



GUIDE TO ACTIVATE & PIN DEBIT CARD



BOSVG

IVR Card Activation and Card Pinning – Customer Tutorial

This is an Interactive Voice Response System, which will allow activation and pinning via a telephone or mobile communication for BOSVG Local and International Debit Cards:

1. Customer will be charged separately for the call based on telecommunication established rates.
2. It is a requirement to access this card pinning service channel, that the customer has an active account on the BOSVG Card Management WEB PORTAL.

Activate Card

To access, customer calls the IVR environment via number

1 – 844 – 964 – 1767

Customer must provide Full Card number to engage the process.

- Once the card number is entered the IVR system will prompt for the following Security Questions:
 1. Enter 4-digit ACTIVATION PIN (Year of Birth)
 2. Enter the last 4 digits of your account number assigned to the card
 3. Last 4 digits of the telephone number registered to this card
- On answering all Security questions correctly. System will prompt the Card Menu base on the following options:

Welcome to the Card Menu

To Activate your Card Press 1
For Security Options Press 4
To use a Different Card Press 5
To speak to a Representative Press 0
To repeat this Menu Press 9

- Select 1 to Activate your card
- The IVR system will respond once the Card has been Activated

Note: A confirmation message will be generated to the customer's preferred means of contact (email/SMS) that was established on the Web Portal.

- Customer will be prompted to enter the new 4-digit PIN
- Customer will be prompted to Confirm the new PIN by re-entering the selected values
- On completion of successful PIN confirmation, the IVR system will prompt PIN SUCCESSFU

Freeze Card

To access, customer calls the IVR environment via number

1 – 844 – 964 – 1767

Customer must provide Full Card number to engage the process.

- The IVR system will prompt for the PIN associated with the card to be entered.
- On successful access to the card via the authorized PIN, IVR system will prompt the Card Menu based on the following options:

Welcome to the Card Menu

To Activate your Card Press 1
For Security Options Press 4
To use a Different Card Press 5
To speak to a Representative Press 0
To repeat this Menu Press 9

- Select option 4 to access the Security options
- Select option 1 to Freeze the Card
- Select option 1 to confirm the card status as FROZEN
- IVR will prompt the updated Card FROZEN status

Note: A confirmation message will be sent to the customer's preferred means of contact (email/SMS) that was established on the Web Portal

Unfreeze Card

To access, customer calls the IVR environment via number

1 – 844 – 964 – 1767

Customer must provide Full Card number to engage the process.

- The IVR system will prompt for the PIN associated with the card to be entered.
- On successful access to the card via the authorized PIN, IVR system will prompt the Card Menu based on the following options:

Welcome to the Card Menu

To Activate your Card Press 1
For Security Options Press 4
To use a Different Card Press 5
To speak to a Representative Press 0
To repeat this Menu Press 9

- Select Option 4 to access the Security Options
- Select option 2 to access the option to Unfreeze the Card
- Select option 1 to confirm that the card is to be Unfrozen the Card
- The IVR system will indicate that the Card has been unfrozen

Note: A confirmation message will be sent to the customer's preferred means of contact (email/SMS) that was established on the Web Portal

Reset PIN

To access, customer calls the IVR environment via number

1 – 844 – 964 – 1767

Customer must provide Full Card number to engage the process.

- The IVR system will prompt for the PIN associated with the card to be entered.
- On successful access to the card via the authorized PIN, IVR system will prompt the Card Menu based on the following options:

Welcome to the Card Menu

To Activate your Card Press 1
For Security Options Press 4
To use a Different Card Press 5
To speak to a Representative Press 0
To repeat this Menu Press 9

- Select 4 to access the Security Options
- Select option 3 to access the option to Reset the Card PIN
 - System will prompt for the new 4-digit PIN
 - System will prompt for confirm of the new PIN
- IVR will indicate that the Card PIN has been reset

Note: A confirmation message will be sent to the customer's preferred means of contact (email/SMS) that was established on the Web Portal

BOSVG Card Activation and Card Pinning – Web Portal Customer Tutorial

Web Portal

To contact the Pinning portal site, access the following URL / Web Address:

<https://eservices.bosvg.com>



- The login screen above will be displayed.
- 1. If accessing as a 1st time user of the portal, select the “New User” button circled in GREEN above and proceed to **NEW USER REGISTRATION** option.
- 2. Users accessing to update password to access the site, select the “Trouble logging in?” button circled in RED above. Proceed to **RESETTING PASSWORD** option
- 3. Registered users, proceed to enter Username (email address you registered with) and Password in the respective fields on the login page and proceed to **PORTAL ACCESS** option.

