Welcome to Banco di Caribe Online

BANCO DI CARIBE

Contents

Banco di Caribe Online

Internet banking made fast, safe and easy!

Time is a precious gift we need to treasure and at Banco di Caribe we sincerely believe that your time is valuable. With this in mind we developed BdC Online, our online banking system that offers you the fast and reliable service you need to save time and enjoy everything else life has to offer.

Banco di Caribe Online is a safe and secured internet banking system that gives you that peace of mind when processing your transfers and other transactions anywhere, anytime.

BdC Online features

Ready for the next level in online banking? Meet the updated BdC Online. It's more convenient, user-friendly and secure than ever.

What makes BdC Online so special?

- **Any time, any place, any device.**
  Thanks to its responsive technology, BdC Online works smoothly and beautifully on all your devices. Using a smartphone or tablet? Download the free BdC Mobile app for Android or iOS for even more ease of use.

- **Personalize it.**
  Easily set up your BdC Online homepage the way you want it, with quick links to features that you use most. And: change your logon ID to anything you want, like your name instead of a number.

- **Easily activate your debit card before traveling.**
  Going abroad? BdC Online makes it incredibly simple to activate your debit card for use overseas. You can even do this in the Mobile app on your phone at the airport or even in the store.

- **Approve more than one transaction at once.**
  Making multiple payments? It's now possible to approve them all at once, saving you time and hassle.
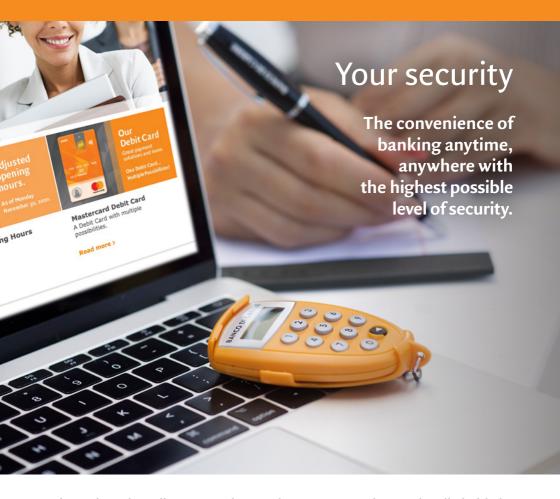
- **Bulk payments for corporate clients.**
  A game changer for businesses: easily make multiple payments from one account to many different ones. Perfect for your payroll.

- **Manage sub users with ease.**
  Want to authorize other people to use your account? Your bookkeeper or a family member, for instance? Easily manage their permissions in detail, right inside BdC Online.

- **And other great features:**
  - Improved online help function
  - Comprehensive FAQ section
  - Easy ATM locator
  - Online phone recharge option
  - Fast online statements
  - Attractive design.

Your security

The convenience of banking anytime, anywhere with the highest possible level of security.

When using BdC Online, you can be sure that your transactions are handled with the utmost care for security and safety. We have taken all the necessary security measures to ensure that you can bank online with peace of mind. The most important tool is the BdC Online Security Token.

What is the purpose of your BdC Online Security Token?

This device provides additional protection, because you can only use it with a Personal Identification Number (PIN), and because it is completely separate from your computer and not connected to any digital network. When lost or stolen, the token will be of no use to someone else. In addition, it provides you with a one-time passcode that changes each time you log in. The Token is one of the many ways in which we carefully protect your financial information.

Your BdC Online guide

Introduction

The BdC Online features and services are easy to access and friendly in use. To guide you through some of the most frequently used items in below sections we explain how to enjoy the services hassle free.

How do I get started with BdC Online?

To get started with BdC Online, you need to activate your Security Token. Once your Token is activated, you can access BdC Online via **www.bancodicaribeonline.com**

How to activate your Security Token

To start using BdC Online you need to activate your Security Token for which you need to have your PIN available. Your PIN is stated on the PIN mailer, which you received from us via mail or when you picked up your Security Token.

Please follow below steps to activate your Security Token and change your PIN:

Step 1: Press ▶ to turn on your Security Token

Step 2: Enter the four (4)-digit PIN stated in the PIN mailer

Step 3: Enter a new four (4)-digit PIN, of your choice

Step 4: Re-enter your new four (4)-digit PIN

You have successfully changed your PIN and now you can access BdC Online. You need your PIN to log on to BdC Online and to approve internal and external transfers, of which the details will be explained later in this brochure.

How to access BdC Online with your Token

Step 1: Enter your logon ID or sub-user ID in the 'Logon ID' field, which is the first field on your screen. Your logon or sub-user ID could be your six-digit customer ID, or a personalized name.

Step 2: Press the arrow key ▶ on your Token to turn it on.

