCH electricity MNZCSTIA	(ECD) 200000333 - Checking	101.00	Successful

History Details consists of:

- ✓ Date (day, month & time)
- ✓ Recipient (Person who received the payment)
- ✓ From Account (Account debited)
- ✓ Amount
- ✓ Paid (Successful/Failed)

Payments – *Manage Payees*

PAYMENTS

Make a Payment

Payment History

Manage Payees

Let's move to:
Manage Payees.

In here you can add, delete or update your **Merchants** & **Peers**.

In **Manage Payees**, you are able to **Add**, **Update** and **Delete** a **Merchant**.

Merchants

To create a merchant, select **Add a Merchant**. *(pg. 15)*

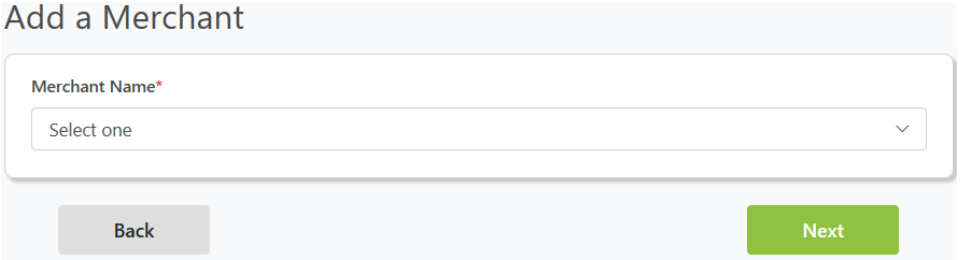
Name	Pay by Text
CACell (Digicel)	Disabled
fixedline (Lime)	Disabled
electricity (Lucelec)	Disabled

To update a merchant, select **Update a Merchant**. *(pg. 16)*

To delete a merchant, select **Delete a Merchant**. *(pg. 17)*

Yes! You can now do all of this all on your own. No need to come to BOSL to add your bills!

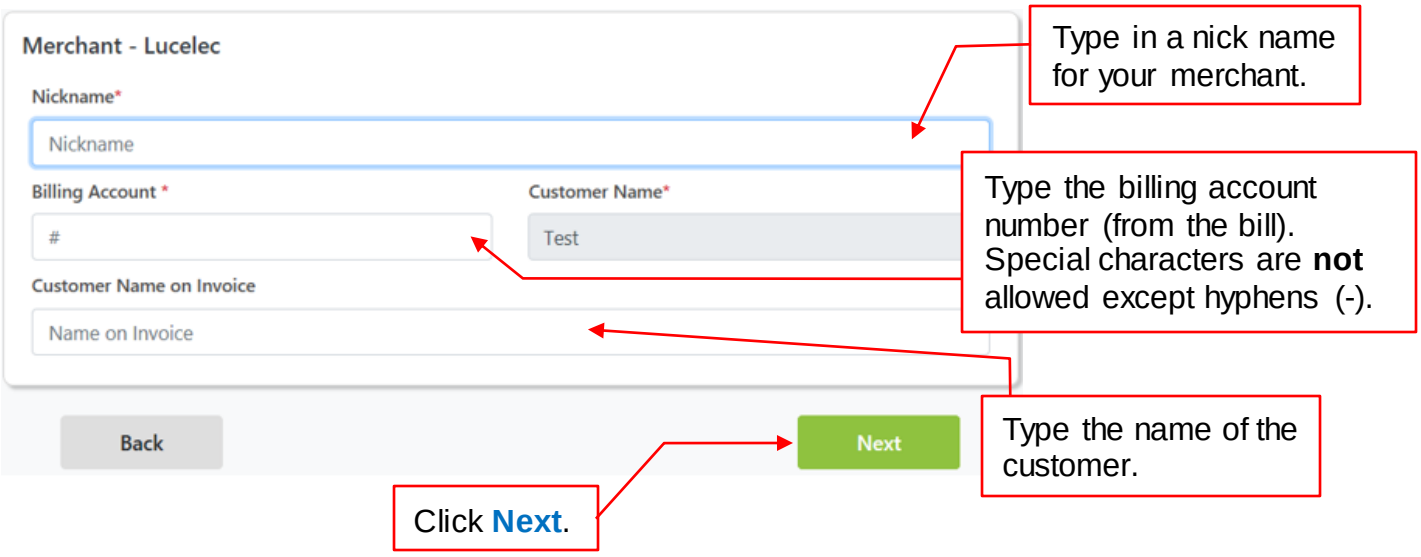
Add a Merchant

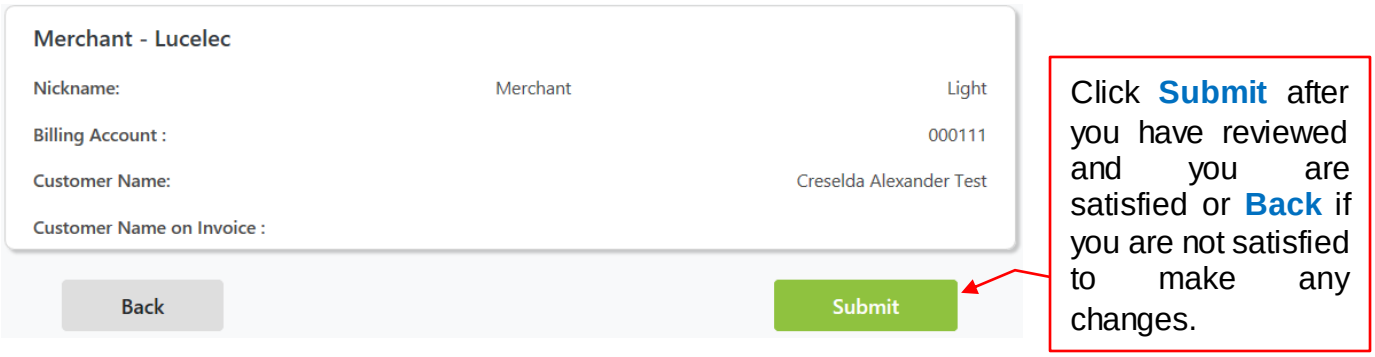


Select a **Merchant Name** from the options available then click **Next**.

Available **Merchant Name** options:

- ✓ Lucelec
- ✓ Wasco
- ✓ Lime
- ✓ Credit Card
- ✓ Digicel
- ✓ EC Global
- ✓ Courts
- ✓ Flow Karib Cable

