NCB BUSINESS ONLINE BANKING

Frequently Asked Questions
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1.0 About NCB Business Online Banking

1.1 What is NCB Business Online Banking?

NCB’s Business Online Banking is one of our secure and convenient electronic banking channels that allow business customers access to their NCB accounts and the ability to execute transactions online, from anywhere in the world, at any time. This application is web based and accessed via our website www.jncb.com.

1.2 What can I do with NCB Business Online Banking

With NCB Business Online Banking you may:

- Access your account and credit card balances
- View and generate account statements
- Obtain a graphical view of your inflows and outflows on your company bank accounts and credit cards
- Generate merchant statements
- Transfer funds between your own NCB Accounts
- Schedule Transfers
- Make Bill Payments to over 150 Bill Payment merchants
- Download and print transaction reports and receipts
- Make International Wire Transfers
- Make debit and credit funds transfers to Other Banks via the Automated Clearing House [ACH] and Real Time Gross Settlement [RTGS]
- Execute Batch/Bulk Wire Transfers
- Utilize payroll services
- Set recurring transfers
- Conduct password user self-administration
- Scan cheques for deposits
- Company Business Self Administration

1.3 Is there a way to preview NCB Business Online Banking before I sign-up?

Yes, our virtual demos available via our website www.jncb.com and can be accessed for a tour of the application.
1.4 How do I apply for NCB Business Online Banking?

The NCB Business Online Banking Application Form is accessible for download via our website www.jncb.com. Same is edit writeable and can therefore be completed, saved and printed for submission via any one of our branches island wide.

Existing business customers can also contact their Business Banker or Relationship Manager to discuss the Business Online Banking Services available and arrange for the appropriate documents to be completed and submitted.

Alternatively, our business customers may also call our Customer Care Centre on 1-888-NCB-FIRST (622-3477) in Jamaica, 1-866-NCB-FIRST (622-3477) from the United States of America, Canada and the Caribbean and 0-800-032-2973 from the United Kingdom and the rest of the world; for information and clarity on the application process.

1.5 Is there a cost to sign up?

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

1.6 Are there transaction fees?

NCB Business Online provides a level of flexibility to allow you to customize our online service to suit your business needs. The 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 accounts and download statements. There is no service charge for this access.
- Full Service Access has a monthly access fee of $2,230.85 [inclusive of GCT] which is only applicable to Treasury and Corporate Banking customers and facilitates the following options:-
  - Access to an unlimited number of accounts and reporting functions - Free
  - Own Account and NCB 3rd Party Funds Transfer - Free
  - Other Bank Transfers [ACH Network] – $10.14 inclusive of GCT per transaction
  - Other Bank Transfers [RTGS Network] - $201.55 inclusive of GCT per transaction
  - Payroll Services – $10.14 inclusive of GCT per transaction
  - Bill Payments - Free
  - Debit Transfers to NCB Accounts - $17.71 inclusive of GCT per transaction ($10.14 paid by insured)
- Wire Transfers - $1,281.50 inclusive of GCT

Note that all our fees and charges are however subject to change and consequently we recommend that you always consult with our schedule of rates charges that is available via our www.jncb.com.

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

Yes. You can access NCB Business Online securely from anywhere in the world with the required authentication information.

1.8 How long after an application is submitted may I initiate my online registration?

Business customers will be able to access NCB Business Online Banking within three to five business days after the application is submitted.

1.9 Which Internet Browser(s) will provide the best user experience?

- Internet Explorer 11, Microsoft Edge 14
- Mozilla Firefox 54, 53, 52
- Chrome 58, 57
- Safari 10 (On Mac OS)

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

We recognize that different customers will have various Internet Browsers. We would like to ensure that each customer has the best possible user experience, and we therefore recommend that you use one of the browsers listed above.

1.11 Do I need any special software in order to access NCB Business Online Banking?

All you need to use NCB Personal Online Banking are your correct login access credentials, RSA hard token and internet access.
1.12 Does the system automatically log me out?