Step 3: Enter your four-digit PIN on the Token, after which the word 'APPLI' is displayed. Please note that your four-digit PIN may differ from your debit card PIN.

Step 4: Press the number one (1) on your Token. A six-digit one-time passcode will be generated and displayed on the Token.

Step 5: Enter this passcode in the 'Token Passcode' field, which is the second field on your screen.

Step 6: Click the 'Logon' button to access your BdC Online account.

That's it! You're ready to enjoy all the benefits of BdC Online!

How to make transfers to local banks & interisland transfers

Making transfers to local banks, as well as interisland transfers, is easy with BdC Online.

Please follow these simple steps:

Step 1: While logged in, click 'Payments and Transfers'.

Step 2: From the drop-down menu that appears, click 'Create Transfers' and then click 'Local banks & Interisland'.

Step 3: Choose the account that you would like to make the transfer from, enter the amount and choose the currency.

Step 4: Enter the beneficiary name, account number, address and institution.

Step 5: Enter the payment details and choose a payment category.

Step 6: Choose the desired frequency of the transfer and click 'Next'.

Step 7: Please review the summary and click 'Submit'.

Step 8: Click 'Create another transfer' if you want to create another transfer. Please note that you will need to approve your transfers in order to complete the transaction successfully.

Follow the next steps to approve your transfer(s):

Step 9: To approve your pending local banks & interisland transfers, click 'Payment and Transfers' and select 'Manage Transfers'.

Step 10: Click 'Approve Pending Transfers'. Please check the box in front of 'Local banks & Interisland', and then click the 'Approve' button for the authorization window to pop up.

The next steps will require your Token.

Step 11: Turn on your Token by pressing the arrow key▸, and enter your four-digit PIN.

Step 12: Now press number 2 on your Token and enter the eight-digit challenge code from the authorization window into the Token.

Step 13: Once you have entered the challenge code, press and hold the arrow key on your Token until the number 2 is shown.

Step 14: Now press the arrow key again, and a one-time passcode will appear on your Token. Enter this passcode in the authorization window and click the 'Submit' button. A window will pop up with a message that your payment is pending execution by the bank.

And that's how easy it is to make local and interisland bank transfers with BdC Online!

How to activate your debit card for international use

Before you travel abroad, it is important to activate your debit card for international use.

You can easily do this in BdC Online, by following these steps:

Step 1:   Click on 'My Accounts'.

Step 2:   Select 'Bank Card Accounts'.

Step 3:   Select 'Debit Cards International Activation'.

Step 4: Select the debit card that you want to activate or deactivate for international use by checking the box in front of the card.

Step 5: Click the 'modify' icon before selecting the location or country.

Step 6: Activate the desired country.
If you have selected 'Foreign', you are required to provide the daily limit amount.

Step 7: Select the date range during which you want to enable the card for international use.

Step 8: If you have selected 'Foreign', please enter the daily limit amount.

Step 9: Save the activation by clicking the Save icon.
An authorization window will appear as soon as you do so.

The next steps will require your Token.

Step 10: To complete the authorization, press the arrow button on your Token to turn it on, and enter your four-digit PIN. Please note that your four-digit PIN may differ from your debit card PIN.

Step 11: Press the number 2 on your Token.

Step 12: Enter the eight-digit challenge code from the authorization window into the Token.

Step 13: Now press and hold the arrow key on your Token until the number 2 is shown.

Step 14: Press the arrow key again, and a one-time passcode will be generated on your Token.

Step 15: Enter the generated passcode in the authorization window.

Step 16: Click 'Submit'.

That is it. You have successfully activated your debit card for international use.
Have a safe trip!

BdC Online for Corporate Banking customers

BdC Online is also a highly efficient online business service that makes the life of a business owner much easier allowing more time for the core activities of their company

Bulk Payment

The online bulk payment feature is essential in today's business world. It allows your company to process multiple electronic payments in one batch, your payroll, for example.

What are the benefits for your company?

- **Time efficient:** Process multiple payments at once instead of processing each payment separately.

- **Secure:** Securely upload the bulk payment file using a digital code.

- **Accessible:** Process your corporate payments anytime, anywhere on any device.

In addition, this efficient online business service gives you as the main user the opportunity to assign more people to your account by creating sub users.

To learn more about the bulk payment and sub users options, please contact the bank or your account manager for more details.

Frequently Asked Questions

GENERAL FEATURES OF ONLINE BANKING

1. What kind of transactions can I perform using Online Banking?

BdC Online allows you to: review your account information and transactions, review credit card account balances and transactions, transfer funds between accounts, perform international wire transfers, pay bills, (un)block accounts for debit card transactions, activate debit cards for international use, view statements and interest letters, send customer service requests and/or ask questions via secured e-mail, access your checking, savings and loan account statements online, create sub users and much more.