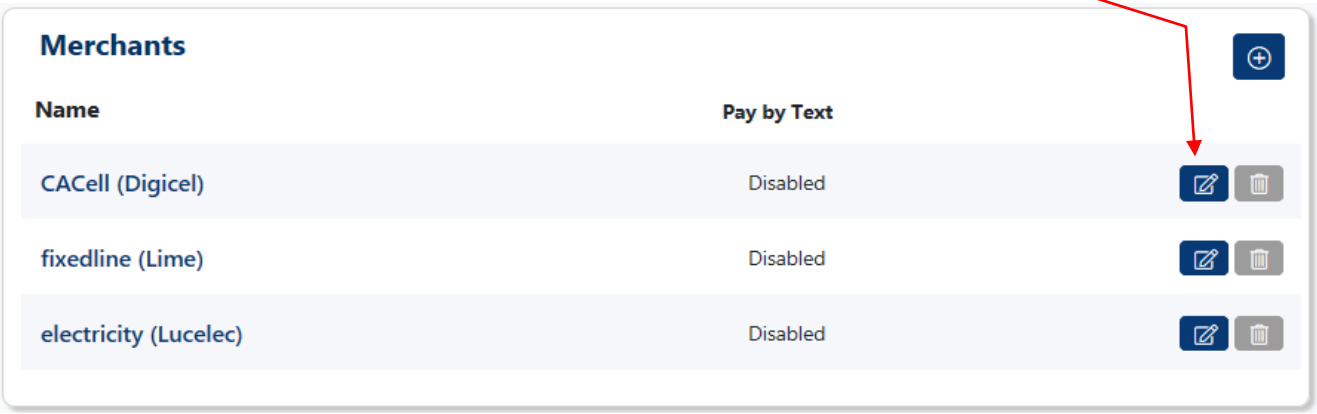




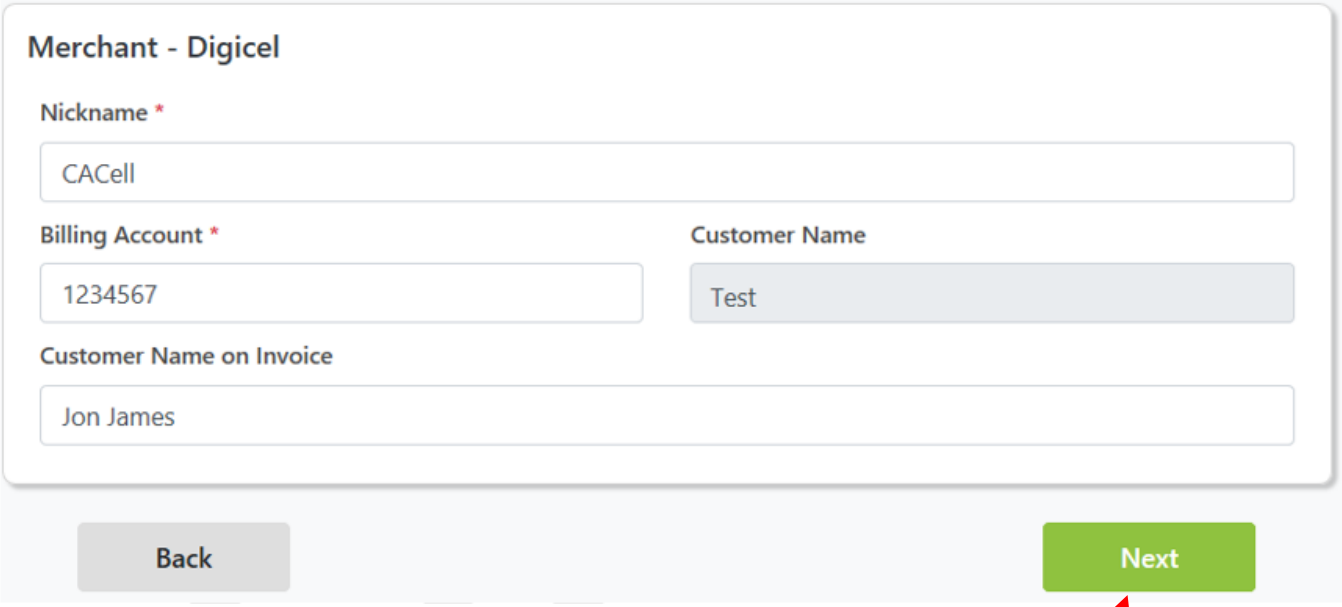
Great job!

Update a Merchant

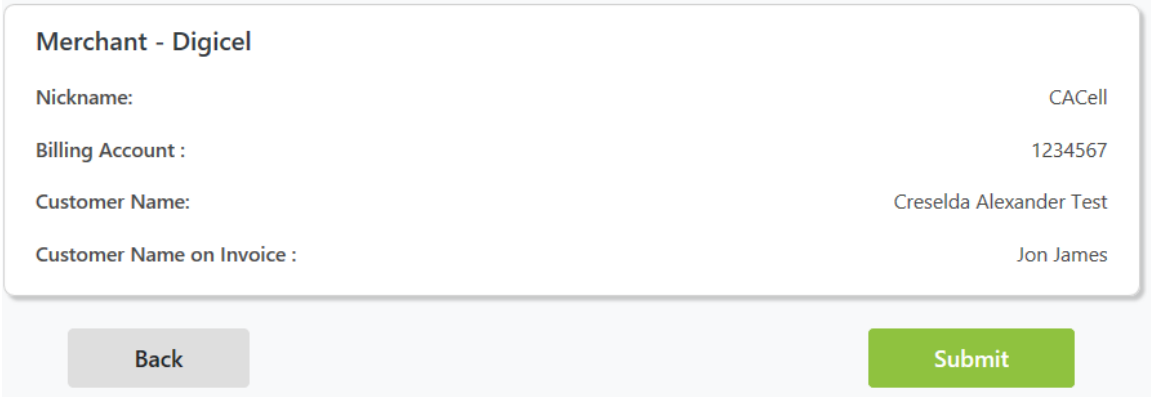
To update a merchant, select **Update a Merchant**.



On the **Update a Merchant page**, you will be able to update the **Nickname**, **Billing Account #** and **Customer Name on Invoice**.



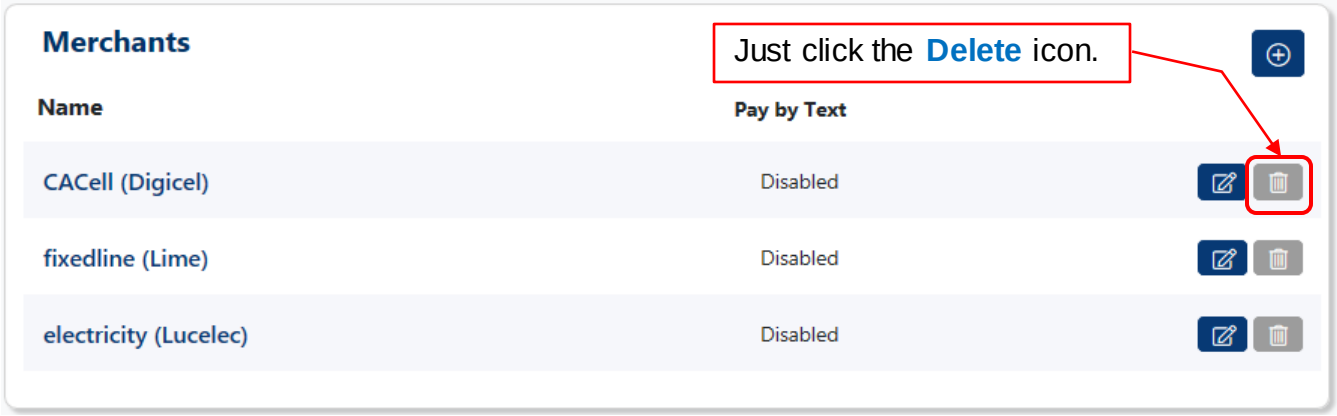
After you make your changes click **Next**.

