

**NCB CAYMAN
BUSINESS
ONLINE
BANKING**

**Frequently Asked
Questions**

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1.0 GENERAL QUESTIONS

1.1 What are the features and benefits of Business Online Banking?

NCB Cayman's Business Online Banking Application is a secure and convenient electronic banking channel that allows our business customers access to their NCB accounts online, anywhere in the world, at any time. With NCB Cayman Business Online, you may:

- Access your account balance and account details
- Download and print bank account statements
- Transfer funds between your NCB Cayman accounts
- Request wire transfers to overseas banks
- Conduct Third Party Transfers to other NCB Cayman accounts

1.2 Do you offer online banking support?

Yes. We offer support via the following options:

- Your Relationship Manager @ **345-949-8002**
- Our NCB Cayman Customer Care Team toll-free @ **844-324-9387** from **Cayman, Jamaica, Trinidad, Barbados, USA and Canada** or @ **800-206-1040** from **UK and Panama**
- Virtual transaction guides are available on the website.
- Email support at InternetBankingSupport@ncbc.com.
- Email support from your online banking profile

2.0 NCB CAYMAN BUSINESS ONLINE SIGN UP & ACCESS

2.1 How do I apply for NCB Cayman Business Online Banking?

You can contact your Relationship Manager to discuss the Online Banking Services available and to arrange for the completion of the NCB Cayman Business Online Banking Application Form.

The NCB Cayman Business Online Banking Application Form and other supporting documents are also available on www.ncbcayman.com.

2.2 Is there a cost to sign up?

No, NCB Cayman Business Online Banking does not require an application fee to sign-up.

2.3 Is there an Access Fee or Transaction fee?

NCB Cayman Business Online Banking offers various levels of flexibility to allow customers to customize the service that best suits their business needs. Services differ based on the type of access requested. This could range from Limited Access to Full Service Access.

- Limited Access allows the user to view their NCBC bank accounts and download statements. There is no service charge for this access.
- Full Service Access normally has a monthly access and per transaction fee. However, these are **presently waived**. The options available are:
 - Access to accounts and reports
 - Funds Transfer
 - Third Party Transfers
 - Wire Transfer Requests

2.4 Can I access my accounts from anywhere in the world?

Yes, you can access the NCB Cayman Business Online Banking Application securely from anywhere in the world - **once you have your access credentials**.

2.5 How long after an application is submitted may I initiate my online access?

You will be able to access the NCB Business Online Banking Application within **five to ten** business days after the application is submitted.

2.6 Which Internet browser(s) will provide the best user experience?

- Chrome
- Safari 7,6 (On Mac OS)
- Mozilla Firefox
- Internet Explorer 11

2.7 Can I use browsers not stated in the list above?

Yes, you may use other browsers, but for the best possible experience we recommend the browsers in the abovementioned list.

2.8 Do I need any special software?

No, all you need to use the NCB Cayman Business Online Application is a web browser and internet access.

2.9 After sign up how do I gain access to Online Banking?

As a new user, you will receive a welcome email from NCB Cayman with a temporary login Password allowing you to access the NCB Cayman Business Online Banking Application. The email will be sent to your primary email address that was provided by your company.

In addition to your temporary password, you will also need your [Corporate Id](#), [User Id](#) and your [RSA Security Token](#). You will log in with these, follow the directions to register and set your RSA Security Pin.

In the event that you do not receive a temporary password or a token, you will need to contact your Relationship Manager.

3 SECURITY AND PRIVACY

3.1 How safe is my information on the NCB Cayman Business Online Banking platform?

We are serious about protecting your privacy and banking information. NCB therefore uses advanced technology to protect the confidentiality of your financial activities while you are transacting business online.

For this reason, we require identification (Corporate ID, User ID, Passwords and authenticated RSA security confirmation) to retrieve any account information, using our online technology.

We have also put mechanisms in place to block unauthorized users from accessing your account information. Several security measures have been instituted to ensure the integrity of your transactions and account information, including:

- Enforcing the use of 128-bit encryption browsers which meet the highest internet security standards
- Installing firewalls and monitoring our systems to prevent unauthorized access to our internal systems and to maintain the safety of your information
- Implementing security enhancements to further protect the integrity of your online transactions and account information

For more information on security, view our online banking [Security Guarantee](#) and [Privacy Policy](#).

3.2 What is the Corporate ID?

Your company creates your Corporate ID using any combination of letters and/or numbers. It is to be used together with your User ID, Password and RSA Secure ID PIN to gain access to the NCB Cayman Business Online Banking Application.

Please note that the Corporate ID and User ID information would have been provided by your company and noted on the NCB Cayman Business Online Banking Application Form.

3.3 What is a User ID?

You create your User ID using any combination of letters and/or numbers. Your User ID, Corporate ID, Password and RSA Secure ID PIN are all required to gain access to the NCB Cayman Business Online Banking Application.

Please note that your User ID would have been decided by your company and noted on the NCB Cayman Business Online Banking Application Form.

3.4 What happens if I forget my Corporate ID and or User ID?

If you forget your Corporate ID and or User ID, please contact your Relationship Manager at 1-345-949-8002. Upon verifying your identity, you will be reminded of your Corporate ID and/ User ID.

3.5 What is a Password?

A password is a secret word or phrase that you create and use to authenticate your identity. For added security, you are required to renew these passwords **once per year**. Please keep in mind the following when changing your password:

- The password cannot consist of all the characters that are in your Username or Corporate ID. For e.g. If your Username is "Bob", then your password cannot be "Bobby".
- Only letters and digits are allowed. At least one of those selected, should be a special character. Only selected Special characters are allowed and these are (\$#^@|&%~').
- Spaces are **not allowed** in the password. The Password should contain a minimum of eight characters and a maximum of 28 characters.
- Your new password **cannot** be the same as any of your previous six password(s).
- The Password should contain at least four distinct characters.