New User Registration

The form is titled "User Registration" and contains the following fields:

- First Name (input field)
- Last Name (input field)
- Card Number (input field)
- Account Number (input field)
- Phone Number (input field)
- Birth Date (input field with placeholder "dd/mm/yyyy" and a calendar icon)
- Email Address (input field)
- Password (input field)
- Re-type Password (input field)
- 4 digit PIN (input field)
- Confirm PIN (input field)

At the bottom, there is a green "Register" button with a right-pointing arrow, and links for "Forgot Password?" and "Back to Login".

To begin registration, Enter required information
(This information is specific and based on application process)

1. Username is created from the email address provided

The form is titled "User Registration" and contains the following fields:

- First Name (input field with value "ATM TEST")
- Last Name (input field with value "CARD")
- Card Number (input field with value "333 [redacted] 00")
- Account Number (input field with value "[redacted] 2")
- Phone Number (input field with value "4 [redacted]")
- Birth Date (input field with value "[redacted] / 19 [redacted]" and a calendar icon)
- Email Address (input field with value "[redacted]@[redacted].com")
- Password (input field with value ".....")
- Re-type Password (input field with value "....." and a green "Passwords Match!" message below it)
- 4 digit PIN (input field with value "....")
- Confirm PIN (input field with value "...." and a green "PINs Match!" message below it)

A red banner at the top of the form area displays the error message: "Card information does not match".

At the bottom, there is a green "Register" button with a right-pointing arrow, and links for "Forgot Password?" and "Back to Login".

If any field data is entered incorrectly, an error message, "Card information does not match" will be displayed.

Customer must contact the customer service center of the Bank of St Vincent and the Grenadines Ltd – 784-452-4375 for assistance.

User Registration Confirmed

User Registration

User Created. You can now sign in


First Name	Last Name
<input type="text" value="ATM TEST"/>	<input type="text" value="CARD V"/>

Card Number

Account Number

Phone Number

Birth Date

Email Address

Password	Re-type Password
<input type="password" value="....."/>	<input type="password" value="....."/>
	Passwords Match!

4 digit PIN	Confirm PIN
<input type="password" value="...."/>	<input type="password" value="...."/>
	PINs Match!

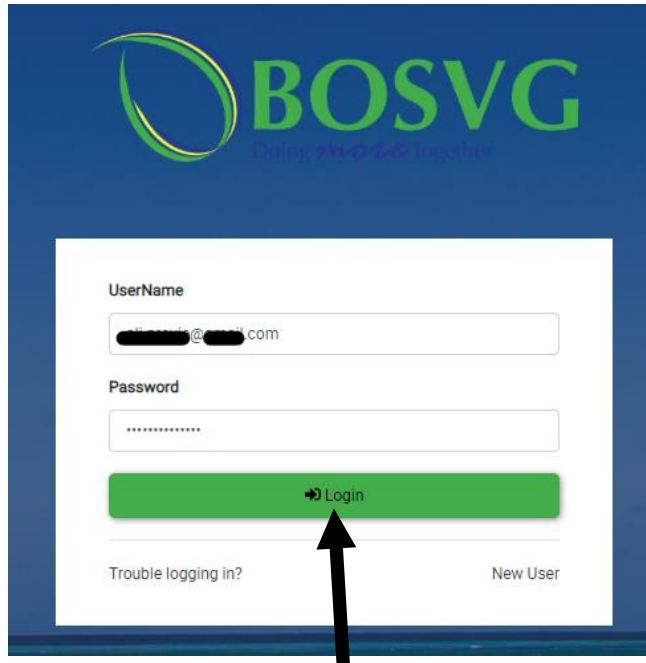
[> Register](#)

[Forgot Password?](#) [Back to Login](#)