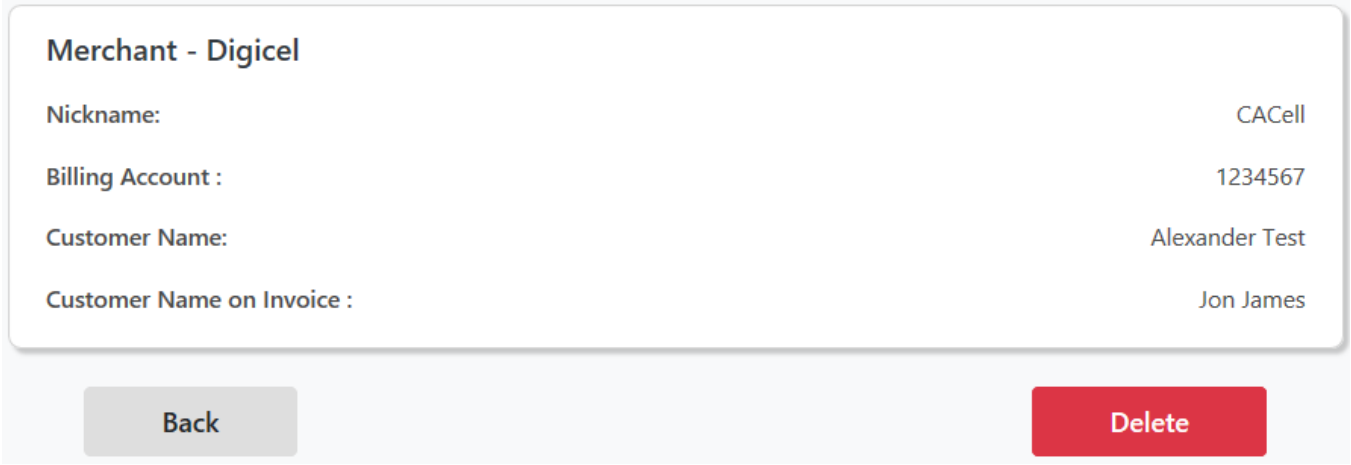


Then click **Submit** on your **Review page** to save your changes or **Back** to **Update** some more.

Delete a Merchant

Deleting a merchant is very simple as well.

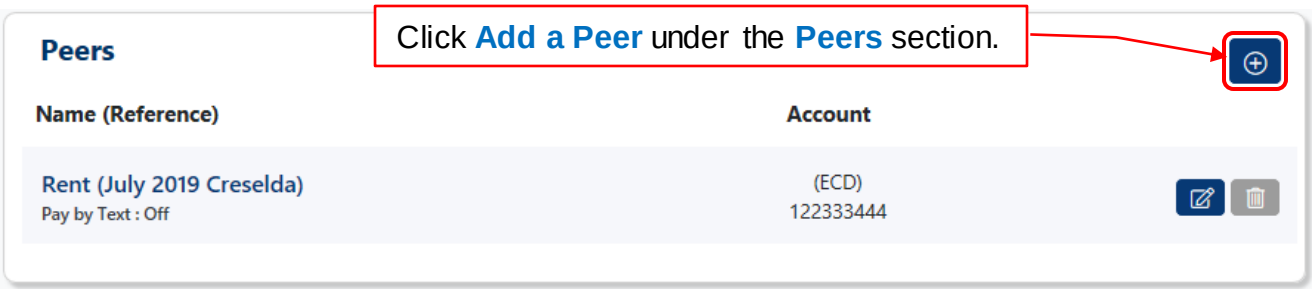


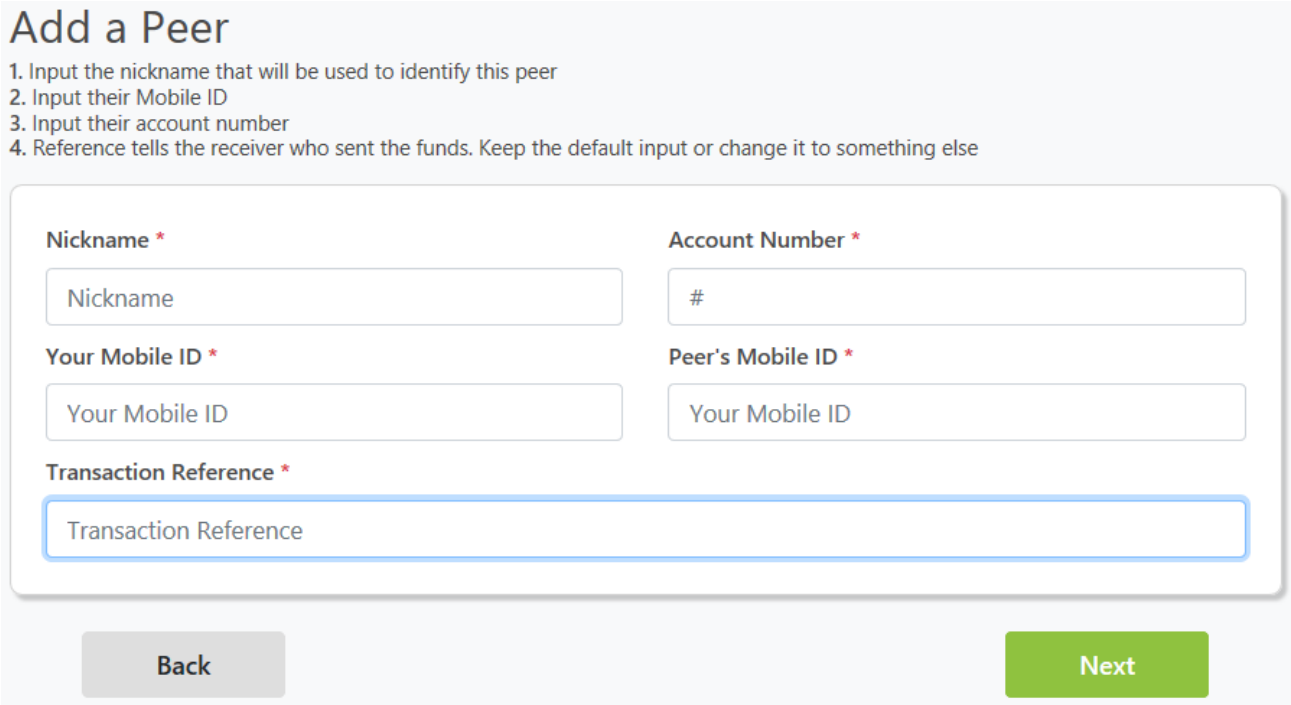


Click **Delete** to save or **Back** to cancel.

Add a Peer

The process of adding a peer is similar to that of adding a merchant.





Ensure **Nickname** is populated with alphanumerics only (16 characters maximum).

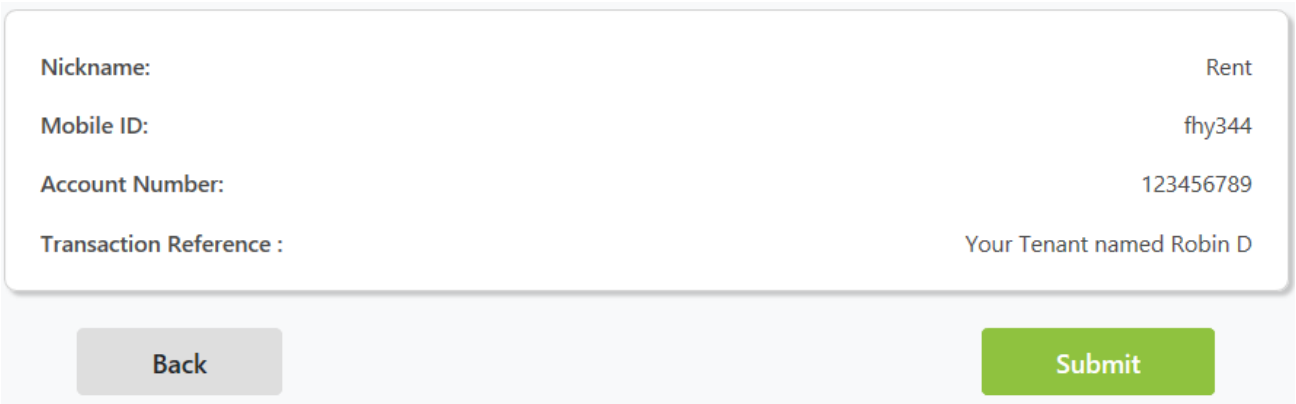
Ensure **Account Number** is populated with numerics only (peer's account number).