You are required to log out of the application once not in use. This will be confirmed by an on-screen message notification advising that ‘you are successfully logged out’. The system will however log you out after a specified period of inactivity and close previously opened sessions when a new user login is validated. For your security though, we recommend that you endeavor to log out at all times to prevent the possibility of unauthorized access to your online banking account.

1.13 Do you offer online banking support?

Yes. We offer support via the following options:

- FAQs which can be accessed via our website www.jncb.com
- Business Banker and Relationship Manager.
- Virtual guides on how to conduct transactions are available on our website www.jncb.com.
- Email us at e-ChannelSupport@jncb.com
- Our 24*7 Customer Care Centre toll free at 888-NCB-FIRST (622-3477) in Jamaica, 866-NCB-FIRST (622-3477) from the United States of America Canada and the Caribbean and 0-800-032-2973 from the United Kingdom and the rest of the world.

2.0 NCB Business Online Registration & Access

2.1 As a new user how do I register for online access?

As a new user you will receive a welcome email from NCB advising that you are now able to access Online Banking. This email will contain a temporary access code which you will use to register for e-Banking. This email will be sent to your primary email address provided to us by your company. If you did not receive your welcome email please contact your Company Super User [if applicable], Business Banker, Relationship Manager or our Customer Care Centre for assistance.

- Step 1 – First Time Login: New users will access NCB Business Online Banking by first visiting our website www.jncb.com to initiate the registration process.
From the ‘Business Online Banking Login’ Page enter your Username [Corporate ID and User ID Credentials separated by a dot. For example: [CompanyLimited.John] along with your ‘temporary’ Access Code. The access code will be valid for a limited time and can only be used once. So, it is therefore important that special attention be given to the instructions contained within the email.

- **Step 2 – Terms and Condition [T&C] Acceptance:** You will next be provided with our Terms and Conditions for acceptance. Please review in detail and select agree to proceed.

- **Step 3 – Password Creation:** You will now be required to create a password by changing your ‘Access Code’.
  
  - Enter the current ‘Access Code’
  - Type a new Password
  - Re-type a new password
  - Select ‘OK’ to continue

- **Step 4 – RSA Token Registration:** As a new user you are required to register for RSA Token Authentication. RSA is an additional security layer adopted by NCB to provide you with greater security online; thereby further reducing your company’s exposure to fraud losses, theft and cyber threats.

  Business customers will utilize a ‘Hard Token’ during RSA Token registration. A Hard Token is a small physical device that generates a token code consisting of six [6] digits every sixty [60] seconds. You will use this along with a Personal Identification Number [PIN] to generate a unique code which allows you to complete various Online Banking transactions and requests.
Step 1 – Token Serial Number Registration: Please enter the nine [9] digit number found on the back of your physical Token and select ‘submit’ to continue.

Step 2 – PIN Creation: You will now be required to create a four [4] digit Personal Identification Number [PIN]. Always remember to keep your PIN confidential for your Online Security.

Step 5 – Registration Completion: Upon the successful creation of your PIN you will be advised that your Registration was successful. Select the ‘Go to Login Page’ option.

Step 6 – Login and User Demographic Information Confirmation: Login to Business Online Banking with your correct Username [Corporate ID and User ID separated by a dot]. For example: [CompanyLimited.John] along with your Password and RSA Token Credentials [PIN and Token Code found on the screen of the hard token device] if required.

You will next be required to confirm your User Demographic Information such as: Corporate ID, User ID, TRN, Official and Alternate Email Address, Email ID for Alerts and Mobile Phone by selecting “Agree” or “Disagree”. Upon agreeing you will be granted access to your NCB Business Online Banking Profile.

2.2 What is my Corporate ID?

The Corporate ID is defined by you and can be any combination of letters and/or numbers. It is required along with your User ID, password and possibly RSA Token Credentials in order for you to access NCB Business Online Banking.

2.3 What is my User ID?

The User ID is defined by you and can be any combination of letters and/or numbers. It is required along with your Corporate ID, password and possibly RSA Token Credentials in order for you to access NCB Business Online. Please note that your password may not have any part of your User ID.