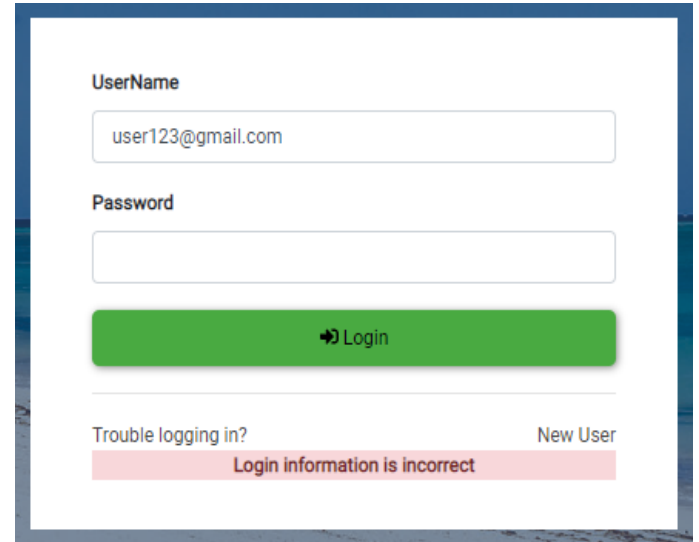
If information is entered correctly, message, “User Created. You can now sign in” will be displayed

Accessing the Portal

Enter Username, and Password to login



If a Bad Username and or password is entered the following error is displayed

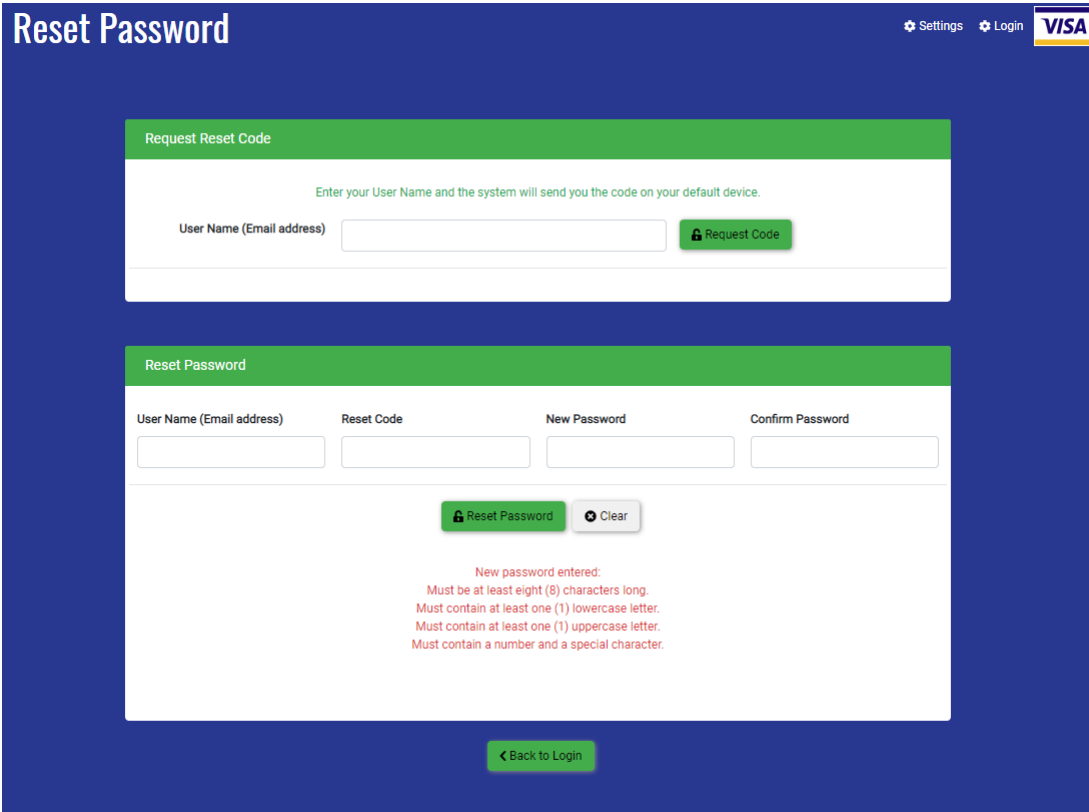


1. If password require reset – Select the Trouble Logging in? option
2. If further assistance required contact the customer service centre of the Bank of St Vincent and the Grenadines Ltd – 784-452-4375 for assistance.