Ensure **Your Mobile ID** is populated (This is the Mobile ID which belongs to you).

Ensure **Peer's Mobile ID** is populated (This is the Mobile ID which belongs to you peer).

Ensure **Transaction Reference** is populated – transaction description (25 characters maximum).

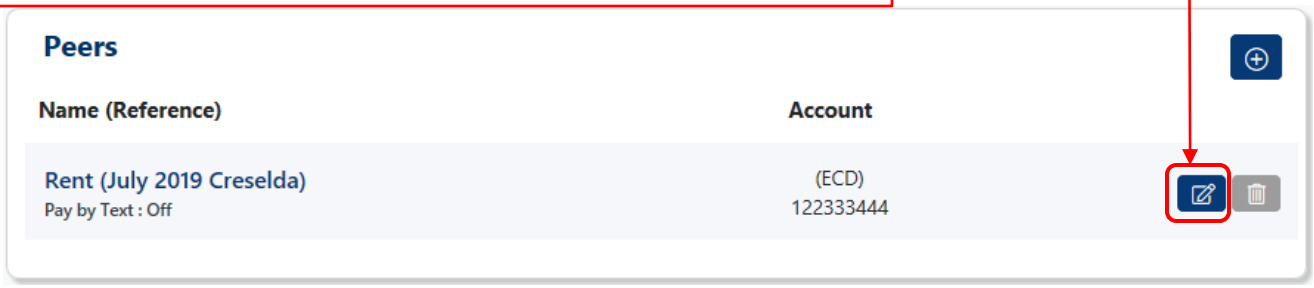
Click **Next** to go to the **Review page**.



Click **Submit** to save or **Back** to make any changes.

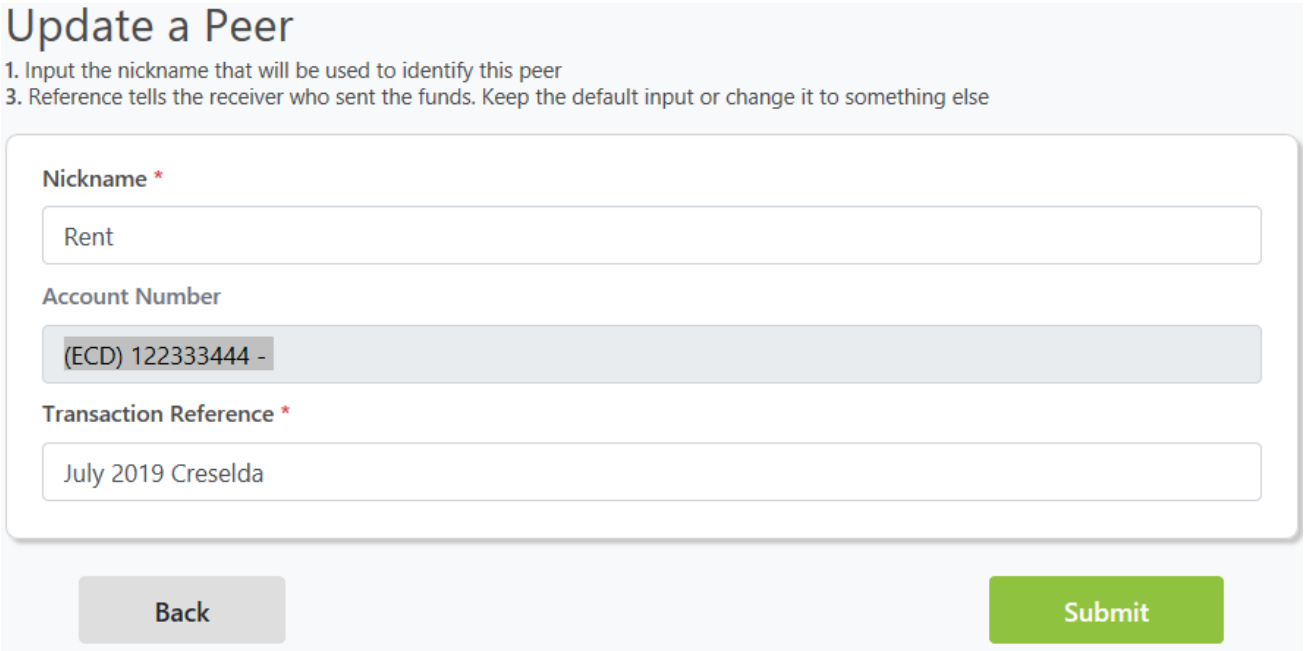
Update a Peer

Similar to updating a merchant click the **Update a Peer** icon.

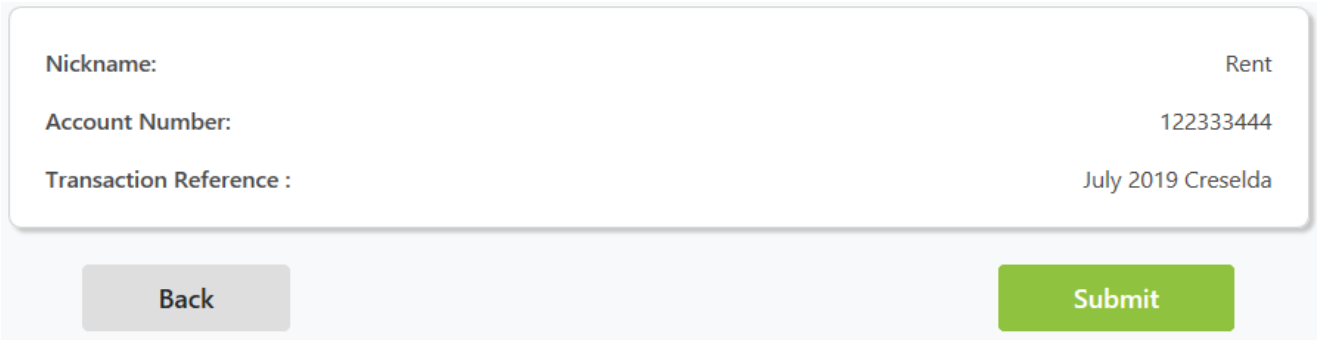


On the **Update a Peer page**, you will only be able to update the **Nickname** and **Transaction Reference**.