2.4 What happens if I have forgotten my Corporate ID or User ID?
If you have forgotten your Corporate ID and or User ID, please contact your Company Super User [where applicable], your Business Banker or Relationship Manager or our 24/7 Customer Care Centre for assistance. Upon verifying your identity, we will be happy to provide you with your Corporate ID or User ID.

2.5 **What is a Password?**

The password is your personal access information and contains a minimum of eight characters and a maximum of 28 characters, which you determine and will be used to authenticate your identity.

You will be asked to set up a login password when you are registering for the first time and for added security, you are required to renew this password once per year.

Please keep these in mind when changing your password:

1. The password cannot consist of all the characters that are in your Username. For e.g. If your Username is "Bob", then your password cannot be "Bobby".

2. Only letters and digits are allowed. At least one of these should be a special character. Usually, the character you get when you type in while keeping the "SHIFT" button pressed along with a number. For e.g. " # (SHIFT 3)".

3. Spaces are not allowed in the password. The Password should contain a minimum of 8 characters and a maximum of 28 characters.

4. Your new password cannot be the same as any of your previous 6 passwords.

5. The Password should contain at least 4 different characters.

2.6 **What is an Access Code?**

An Access Code is a temporary password which can be used only once. It is used along with your Corporate ID, User ID and RSA Token Credentials to allow you to reset or generate a new password for Online Banking.
2.7 Is the password the same as an access code?

No. The access code is what the NCB Business Online Banking system generates and sends to your email address when you are generating or resetting your login password. You will retrieve your access code via email and enter it along with your Corporate ID, User ID, TRN and possibly your RSA Token Credentials to reset your login password.

2.8 What happens if I have forgotten my Password?

In order to successfully reset your password you will be required to remember your Corporate ID, Username, TRN and RSA Token Authentication Information. If you are having trouble with this information you will be required to contact our 24 hour Customer Care Center, Business Banker or Relationship Manager for further assistance:

Once you have ascertained this information you can reset your password yourself via our website www.jncb.com. Simply follow the instructions below:

- From the ‘Business Online Banking Login’ Page select ‘Forgot Password’

- **Step 1 – Access Code Generation:** You will require an ‘Access Code’ in order to reset your password. To begin, enter your user name [Corporate ID and User ID Credentials separated by a dot. For example: [CompanyLimited.John]. Along with your Taxpayer Registration Number [TRN] or 9 digit unique identification number provided to us by your company via the application form.

Your one time, temporary access code will be sent to your email address. Note that this is the email that would have been provided to us by your company. The access code will be valid for a limited time and can only be used once. So, it is therefore important that special attention be given to the instructions contained within the email.

- **Step 2 – RSA Security Challenge:** - On retrieving your temporary access code, return to Online Banking where you may be required to enter your RSA Token Credentials in order to proceed with your password reset. If prompted for this information please enter your four [4] digit Personal Identification Number [PIN] and your six [6] digit token code that is currently being displayed on the screen of your hard token.

- **Step 3 – Change Password:** - Using the temporary ‘Access Code’ you will now be able to create a new password. Enter your Username, TRN and temporary ‘Access Code’. If correct, you will then be prompted to change
your password. Next, Type and re-type a new password and select submit to proceed.

Successful password creation will see an on screen message being generated advising that your password was successfully updated and for you to “click” to login.

- **Step 4 – Login:** From the login screen you will be presented with the option for you to enter your User name and password, now login to NCB Business Online with your newly created password.

2.9 If I know my password and want to change it, can I?

You can change your password on your own anytime you wish providing that you know your current password and your RSA Token Authentication information.

- From the ‘My Profile’ picture icon to the top right hand corner of your ‘Dashboard’, please select ‘Change Password’.

- You will then be required to enter your RSA Token Authentication [ PIN and RSA Secure ID Token Code]

- Upon successful acceptance you will allowed to change your password by entering your current password, typing and re-typing a new password.

2.10 What happens if I have forgotten my RSA PIN?

If you have forgotten your Personal Identification Number [PIN] and require assistance resetting same; kindly contact your Company Super User [if applicable], Business Banker, Relationship Manager or our Customer Care Centre for assistance.

2.11 How do I change my RSA PIN?

You can change your RSA PIN on your own anytime you wish providing that you know your current RSA PIN and your RSA Token Authentication information.