2. Where can I find my Statements and Interest Letters?

Please navigate to Banking Services > Document Center. Click on Statements to view and/or download your statements or click on Interest Letter to view and/or download your yearly interest letter. To print your statements or interest letters, please change the date range to print a specific year (MM/DD/YYYY).

3. Where can I send questions I have about my account(s) or about the BdC Online Banking in a secure matter?

We DO NOT recommend sending sensitive information, such as your account number or other confidential information through regular e-mail. You can however, send us secure messages navigating to 'Banking Services > Message Center > and click on the (+) sign to create a new message. There, you have the option to send us messages with your specific question(s) or send us general comments and/or concerns.

DEBIT AND CREDIT CARD FEATURES WITHIN BDC ONLINE

1. Where can I view my credit card activities?

Please navigate to My Accounts > Bank Card Accounts. Your credit card account(s) and activities are displayed in the tab "Credit Cards Activity".

2. Can I block my own account for ATM and POS use when I lose my card?

Yes, you can deactivate your account. Please navigate to My Accounts>Bank Accounts>Check box>Click on More options>Block Card Transactions.

TRANSFERS WITHIN ONLINE BANKING

1. **Can I transfer funds between accounts?**
   Yes, you can transfer from any active current or savings account linked to your profile.

2. **Can I schedule a transfer to take place in the future or schedule recurring transfers?**
   Yes, you can either select a future date or choose one of the recurring frequency options from the transfer page. The available options are 'one time', 'daily', 'weekly', 'monthly' or 'yearly'.

Note: If a transfer is scheduled on a weekend or a bank holiday, the transfer will be processed on the following business day.

3. **Does the bank charge transaction fees on my online transfers online?**
   Yes, however, there is no fee charged for the transfers 'Between My Accounts' and 'Bill Payment'. As for the international transactions, the charges depend on the country of destination and the transfer amount.

4. **If I make a transfer to my VISA, Mastercard credit cards or MultiCard, when will the amount be added to my available balance?**
   The balance will be available the next business day. MultiCard balances are updated every 3 hours.

5. **Do I need to insert a 'Payment category code'?**
   Yes, to process your transfer, we need you to select a payment category, except when processing Internal and Bill payments.

6. **What do I need to make a SWIFT transfer?**
   The information required to make an online transfer to Europe and USA is as follows:
   • Beneficiary name (initials are not allowed)
   • Beneficiary residential address (P.O. Box numbers are not allowed)
   • The beneficiary account number
   • The beneficiary institution
   • The beneficiary institution address
   • BIC/SWIFT code
   • IBAN number

TOKEN AND SUB USER INFORMATION

1. **Do I get a PIN from the bank?**
    Yes, when you pick up or receive your Token you will receive a Personal Identification Number (PIN) and a Security Verification Code (SVC). When you activate your Token, you will have to change this PIN. After you changed your PIN you can use the new PIN for all further transactions. Please be advised to file your SVC securely. You will need the SVC to unlock your Security Token the moment the system has been locked.

2. **What do I do if I lose my Token?**
    Please call the bank immediately to block your Token and visit the bank to apply for a new one.

3. **What do I need to do when the Token is damaged?**
    Please do not open the damaged Token and bring it to one of our branches, where you can fill out a request form for a replacement.

4. How do I know which Token belongs to me, especially amongst sub users?
You will receive an email with subject 'Security Token request ID'. This email contains both the Logon ID and user (Sub user) ID number(s) or names and corresponding request ID number. This request ID corresponds to the envelope number the main user will receive for each sub-user. With this information, the main user can distinguish between request IDs to whom each package pertains. You will receive an ID card with the Logon ID, Sub-user ID and Token serial number for reference. However, we recommend memorizing your serial number, registered on the back of the Token, or put a small sticker to distinguish your Token from other Tokens.

5. I would like to create a sub-user. Is this possible?
Yes, if you want to give more people access to your online account, you as the main user can create sub users. To do so please select the 'Manage User' option on your BdC Online Administration Menu. Once the user has been created, the bank will receive a notification and will send a message to the main user to pick up the respective Security Token and PIN mailer. The main user can give the sub user one or more privileges.

6. I am a main user; do I need to pick up the Token for my sub users?
Yes, the main user needs to pick up the Tokens and sign for receipt. The main user is responsible for the sub user Tokens including the SVCs. We recommend the main user to file the SVCs in a secure place.

Banco di Caribe Online Terms and Conditions

When applying for the BdC Online service you need to agree with the Terms and Conditions of this service. To view the Banco di Caribe Online Terms and Conditions, please follow this link:

Terms and Conditions Curaçao

Terms and Conditions Bonaire

Privacy:

Your privacy is very important to us. We will treat your personal information with the greatest care and discretion.

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