*N.B. If you wish to change/update the **Account Number** then you will have to **Delete** (pg. 19) the **Peer** and **Add a Peer** with the correct account number.*



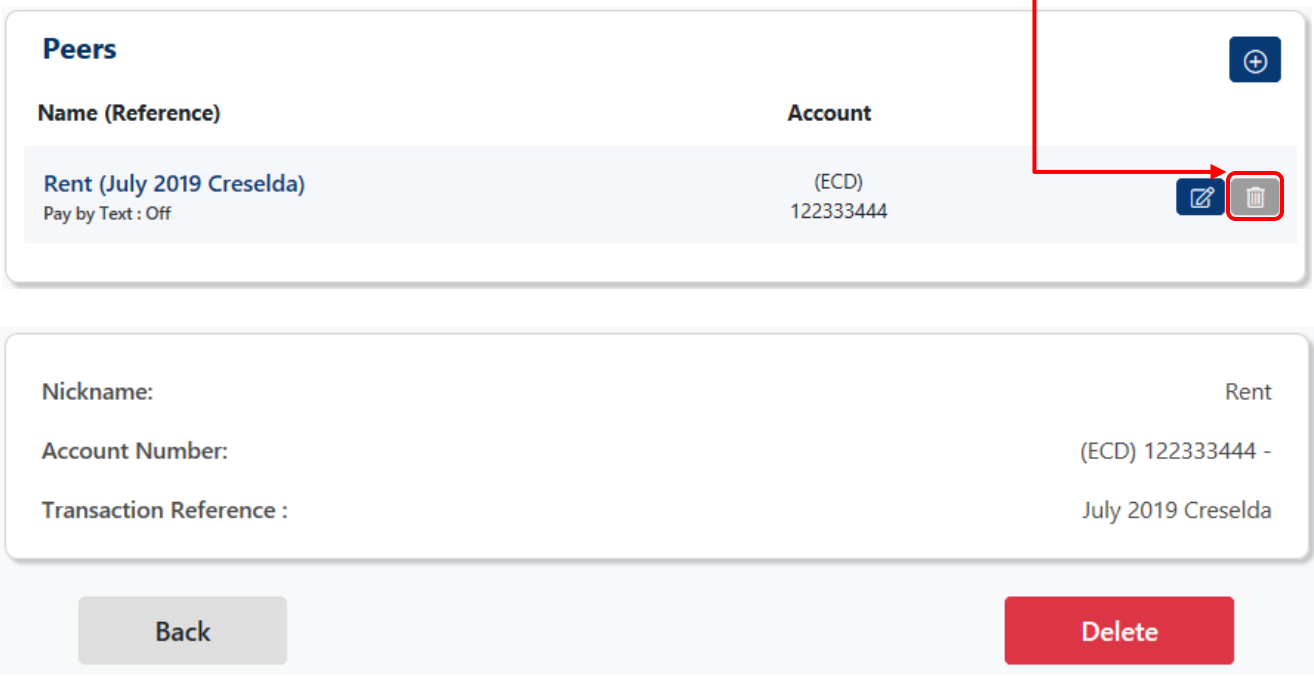
Click **Submit** to review or **Back** to cancel.



Click **Submit** once more to save or **Back** to update some more.

Delete a Peer

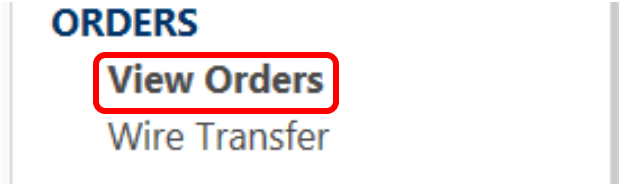
To delete simply click the **Delete** icon.



Click **Delete** to save or **Back** to cancel.

Wonderful!

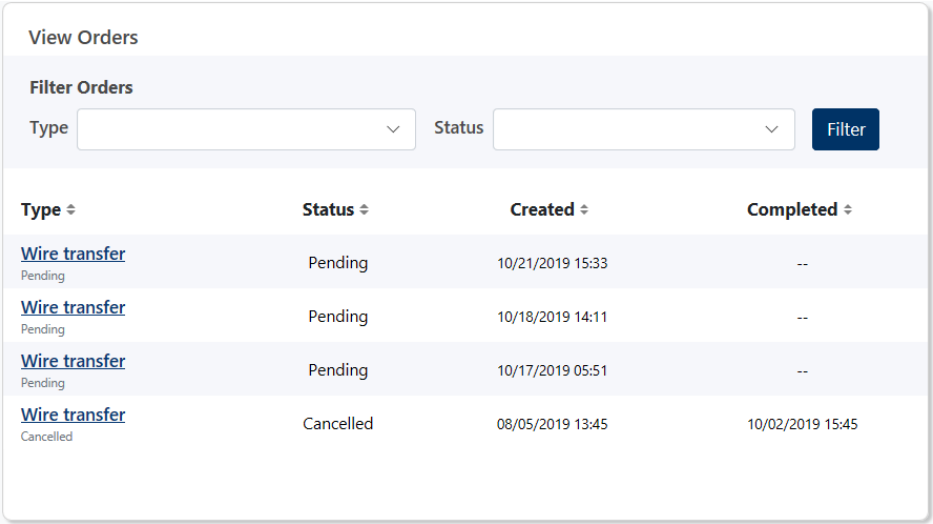
Orders *– View Orders*



Let's start with:
View Orders.

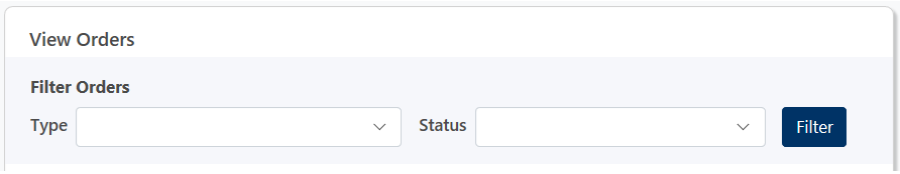
In here you can view & monitor:

- ✓ Wires



View Orders screen – Will display the following information:

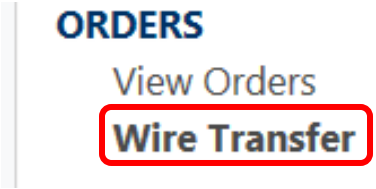
- ✓ Type
- ✓ Status
- ✓ Created (date & time)
- ✓ Completed (date & time)



If you are looking for a specific transaction, a search can be done by the transaction:

- ✓ Type
- ✓ Status

Orders *– Wire Transfer*



Let's continue with:
Wire Transfers.

In here you can create a wire!

To **Create a Wire**, it is important to first have all the necessary information and then correctly insert this information. (Please visit BOSL's website for related fees/charges regarding wires).

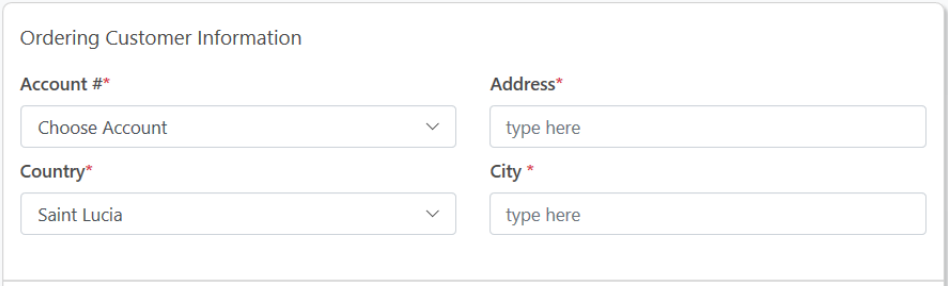
We have broken this into 5 headings:

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

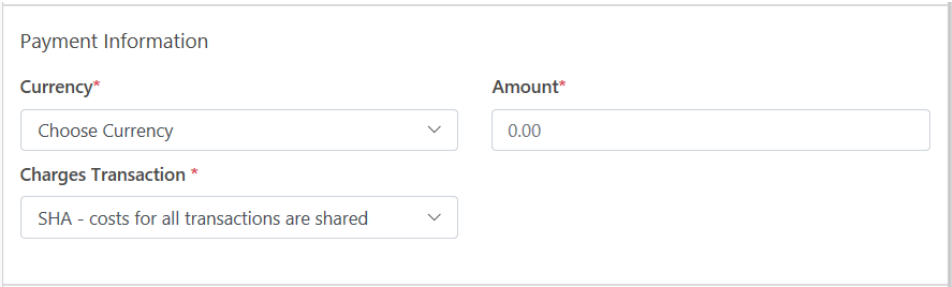
Ordering Customer Information – represents ordering customer's details