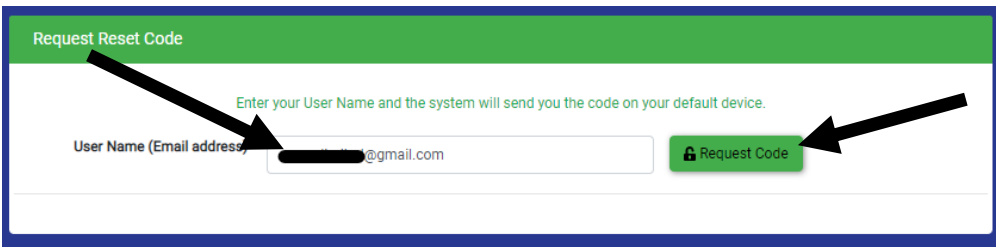
Reset Password

If Customer require portal log on credentials to be changed

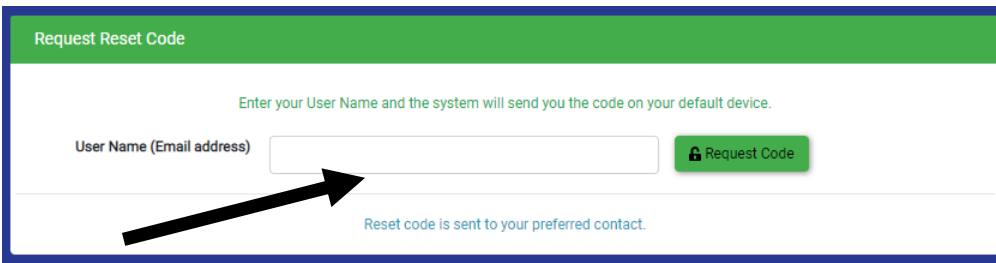
1. Select the “Trouble logging in” button at login page on the User Registration page. This will provide access to the Reset Password page:



2. Enter User Name / Email address in the Request Reset Code section



3. Select the Request Code button:



4. A Request Code will be automatically generated to the defined Customer email address.

5. Sample following of the auto generated communication to be delivery by the system.

Reply Reply All Forward
Mon 06/01/2020 16:20
noreply@icp-inc.com
Change Password Request
To Jonte Burke

CAUTION: THIS EMAIL ORIGINATED FROM OUTSIDE OF THE BANK OF ST. VINCENT AND THE GRENADINES LTD. DO NOT CLICK LINKS OR OPEN ATTACHMENTS UNLESS YOU RECOGNIZE THE SENDER AND KNOW THE CONTENT IS SAFE.

This is an automated message, do not respond to this email:

Change password code: 0422410. This code is only valid for 30 minutes.

- Code is active for a period of thirty (3) minutes.

6. Populate the fields requested in the Reset Password Section:

a. Password Complexity consists of the following:

- Must be at least eight (8) characters long
- Must contain at least one (1) lowercase letter
- Must contain at least one (1) uppercase letter
- Must contain a number and a special character

Request Reset Code

Enter your User Name and the system will send you the code on your default device.

User Name (Email address)

Reset code is sent to your preferred contact.

Reset Password

User Name (Email address) Reset Code New Password Confirm Password

New password entered:
Must be at least eight (8) characters long.
Must contain at least one (1) lowercase letter.
Must contain at least one (1) uppercase letter.
Must contain a number and a special character.

Portal Access

Provides Access to the **HOME** and **MY CARDS** page

BOSVG Cardholder Portal Settings [User Profile] .com VISA

Home My Cards

Card Details

CardNumber 428111XXXXX [Masked]
Status Active

CardNumber 428111XXXXX [Masked]
Status Active

[Go to my Cards](#)

Contact Customer Service

Need help? Have questions about your account? Click below to open a ticket with a customer service agent!

[Open A Ticket](#)

Notifications

Primary Contact Phone Number Email Address

Email Address [Dropdown] 17844524123 [Masked].com

Notify On POS Transactions Over: Notify On ATM Transactions Over:

50 40

Notify On Credits

Notify On Card Not Present Transactions

Notify On Out of Country Home Country

Saint Vincent and the Grenadines [Dropdown]

[Save Settings](#)

HOME option

On successfully accessing the portal, the Home page will automatically be displayed.