- From the ‘My Profile’ picture icon to the top right hand corner of your ‘Dashboard’, please select ‘Set RSA PIN’.
- You will then be required to enter your RSA Token Authentication [PIN and RSA Secure ID Token Code]

- Upon successful acceptance you will be allowed to change your RSA PIN by entering your RSA PIN, typing and re-typing a new RSA PIN.

2.12 Which email address does NCB use for me?

NCB Business Online requires the use of your email address. This email address will be the email address authorized by your company. If you wish to update this information you may do so at any time by:

- Visiting the NCB branch nearest to you, with an authenticated company letter stating the Corporate ID, User ID and new email credentials. If your company has signed a fax and email indemnity, this request may also be faxed or emailed to your branch or relationship manager.

2.13 Who is a company super user and what functions can they perform?

A company super user can perform administrative functions on behalf of their company users only. Such functions include but are not limited financial and non-financial transactions.

- **Financial transactions include**: creating and amending transaction limits, setting transaction approval workflow hierarchies and assigning transaction types to company users etc.

- **Non-Financial transactions include**: company user creation, blocking and unblocking user application access etc.
3.0 ONLINE SECURITY, PRIVACY AND RSA

3.1 How safe is my information on NCB Online?

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

A number of 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 high industry Internet security standards
- Installing firewalls and monitoring our systems preventing unauthorized access to our internal systems and maintaining 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, visit our Online Banking Security Guarantee, Privacy and Security Policy pages.

3.2 What is the RSA Security Feature?

RSA SecurID token provides additional layers of authentication to your login and transactions, further reducing your company’s exposure to fraud losses, theft and other cyber threats.

3.3 What is a Hard Token [physical device]?

A Hard Token is a small physical hardware device that generates a token code, consisting of six (6) digits every sixty (60) seconds. You will use this along with a Personal Identification Number (PIN) to generate a unique code which gives you access to internet banking transactions.
3.4 **Is the RSA Token Secure?**

Yes. The RSA Secure ID token is one of the most secure authentication solutions used by banks and other entities globally.

3.5 **What is my RSA Security PIN?**

You will be required to create a four [4] digit RSA Security Personal Identification Number (PIN) when you first register for Business Online Banking. You will be required to use this PIN in conjunction with your token code “six [6] digit number being displayed on screen of your physical token device”, to complete certain transactions online. Should you require further assistance with RSA Token Security please contact your Company Super User [where applicable], your Business Banker or Relationship Manager or our 24/7 Customer Care Centre for assistance. You can also contact us via our RSA Help Line (876-936-4374) Monday to Fridays 9am to 5pm.

3.6 **How do I keep my Token Secure?**

To ensure you keep your token secure:

- Never give the token serial number, PIN, token code, token, passcode, or passwords to another user.

- Before navigating your browser to a website that requires you to provide a token code, close the browser completely and restart it.

- Close your browser and clear your cache of data regularly.
- 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.

### 3.7 Why should I clear my cache?

Most pages you view are saved in your cache for easy reference by your browser. This allows your browser to pull up the page quicker. If others use your computer, they may be able to see pages you’ve seen if you do not clear the cache. If you share a computer, we recommend that you clear your cache and your History file.

### 3.8 How do I get a Token?

Tokens will be issued to your account through your Business Banker or Relationship Officer. After receipt, registration of the token Online should be completed within four (4) weeks. Please ensure that you use the token that is assigned to you to register.

### 3.9 Will I receive a Token for each company user?

Yes. A token will be issued for each company user.

### 3.10 Is there a limit to the amount of users that can access Online Banking for my company?

No. There is no limit to the number of company users that can access Business Online Banking. This is solely dependent on the company’s hierarchy.

### 3.11 Do I need the Token to conduct all transactions?

No. The token code will not be required for all transactions as it is based upon the risk level of the specific transaction. At the point of transacting, a risk
assessment is automatically conducted to determine whether or not token code authentication is required. If the transaction falls outside of your normal patterns, the token code may be required.

3.12 How should I store the Hard Token?

Where possible, ensure your token is kept near to your person, e.g. on a keychain or in your handbag.