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

#2

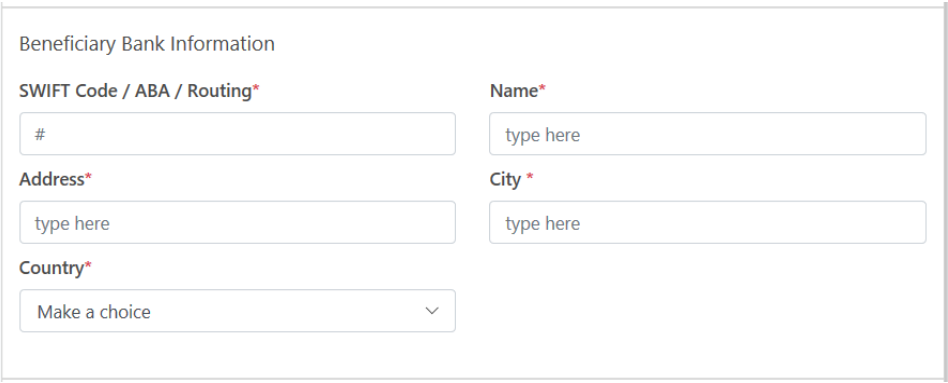
Payment Information – represents transaction details



- ✓ 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

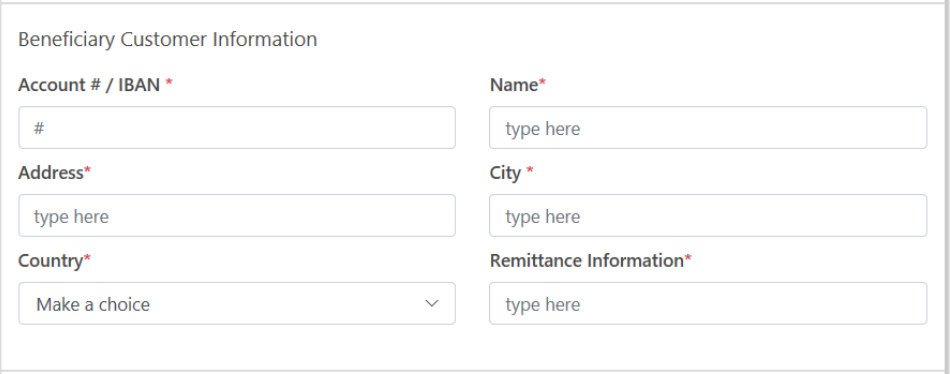
Beneficiary Bank Information – represents receiving bank details



- ✓ 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

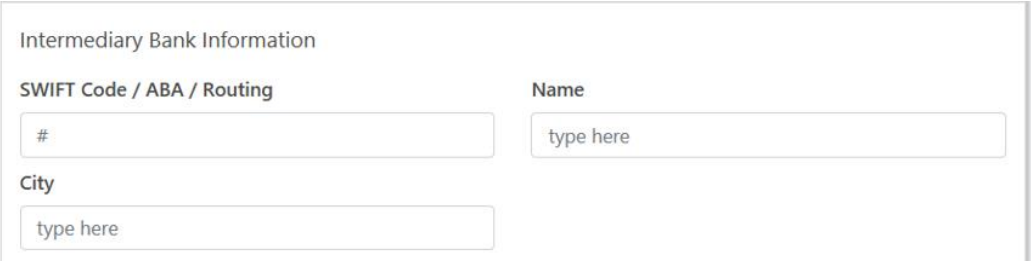
Beneficiary Customer Information – represents receiving customer details



- ✓ 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.
- ✓ City – type intermediary bank's city
- ✓ Name – type intermediary bank's name

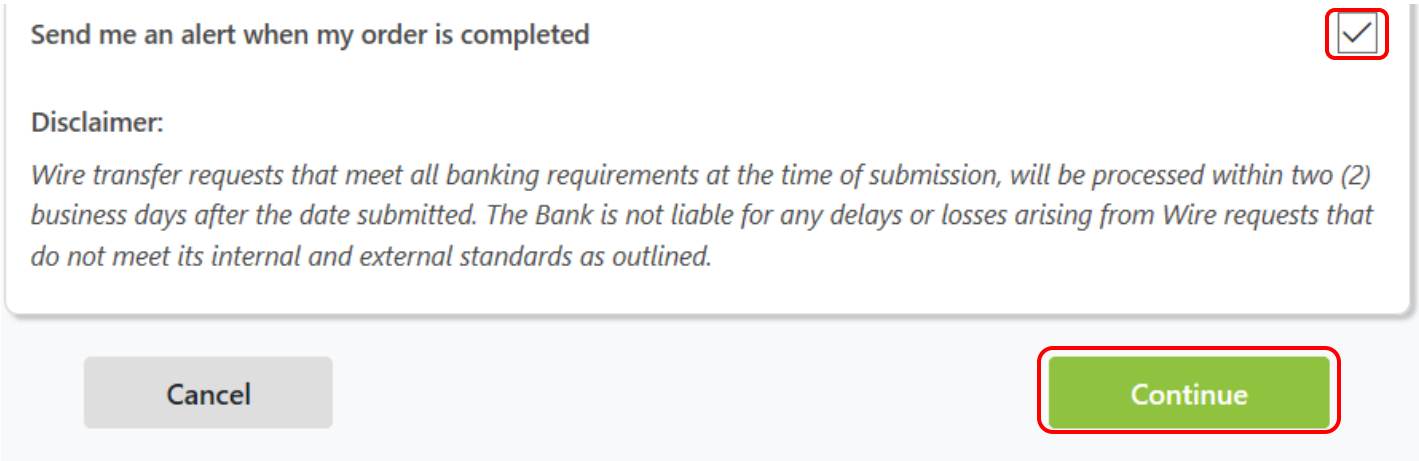
These three fields are all **optional** and can be used to capture additional information for one-off transactions:

- ✓ 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

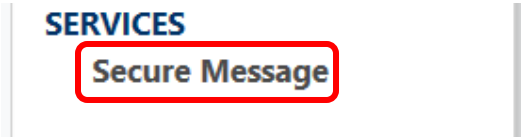
N.B. Please ensure to attach and send all supporting documents with regards to the wire using the **Secure Message** feature (pg. 24).

After you have correctly inserted the information, click **Continue** seen below. You will be directed to a review screen. On this screen you can click **Back** to make any changes or **Submit**. By clicking **Submit**, 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.

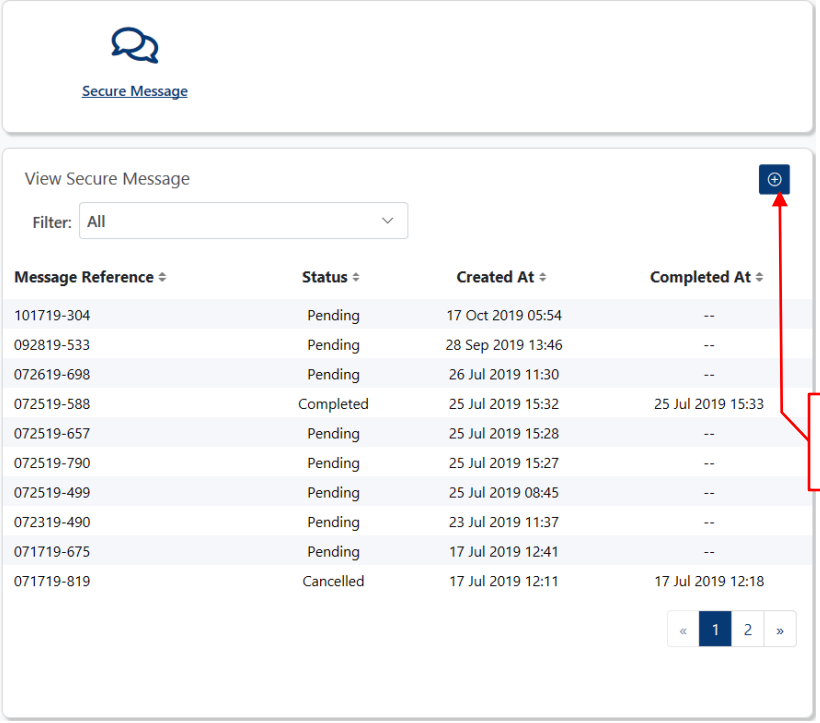


Services – *Secure Message*



Moving on to **Secure Message**.

