## Contents

Complete Online Banking

Login

The Web Overview

<table>
<thead>
<tr>
<th>Accounts</th>
<th>p.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accounts List</td>
<td>5</td>
</tr>
<tr>
<td>Loan Details</td>
<td>6</td>
</tr>
<tr>
<td>Download History</td>
<td>7</td>
</tr>
<tr>
<td>Download Statement</td>
<td>8</td>
</tr>
<tr>
<td>View Maintenance</td>
<td>8</td>
</tr>
<tr>
<td>Schedule Transactions</td>
<td>9</td>
</tr>
<tr>
<td>Internal Transfer &amp; Make a Payment</td>
<td>11</td>
</tr>
<tr>
<td>Payment History</td>
<td>12</td>
</tr>
<tr>
<td>Manage Payees</td>
<td>13</td>
</tr>
<tr>
<td>Add a Merchant</td>
<td>14</td>
</tr>
<tr>
<td>Update a Merchant</td>
<td>15</td>
</tr>
<tr>
<td>Delete a Merchant</td>
<td>16</td>
</tr>
<tr>
<td>Add a Peer</td>
<td>16</td>
</tr>
<tr>
<td>Update a Peer</td>
<td>18</td>
</tr>
<tr>
<td>Delete a Peer</td>
<td>19</td>
</tr>
<tr>
<td>View Orders</td>
<td>20</td>
</tr>
<tr>
<td>Wire Transfer</td>
<td>21</td>
</tr>
<tr>
<td>Secure Message</td>
<td>24</td>
</tr>
<tr>
<td>Personal</td>
<td>25</td>
</tr>
<tr>
<td>Preference</td>
<td>25</td>
</tr>
<tr>
<td>Alerts</td>
<td>26</td>
</tr>
</tbody>
</table>

Forgot Password? ................................................................. 27

Glossary ................................................................................. 28
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:

<table>
<thead>
<tr>
<th>Feature</th>
<th>Image</th>
</tr>
</thead>
<tbody>
<tr>
<td>Access to a desktop computer, laptop, or web-supported device.</td>
<td></td>
</tr>
<tr>
<td>Internet access.</td>
<td></td>
</tr>
</tbody>
</table>

Page 2 of 29
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).*

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).

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

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:

![COB Web Page Overview](image)

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.
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**.

### Deposits

<table>
<thead>
<tr>
<th>Account</th>
<th>Account Number</th>
<th>Current Balance</th>
<th>Available Balance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Checking</td>
<td>4446985556</td>
<td>$ 190.00</td>
<td></td>
</tr>
<tr>
<td>Saving</td>
<td>122332444</td>
<td>ECD 21,099.26</td>
<td>ECD 1,099.26</td>
</tr>
<tr>
<td>Checking</td>
<td>404777222</td>
<td>ECD 2,317.70</td>
<td>ECD 2,317.70</td>
</tr>
<tr>
<td>Saving</td>
<td>444698555</td>
<td>ECD 3,581.85</td>
<td>ECD 3,581.85</td>
</tr>
<tr>
<td>Checking</td>
<td>901250521</td>
<td>ECD 11,272.00</td>
<td>ECD 11,272.00</td>
</tr>
</tbody>
</table>

### Loans

<table>
<thead>
<tr>
<th>Account</th>
<th>Current Balance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loan</td>
<td>ECD 0.00</td>
</tr>
<tr>
<td>949875240</td>
<td></td>
</tr>
</tbody>
</table>
**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:

```plaintext
1) Select your Account.
2) Select your Statement.
3) Click Download to get your Statement.
```

---

**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.
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**.
Step 1: Select the Type of transaction.

Step 2: Select To Account.

Step 3: Select the From Account.

Step 4: Insert the Amount.

Step 5: Insert the Date at which you want the transaction to be made (future date).

Step 6: Select the Frequency of the transaction. In here you select whether the payment is a One-time or recurring payment.

Step 7: Click Review so you can review the information before submitting.

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.

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.
History Details consists of:
- Date (day, month & time)
- Recipient (Person who received the payment)
- From Account (Account debited)
- Amount
- Paid (Successful/Failed)

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.

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

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

Type in a nick name for your merchant.

Type the billing account number (from the bill). Special characters are not allowed except hyphens (-).

Type the name of the customer.

Click Next.

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

Great job!
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.

Click **Add a Peer** under the **Peers** section.
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.

![Image of Peer delete interface]

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

Wonderful!
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.
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**

**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**.

**TimeZone**

- **Location:** (GMT-04:30) Santiago
- **Delivery Time:** All Hours

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

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

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

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

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

5. 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!