3.13 What if I forget my RSA PIN?

If you have forgotten your Personal Identification Number [PIN] and require assistance resetting same; kindly contact your Company Super User [where applicable], Business Banker, Relationship Manager or our Customer Care Centre for assistance.

3.14 How do I obtain a replacement Token?

To obtain a replacement for a damaged or lost token you can send a letter duly authenticated on your company letter head to your Business Banker or Relationship Manager. This may take up to three to five business days to be processed. For damaged tokens please note that you will need to provide the damaged token for assessment when making the request.

3.15 Am I required to pay a fee for the Token?

No, you will not be required to pay a fee for the first token. If however, you require a replacement token, due to its loss, you will be required to pay a fee of JMD $1,450 inclusive of GCT.

3.16 Who needs a Token?
All customers who use Business Online Banking will require a hard token.

3.17 What if I cannot find my token, can I still conduct transactions?

Yes, you may still be able to transact however for your security we recommend that you contact your Company Super User [where applicable], Business Banker, Relationship Manager or our Customer Care Centre for assistance with having the lost token restricted. We also recommend that you apply for a new token via the NCB Business Online Banking Application Form or via a letter duly authenticated on your business letter head. Note that a replacement token may take up to three to five business days to process.

4.0 ACCOUNTS & TRANSACTION PROCESSING SERVICES

4.1 What type of accounts can I view online?

NCB Business Online Banking allows you access to the following accounts in all currencies:

- Savings
- Current/Chequing
- Fixed Deposit
- Credit Cards
- Merchant Accounts [POS]
- Loans

Note that you also have the ability to download and save your bank statements as needed.

4.2 What type of Financial Transactions can I do online?

NCB Business Online allows you to conduct the following same and cross currency financial transactions:

- Own Account [Self] Transfers
- Bill Payments
- 3rd Party NCB [Within Bank] Transfers
- Other Bank Transfers [ACH and RTGS]
- International Wire Transfers
- Credit Bulk File Upload. For example: salary and supplier payments etc.
- Debit Bulk File Upload

4.3 **Will new accounts that are created be automatically added to my Online Banking Account?**

Yes. All new bank accounts, credit cards and merchant account numbers that are created after you register for NCB Business Online Banking will become available to your company for access. However please note that your individual ability to access these accounts will be determined by your company’s specific access rights request for you. This request can be made by completing the NCB Business Online Banking Application Form which is available via our website or by a company letter head duly authenticated.

4.4 **Which type of accounts can I use to pay my bills?**

NCB Business Online Banking allows you to make bill payments from your savings, current/chequing and credit card accounts. Please note that with the exception of credit card payments that all bill payments are converted and remitted to the biller/merchant in the JMD currency.

**File Upload**

4.5 **What does it mean to process a transaction via ACH?**

NCB Business Online Banking allows you to transfer funds to other commercial banks via the Automated Clearing House [ACH] Network. ACH is an electronic funds transfer system that provides for the clearing of credit and debit transactions between commercial banks in Jamaica. It is managed by Automated Payments Limited and overseen by the Bank of Jamaica. *It is important to note that the ACH Network only allows funds transfers to commercial banks.*

**Credit transactions processed** via the ACH network will see immediate value [funds will become available immediately for use] being given. In the event that a credit transaction is returned the funds will be credited back to the originating account.

**Debit transactions processed** via the ACH network may see funds not becoming available for use until within three [3] business days. In the event that a debit transaction is returned the funds originally credited will be debited back from the originating account.
It is important to note that all payments are final and that each commercial bank may have their fees and charges for using this service. Consequently we recommend that when using NCB Business Online Banking you always consult with our schedule of transaction rates and charges via our website www.jncb.com.

4.6 What does it mean to process a transaction via RTGS?

NCB Business Online Banking allows you to transfer funds to other commercial banks and financial institutions via the Real Time Gross Settlement [RTGS] Network. RTGS facilitates the transfer of funds [credit only] in the Jamaican Dollar Currency to RTGS Participants such as: the BOJ, Local Commercial Banks and Financial Institutions.