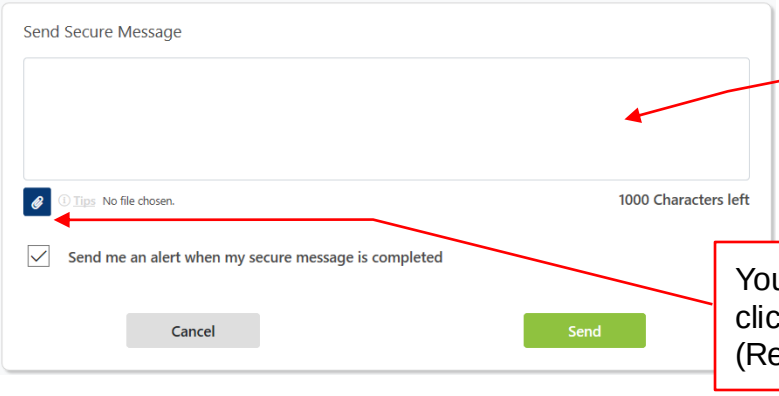
In here, you can contact us using your COB by typing a message, attaching a file if necessary and track any messages that you have already sent.



Secure Message will display your message history with the following headings:

- ✓ Message Reference (see below)
- ✓ Status
- ✓ Created At
- ✓ Completed At

You can click on the add icon to create a new secure message.

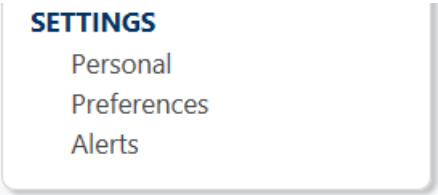


Type your message within the box. A maximum of 1000 characters.

You can also attach a file by clicking the attach file icon. (Recommended for wires).

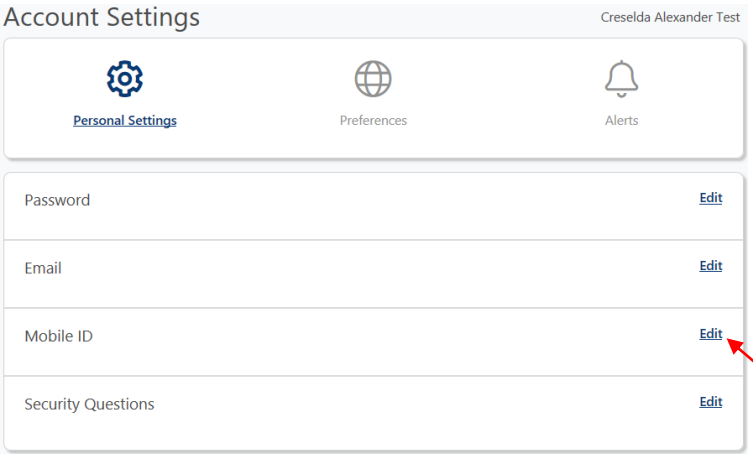
Click **Send** when you are completed. A dialog box will appear with a reference number.

Settings *– Personal*



Last but not least, we move on to **Settings**.

- ✓ Personal
- ✓ Preferences
- ✓ Alerts

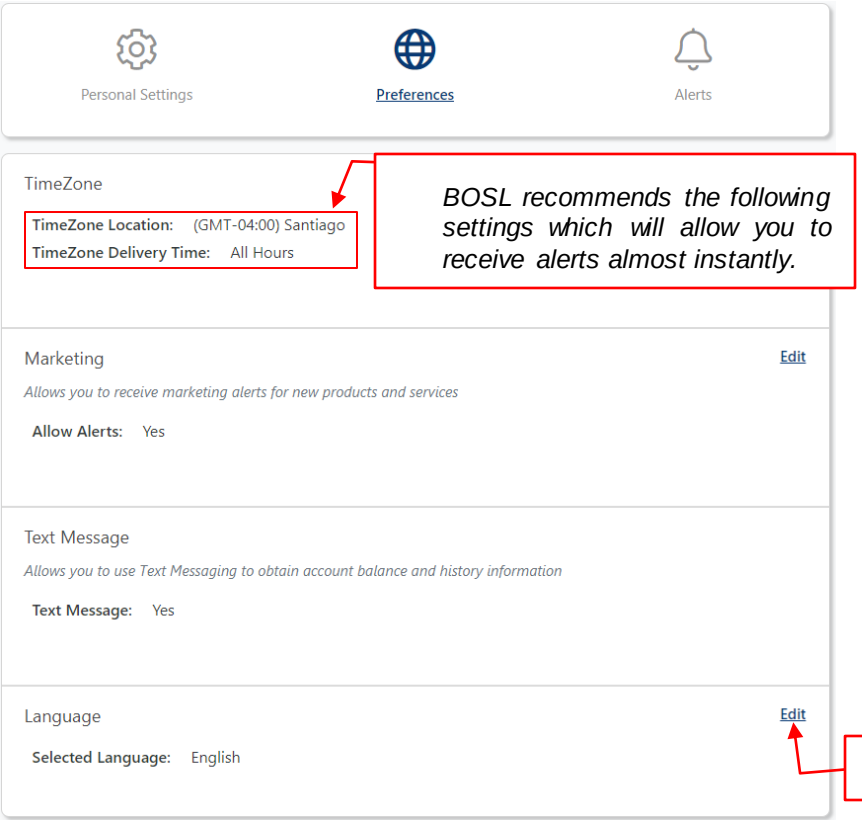


Personal Settings is where you can edit your:

- ✓ Password
- ✓ Email
- ✓ Mobile ID
- ✓ Security Questions

By clicking on **Edit**.

Settings *– Preference*



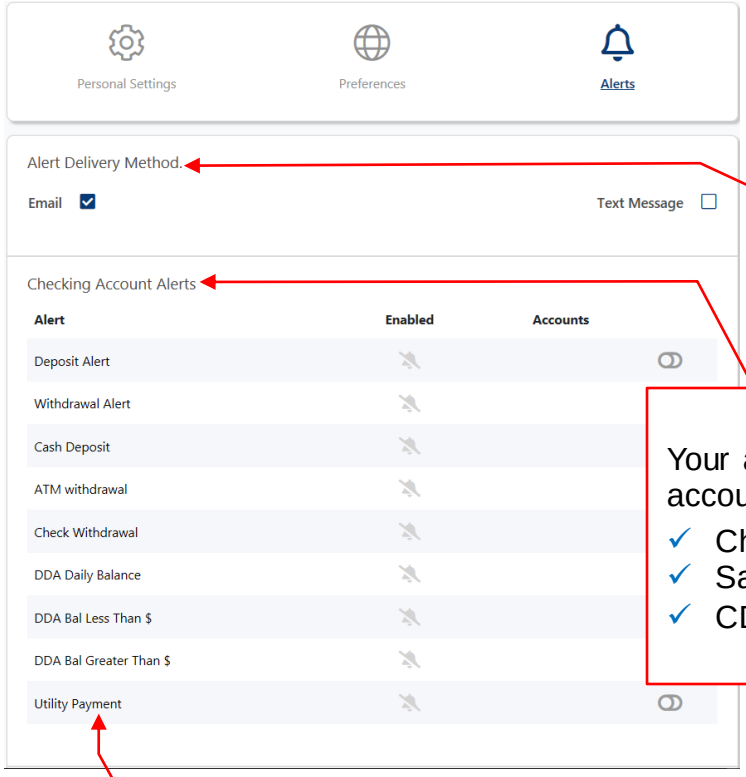
BOSL recommends the following settings which will allow you to receive alerts almost instantly.

