

**NCB BUSINESS  
INTERNET  
BANKING**

**Frequently Asked  
Questions**

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## 1.0 GENERAL QUESTIONS

### 1.1 What are the features and benefits of Business Internet Banking?

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

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

### 1.2 Do you offer online banking support?

Yes. We offer support via the following options:

- Your Relationship Manager
- Virtual guides on how to conduct transactions are available on our website [www.ncbcayman.com](http://www.ncbcayman.com)
- Email us at [InternetBankingSupport@ncbc.com](mailto:InternetBankingSupport@ncbc.com)
- Call us at 1-345-949-8002

## 2.0 NCB BUSINESS ONLINE SIGN UP & ACCESS

### 2.1 How do I apply for NCB Cayman Business Internet Banking?

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

The Business Internet Banking Application Form and other supporting documents are also available on our website [www.ncbcayman.com](http://www.ncbcayman.com).

## 2.2 Is there a cost to sign up?

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

## 2.3 Is there an Access Fee or Transaction fee?

NCB Cayman Business Internet Banking offers various levels of flexibility to allow customers to customize the service that 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 as well as a per transaction fee, however these are presently waived. The options available are:
  - Access to an unlimited number of accounts and reports - Free
  - Funds Transfer – Free
  - Third Party Transfers – Free
  - Wire Transfer Requests – Free
  - Draft Requests - Free

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

Yes. You can access NCB Cayman Business Internet Banking 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 NCB Business Internet Banking within five to ten business days after the application is submitted.

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

- Internet Explorer 10.0, 9.0
- Mozilla Firefox 24, 23
- Chrome 30, 29
- Safari 7,6 (On Mac OS)

## 2.7 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.

## 2.8 Do I need any special software?

All you need to use NCB Business Online is a web browser and internet access.

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

As a new user you will receive a welcome email from NCB Cayman with a temporary access code advising that you are now able to access Business Internet Banking. The email will be sent to your primary email address provided to us by your company.

In addition to your temporary access code you will also require your *Corporate ID, User ID, RSA Security PIN and your RSA Security Token* to gain access to Business Internet Banking. You are therefore required to contact your Relationship Manager for further assistance in this regard.

## 3.0 SECURITY AND PRIVACY

### 3.1 How safe is my information on NCB Cayman Business Internet Banking?

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](#), [Online and Computer Security Tips](#) and [Privacy and Security Policy](#) pages.

### 3.2 What is the 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 RSA Secure ID PIN to gain access to NCB Cayman Business Internet Banking. Please note that this information would have been decided by your company and noted on the NCB Business Internet Banking Application Form.

### 3.3 What is a 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 RSA Secure ID PIN to gain access to NCB Cayman Business Internet Banking. Please note that this information would have been decided by your company and noted on the NCB Business Internet Banking Application Form.

### 3.4 What happens if I have forgotten my Corporate ID or User ID?

If you have forgotten your Corporate ID and User ID, please contact your Relationship Manager at 1-345-949-8002. Upon verifying your identity, we will be happy to remind you of your Corporate ID or User ID.

### 3.5 What is a Password?

The password is a personal identification number (PIN) which you determine and will be used 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 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)".
- Spaces are not allowed in the password. The Password should contain a minimum of 8 characters and a maximum of 28 characters.
- Your new password cannot be the same as any of your previous 6 password(s).
- The Password should contain at least 4 distinct characters. The Sign On and Transaction Password cannot be the same.



### 3.6 Is the password the same as an access code?

No. The access code is what the NCB Business Internet Banking Application generates and sends to your email address when you are creating or re-setting your login password. You will retrieve your access code via email and enter it along with your Corporate ID, User ID & RSA Secure Token ID to reset your login password.

### 3.7 What happens if I have forgotten my Password?

In order to successfully reset your password you will require your Corporate ID, ID and RSA Security ID. If you do not have this information you will need to contact your NCB Cayman Relationship Manager for assistance.

Once you have ascertained these details simply follow the instructions detailed in our virtual guide on our website [www.ncbcayman.com](http://www.ncbcayman.com) on how to reset your password.

### 3.8 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 Internet Banking. The RSA Security feature is an internationally recognized, internet encryption and authentication system that will easily validate your identity and our internet banking website.

### 3.9 What is my RSA Security PIN?

Your RSA Security Personal Identification Number (PIN) is a 6 digit number that you will be required to create during the new user registration process in Business Internet Banking. This will be needed along with a One-Time-Password that is generated on your RSA Secure ID Token in order to access Internet Banking and conduct transactions.

### 3.10 What if I forget my RSA Security PIN?

Should you forget your RSA Security PIN you will be required to contact your Relationship Manager for a PIN reset.

### 3.11 What is the RSA Security ID Token?

NCB Cayman Internet Banking requires the use of a **RSA Secure ID Token**. This is a small hardware device which provides an additional layer of security. The token generates a One-Time-Password (OTP), consisting of six digits, which is used along with a six digit Personal Identification Number (PIN) to generate a unique 12 digit code which enables access to internet banking and 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-Password is used in conjunction with your RSA Security PIN to create a **Secure ID PIN** that is nearly impossible for a hacker to obtain.

### 3.12 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 to which you want to authenticate.
- Before navigating your browser to a website that requires you to provide a token code, close the browser completely and restart it from a clean state.
- 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.

### **3.13 How do I obtain a replacement token?**

If you misplace your RSA token please report same 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 Internet 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.

### **3.14 Will I receive a token for each company user?**

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

### **3.15 Is there a limit to the amount of users that can access internet banking?**

No. There is no limit to the number of company users that can access NCB Cayman Business Internet Banking.

### **3.16 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 conducted to determine whether or not token code authentication is required.

## **4.0 BUSINESS INTERNET BANKING SERVICES**

### **4.1 What transactions can I do?**

With NCB Cayman Internet Banking you can conduct the following transactions:

- Wire transfers requests
- Bank draft 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 Internet Banking Application form you are also able to specify which transactions your employees should be able to do as well as assign their transaction limits.

### **4.3 Can I do cross currency transactions?**

No. At this time NCB Cayman Internet Banking does not facilitate cross currency transactions. Should you need to conduct cross currency transfers you can contact your Relationship Manager who will be more than happy to assist you.

#### 4.4 Can I access other accounts within the NCB Group?

No. At this time NCB Cayman Business Internet Banking 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?

No. At this time NCB Cayman Internet Banking 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 Internet Banking are available on our website [www.ncbcayman.com](http://www.ncbcayman.com)

The demos below provide virtual guides on how to navigate and conduct transactions on NCB Cayman Internet Banking.

## 5.0 NCB BUSINESS ONLINE BANKING DEMOS

### Login Access

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

5.2 [How do I reset my password for NCB Cayman Internet Banking?](#)

### Own Account Funds Transfer

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

5.8 [How do I approve an Own Account Funds Transfer?](#)

### Third Party Transfers

- 5.9 How do I add a Beneficiary for a Third Party Transfer?
- 5.10 How do I make a Third Party Transfer to an existing Beneficiary?
- 5.11 How do I approve a Third Party Transfer?

### Wire Transfers

- 5.16 How do I add a wire transfer beneficiary and link the beneficiary to a company user?
- 5.17 How do I make a Wire Transfer?
- 5.18 How do I approve a Wire Transfer?