Credit Transactions processed via the RTGS Network will see immediate value being given to the funds transferred. It is important to note that all payments are final and that each financial institution may have their fees and charges for using this service. Consequently we recommend that when using NCB Business Online Banking that you always consult with our schedule of transaction rates and charges via our website www.jncb.com.

4.7 What type of files does NCB Business Online Banking utilize?

NCB Business Online allows you to now utilize a file upload feature that facilitates the processing of ACH and RTGS files. Both the ACH and RTGS file formats will be made available for download via our website www.jncb.com. This file is an excel file with a built in file converter. File conversion will be done in text format; this text file will then be uploaded for payment via NCB Business Online.

4.8 What types of transactions are allowed within an ACH File?

The new ACH File Format is similar to the current ACH File format that our customers are using however a text file is outputted instead of a CSV file. Also for greater accuracy as it relates to obtaining updated Financial Institution Identification information and error handling, we ask that the file format available via our website be used.

There are two types of ACH files: Credit and Debit Files. These files can be used to process both Within Bank NCB transfers as well as Other Commercial Bank
Transfers. Please be reminded that the ACH Network only facilitates transfers to local commercial banks.

1. **Within Bank NCB Transfers**: NCB transfers that are entered within the ACH file can be made to and from any currency providing that one of the participating account is denominated in the Jamaican Dollar Currency ($J).

2. **Other Bank Transfers**: Other Bank transfers that are entered within the ACH file can only be made in the J$ currency. That is both the receiving and the funding account should be denominated in the J$ currency. It is therefore important to note that transfers to other banks should only be made to and from a J$ funding account. That is NO cross currency transfers will be allowed for Other Bank Transfers.

3. **Both Within NCB and Other Bank Transfers**: It is therefore important to note that all entries within the ACH file should ONLY have one currency. So for example:

<table>
<thead>
<tr>
<th>Transaction Type</th>
<th>Funding Account Currency</th>
<th>Receiving Account Currency</th>
<th>File Currency <strong>ONLY one currency is allowed</strong></th>
<th>Amount $</th>
</tr>
</thead>
<tbody>
<tr>
<td>NCB Within Bank Transfer</td>
<td>J$ Currency</td>
<td>US$ Currency</td>
<td>JMD</td>
<td>J$1.00</td>
</tr>
<tr>
<td>NCB Within Bank Transfer</td>
<td>US$ Currency</td>
<td>J$ Currency</td>
<td>JMD</td>
<td>J$2.00</td>
</tr>
<tr>
<td>Other Bank Transfer</td>
<td>J$ Currency</td>
<td>J$ Currency</td>
<td>JMD</td>
<td>J$3.00</td>
</tr>
<tr>
<td>Grand Total</td>
<td></td>
<td></td>
<td></td>
<td>J$6.00</td>
</tr>
</tbody>
</table>

- Please note that the file only has one currency.
- No cross currency transfers are allowed for Other Banks.
- Cross currency transfers are allowed for Within Bank NCB Transfers however ONLY one file currency is allowed.

If you are having difficulties downloading the ACH file format via our website www.jncb.com or completing and uploading same via NCB Business Online please feel free to contact your Company Super User [where applicable], Business Banker, Relationship Manager or our Customer Care Centre for assistance.

4.9 **What types of transfers are allowed within an RTGS File?**

The RTGS File Format that is currently in use will remain the same except that this file can now be downloaded from our website. However for greater accuracy
as it relates to obtaining updated Financial Institution Identification information and error handling, we ask that the file format available via our website www.jncb.com be used to complete and process files.

Please note that:

- RTGS only facilitates credit transfers to participating financial institutions in the J$ currency.