Preferences is where you can edit your:

- ✓ **TimeZone** – This affects the times you can receive an alert.
- ✓ **Marketing** – Enabled, will allow you to receive marketing alerts.
- ✓ **Text Message** – Enabled, will allow you to receive alerts via text messages.
- ✓ **Language** – only "**English**" is available.

Again by clicking on **Edit**.

Settings *– Alerts*



Alerts is where you can edit/set up your:

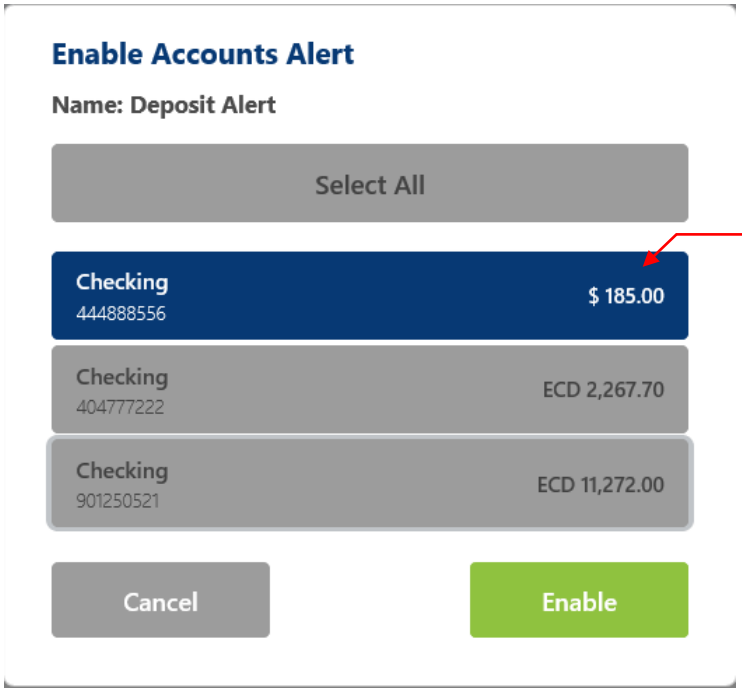
- ✓ Alert Delivery Methods
  (Text Message is currently unavailable)
- ✓ Alerts for any of your accounts

Your accounts will be separated by type of account shown to the top of the page e.g.:

- ✓ Checking Accounts
- ✓ Savings Accounts
- ✓ CD Accounts

All of the available alerts will be displayed to the left of the page.

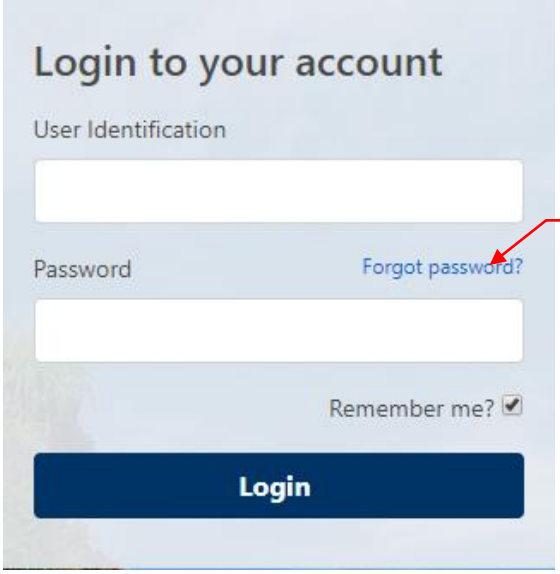
By clicking on this icon next to the type of **Alert** you desire, a dialog box will pop up called **Enable Accounts Alert**, displaying all your accounts under that heading of type of accounts.



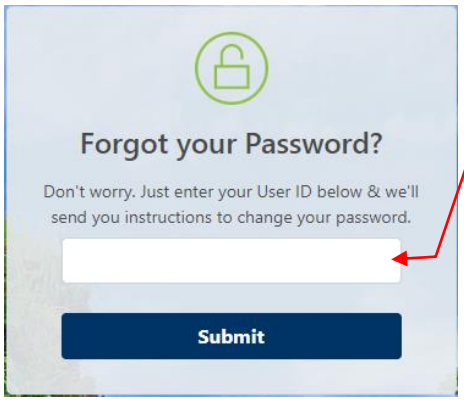
In here you select the accounts you prefer to receive the alert you selected.

Forgot Password?

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

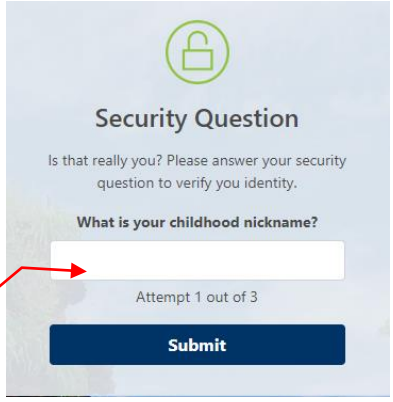


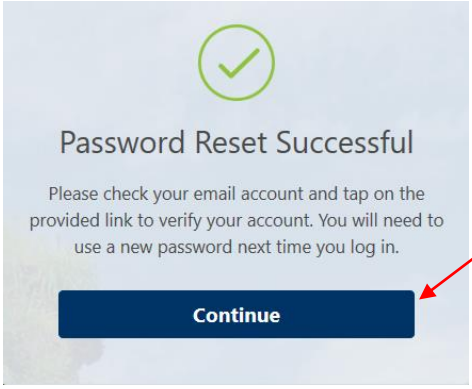
Clicking **Forgot password?** This allows you to reset your password and insert a new password. (Self-Reset).



Insert your **User ID** and click **Submit**.

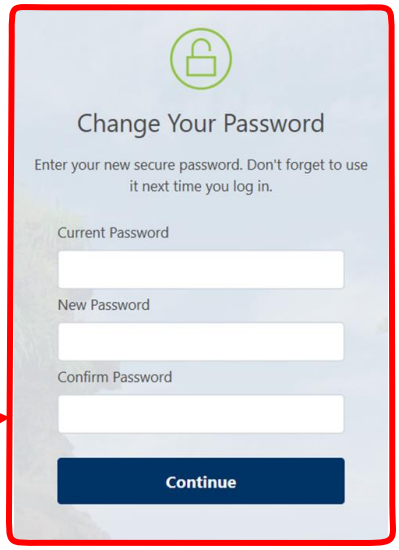
Answer at least one of your 3 security questions and click submit.





Click **Continue**. And retrieve your temporary password from your email.

Insert the password that you receive via email into the **Current Password** and insert your new password into **New Password**, **Confirm Password** and then click **Continue**.



Glossary

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

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 **COB** platform all to your benefits!

In the name of **Convenience**!