3.6 What happens if I forget my Password?

In order to successfully reset your password you will require your Corporate ID, User ID and RSA Security Pin and Token. You should use the **Forget Password** option on the **Login page** and follow the instructions. You will be asked to enter your Corporate Id and Username followed by your Pin and Token. If you do not have this information, you will need to contact your NCB Cayman Relationship Manager for assistance.

3.7 What is the RSA Security feature?

NCB is committed to providing our customers with a secure Online Banking facility with enhanced security features. As such, we have introduced additional layers of authentication to the login and transaction processes for the NCB Cayman Online Banking Application. The added RSA Security feature is an internationally recognized, internet encryption and authentication system that will easily validate your identity on our platform.

3.8 What is my RSA Security PIN?

Your RSA Security Personal Identification Number (PIN) is a 4-digit number that you will be required to create during the new user registration process on the NCB Cayman Business Online Banking Application.

3.9 What if I forget my RSA Security PIN?

Should you forget your RSA Security PIN you will be required to contact your Relationship Manager @1-345-949-8002 or the NCB Cayman Customer Care Team toll-free @ 844-324-9387 from **Cayman, Jamaica, Trinidad, Barbados, USA and Canada** or @ 800-206-1040 from **UK and Panama** for a PIN reset.

3.10 What is the RSA Security ID Token?

The NCB Cayman Online Banking Application requires the use of a **RSA Secure ID Token**. This is a small hardware device that provides an additional layer of security. The token generates a One-Time-Pass code consisting of six digits, which is used along with a four digit Personal Identification Number (PIN) to generate a unique 10-digit code, which enables access to the NCB Cayman Online Banking Application and grants the ability to conduct transactions.



The token also offers strong network security as each RSA Secure ID Token authentication generates a new One-Time-Password (OTP) every 60 seconds. The One-Time-Code is used in conjunction with your RSA Security PIN to create a **Secure ID PIN** that is nearly impossible for a hacker to obtain.

3.11 Is the RSA Token Secure?

Yes, the RSA Secure ID token is one of the most secure authentication solutions offered globally. Please follow the guidelines below to ensure you do not compromise the security of the token:

- Never give the token serial number, PIN, token code, token, passcode, or passwords to another user.
- To help prevent phishing attacks, do not enter token codes into links that you clicked on in e-mails. Instead, type in the URL of the authorized website on which you want to authenticate.
- Do not enter the token code in a browser in which you have been working. Instead, open a new browser, type in the appropriate URL and enter the token code from that browser.

- Regularly close your browser and clear your cache of data.
- Always log out of applications when you have finished working with them.
- Always lock your desktop when you leave your workspace.
- Immediately report lost or stolen tokens.

3.12 How do I obtain a replacement token?

If you misplace your RSA token, please report it as soon as possible to your Relationship Manager. You will be required to apply for a new token by way of completing the respective sections of NCB Cayman Business Online Banking Application Form. This may take **five to ten** business days to process.

Should you require immediate assistance, your Relationship Manager will be more than happy to assist you.

3.13 Will I receive a token for each company user?

Yes, a token will be issued for each company user.

3.14 Is there a limit to the amount of users that can access an NCB Cayman Online Banking Account?

No, there is no limit to the number of company users that can access an NCB Cayman Business Online Banking account.

3.15 Do I need the token to conduct all transactions?

No, the token code will not be required for all transactions as it is based on the risk level of the specific transaction. At the point of transacting, a risk assessment is conducted to determine whether token code authentication is required.

4.0 NCB CAYMAN BUSINESS ONLINE BANKING SERVICES

4.1 What transactions can I do?

With the NCB Cayman Online Banking Application, you can conduct the following transactions:

- Wire transfer requests
- Own account transfers
- Third party transfers to other NCB Cayman accounts

4.2 Can I set my own company transaction limits?

Yes, you are able to set your own company transaction limits. On the NCB Cayman Business Online Banking Application Form, you are also able to specify which transactions your employees should be able to do and assign their transaction limits.

4.3 Can I do cross currency transactions?

While you can transfer between a USD account and any other currency, transactions between **two hard currencies e.g. CAD to GBP** will not be permitted at this time. Should you need to conduct cross currency transfers you can contact your Relationship Manager who will be happy to assist.

4.4 Can I access other accounts within the NCB Group?

At this time, the NCB Cayman Business Online Banking Application only allows you to access your NCB Cayman accounts. Should you require access to your other NCB accounts your Relationship Manager will be happy to assist you.

4.5 Can I schedule Transfers?

At this time, the NCB Cayman Online Banking Application does not facilitate scheduled transfers.

4.6 How do I create transactions online?

Virtual guides on how to navigate and conduct transactions on NCB Cayman Online Banking are available on our website www.ncbcayman.com

Our demos provide virtual guides on how to navigate and conduct transactions on NCB Cayman Online Banking.

5.0 NCB CAYMAN BUSINESS ONLINE BANKING DEMOS

Login Access

5.1 [How do I access NCB Cayman Online Banking as a first time user?](#)

Own Account Funds Transfer

5.2 [How do I make an Own Account Funds Transfer?](#)

Third Party Transfers

5.3 [How do I add a Counterparty or Beneficiary for a Third Party Transfer?](#)

5.4 [How do I make a Third Party Transfer to an existing Beneficiary?](#)

5.5 [How do I approve a Third Party Transfer?](#)

Wire Transfers

5.6 [How do I add a wire transfer beneficiary?](#)

5.17 [How do I make a Wire Transfer?](#)