- Cross currency transfers are allowed for RTGS. That is; the funding account can be denominated in another currency other than JMD however the file currency must be in JMD. **For example:**

<table>
<thead>
<tr>
<th>Transaction Type</th>
<th>Funding Account Currency</th>
<th>Receiving Account Currency</th>
<th>File Currency</th>
<th>Amount $</th>
</tr>
</thead>
<tbody>
<tr>
<td>Other Bank Transfer</td>
<td>US$ Currency</td>
<td>J$ Currency</td>
<td>JMD</td>
<td>J$2.00</td>
</tr>
<tr>
<td>Other Bank Transfer</td>
<td>J$ Currency</td>
<td>J$ Currency</td>
<td>JMD</td>
<td>J$3.00</td>
</tr>
<tr>
<td>NCB Within Bank Transfer</td>
<td>US$ Currency</td>
<td>J$ Currency</td>
<td>JMD</td>
<td>J$3.00</td>
</tr>
<tr>
<td>Grand Total</td>
<td></td>
<td></td>
<td>JMD</td>
<td>J$8.00</td>
</tr>
</tbody>
</table>

- Note that the file only has one currency
- Only Other Banks Transfers are allowed

If you are having difficulties downloading the RTGS file format via our website www.jncb.com or completing and uploading same via NCB Business Online please feel free to contact your Company Super User [where applicable], Business Banker, Relationship Manager or our Customer Care Centre for assistance.

4.10 Will my credit file be accepted for processing if I do not have enough funds on my account?

Yes. However, it is your responsibility to ensure that available funds are on the funding account sufficient enough to facilitate the transaction being processed. This is your only guarantee that your transaction will be processed within the stipulated service level agreement [SLA].

In the case of File Uploads the system may attempt to process your file, however same may be cancelled after a few attempts at processing should there be no available funds to complete the transaction. We therefore strongly recommend that you check to ensure that the funding account has sufficient funds available to process your file prior to uploading.
4.11 How often throughout the day are files processed and is there a transaction cut off time?

**ACH Files:** ACH files can be uploaded at any time throughout a business day however, please note that files uploaded after 1 pm may not be processed on the same day. All ACH transactions will however be settled within 24 hours of a business day. It is also not uncommon for NCB transactions to be processed before other bank transactions.

**RTGS Files:** RTGS transaction processing cuts off at 2:30 pm daily. Consequently no files will be accepted for processing after this time. You will however be allowed to choose the next available calendar business date for the processing of your file.

It should be noted that the bank may need to adjust the ACH and RTGS Network cut-off times as per regulatory and or other requirements, however we will endeavor to duly advise our customers accordingly of such changes.

4.12 Is there a cut off time for processing International Wire Transfers?

Yes. International Wire Transfer submission cuts off at 2:30 pm on business days. Consequently all Wire transactions after this time will see the system displaying the next available business day for processing.

It should be noted that the bank may need to adjust the International Wire Transfer [SWIFT] Network cut-off time as per regulatory and or other requirements, however we will endeavor to duly advise our customers accordingly of such changes.

4.13 Are there any special requirements to consider when applying for a debit facility and processing a debit file?

**Debit Facility Approval:** Yes. The ability to debit accounts within NCB and across other local commercial banks is not automatically granted. Access to this service is given after a review is done by our Group Risk Management Division and approval is obtained. Your Business Banker or Corporate Relationship Officer can assist you further with information in this regard.

It should also be noted that the ability to debit an account is only possible using the ACH File.
4.14 Are there any special requirements to consider when processing a debit file?

Debit File Processing:

1. Before a debit file can be processed we recommend that a signed agreement be established between the originator of the transaction and the 3rd party whose account will be debited. At minimum we recommend that this information outline:

   - The transaction start date
   - The transaction currency and the amount
   - The number of transactions to be processed
   - The transaction end date

We recommend that a signed copy be kept on your company’s records should there be a need in the future to present same on demand to the bank.

2. Once this agreement is in place you will then be required to create a ‘Prenote File’ six [6] days prior to uploading your debit file with new first time transactions for debiting. A ‘Prenote File’ is a zero dollar file which contains the details of the transaction you intend to debit. Note that the purpose of uploading this file is for the receiving Financial Institution to confirm the accuracy of the account number that the customer provided. No name or account balance confirmations are done.

   If the transaction is not returned within six [6] days, then you may proceed to process debit transactions to the account accordingly. Return transactions can be downloaded from NCB Business Online or can be requested from the bank as needed. Return files will allow you to make corrections to the transaction and re-submit for processing.

   Note that should a customer raise a query regarding the legitimacy of a debit to their account you may be required to provide the necessary supporting documents that authorized you to conduct the transaction.

4.15 If I erroneously upload a file can it cancelled?

Only scheduled future dated transactions may be cancelled.
4.16 Can a file that has already been processed be reversed?

Note that for ACH and RTGS all payments are final.

Cross Currency Transactions

4.17 Can I do Cross currency transactions?

Yes. You can conduct transactions in the United States (USD), Canadian (CAD), Great British Pound (GBP) and Euro; providing that one of the participating accounts within the transaction is denoted in the J$ currency. So for example: you are not allowed to transact between two Non-JMD currencies such as US$ - GBP.

Note however that whilst a transaction that is being initiated may be within your assigned company limit band if this is a cross currency transaction then same is subject to the established cross currency transaction limits established and enforced by the bank. This does not however mean that if the limit is triggered that you will not be able to conduct your transaction. It just means that the system will route your transaction for internal bank approval and a special rate may be applied to your transaction.

Cheque Deposit Scanning

4.18 How do I scan cheques for deposit?

This facility allows you to scan cheques for deposit to specific accounts. You will first be required to apply for this feature via our NCB Business Online Banking Application Form which is accessible via our website www.jncb.com. The application form is edit writeable and therefore can be completed, saved and printed for submission duly authenticated by your company officers to any one of our branches island wide. Please note that this request may take up to three to five business days to be processed.

Once processed, you will be contacted by NCB’s Remote Cheque Deposit Support Team to arrange installation of the cheque scanner(s).
Payments to Credit Cards

4.19 How long after making a credit card payment online does the payment reflect?

Credit card payments made via NCB Online Banking are updated **within** two hours of payment once done between 7am and 9pm business daily. If we are experiencing any challenges with the updating of payments we will endeavor to duly advise our customers accordingly.

Bill Payments

4.20 How long after paying a bill online does the biller/merchant receive the payment?

All bill payments made via NCB Business Online Banking are aggregated and sent to the bill payment merchant at 9:30pm each business day. Some bill payment merchants depending on the nature of their business obtain their payments earlier at set times within the day. Therefore whilst we cannot say exactly when the bill payment merchant will update their customer accounts, all merchants obtain their information by at least 9:30pm each business day.

4.21 Can I pay a bill using my NCB credit card(s)?

Yes. You may use any of your Jamaican or US dollar NCB Credit Cards to pay bills on NCB Business Online. When using a US dollar credit card to pay a Jamaican Dollar bill, please first ensure that you calculate the US equivalent of the Jamaican amount, and then enter that sum as the payment.
4.22 Can I schedule a bill payment?

No. Unfortunately NCB Business Online does not facilitate scheduled bill payments.

4.23 Can I make a recurring Bill Payment?

No. Unfortunately NCB Business Online does not facilitate recurring Bill Payments.

Account Information

4.24 Can I export my account information to my PC?

Yes. NCB Business Online Banking allows you to download your account information in PDF, Excel and Text.

4.25 Can I view transaction history for all accounts through Online Banking and if so how far back?

Yes. You can view the transaction history on your account via NCB Business Online Banking up to approximately two years note however that this period may vary.

Transfers

4.26 Can I schedule a Transfer?

Yes. All transfer types [Wires, Own Account, NCB 3rd Party, ACH and RTGS] can be scheduled whether they are one time or recurring. Transfers can be scheduled in the Jamaican (JMD), United States (USD), Canadian (CAD), Great British Pound (GBP) and Euro.
4.27 Can I cancel a scheduled Transfer?

Yes. All scheduled transfers can be cancelled before the scheduled transaction date. We recommend that once you have cancelled a transaction that you review the transaction history status to ensure that same is marked as cancelled.

4.28 Is there a guide on how to make transactions and navigate the online platform?

Virtual guides on how to navigate and conduct transactions on NCB Business Online are available on our website www.jncb.com.

The demos below represent the main functions a customer would carry out however there are other virtual demonstrative guides on our website that can assist you.

We thank you for choosing our Business Online Banking service. Our aim is to provide you with options to ensure that you can always Put Your Best Life Forward!