- This identified the cards assigned on profile.
- Customer to validate for correctness and report exceptions immediately to the customer service centre of the Bank of St Vincent and the Grenadines Ltd – 784-452-4375 for assistance.
- Additionally, the CONTACT CUSTOMER Service options can also be used to contact the Bank of St Vincent and the Grenadines Ltd Customer Service centre. (Access through this method may have a 24hrs response window)

Input the following to activate:

- Email Address *(This can be either the same email address as the Username or an alternate address)*
- Phone number *(This can be either the same email address as the Username or an alternate address)*
 - Phone Number must be entered in the formant 1234567890: e.g. **7845559876**
 - No space or special characters are allowed

To set Notification:

Customer specific notifications can be set to monitor transactions and activities.

POS - Activity

- Enter amount to be “Notify On POS Transactions Over” – Notification of Point Of Sale Transactions over specified amount.

ATM - Activity

- Enter amount to be “Notify On ATM Transactions Over” – Notification of ATM Transactions over specified amount.

Miscellaneous Activity

- Input “Home Country” – This is required for the “Notify On Out of Country” notification to process correctly.
- Select “Notify On Card Not Present Transactions” – Online Transactions
- Select “Notify On Out Of Country” – Transactions that originate outside of your Selected Home Country

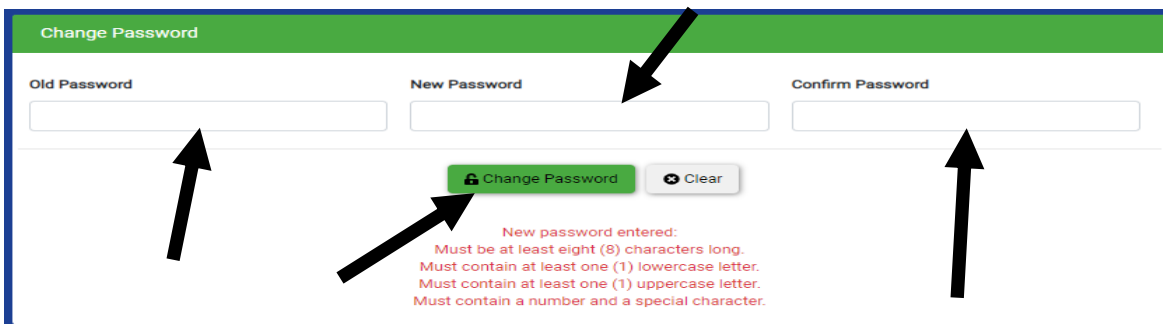
Change Password Access to Web Portal

Customer wishing to change password credentials to the portal, can complete this process using the SETTINGS option.

1. Select the “Settings” Button



2. Enter the Old Password
3. New Password
 - a. Password Complexity consists of the following:
 - i. Must be at least eight (8) characters long
 - ii. Must contain at least one (1) lowercase letter
 - iii. Must contain at least one (1) uppercase letter
 - iv. Must contain a number and a special character
4. Confirm new password by entering it in the Confirm Password field

A screenshot of a "Change Password" form. The form has a green header bar with the text "Change Password". Below the header, there are three input fields: "Old Password", "New Password", and "Confirm Password". Below the "New Password" field, there is a green "Change Password" button and a grey "Clear" button. Below the buttons, there is a red error message: "New password entered: Must be at least eight (8) characters long. Must contain at least one (1) lowercase letter. Must contain at least one (1) uppercase letter. Must contain a number and a special character." Three black arrows point to the "Old Password" field, the "Change Password" button, and the "Confirm Password" field.

5. Select CHANGE PASSWORD to complete

Open A Ticket / Contact Customer Service

- Select Open A Ticket Button:

The screenshot shows the BOSVG Cardholder Portal interface. At the top, there is a navigation bar with the BOSVG logo, the text 'Cardholder Portal', a 'Settings' icon, a user profile icon, and a 'VISA' logo. Below the navigation bar are links for 'Home' and 'My Cards'. The main content area is divided into two columns. The left column has a 'Card Details' section with two entries, each showing a card number (428111XXXX) and a status (Active). Below this is a 'Contact Customer Service' section with a message: 'Need help? Have questions about your account? Click below to open a ticket with a customer service agent!' and a green 'Open A Ticket' button. A black arrow points to this button. The right column has a 'Notifications' section with fields for 'Primary Contact' (Email Address), 'Phone Number' (17844524123), and 'Email Address' (redacted). There are several checkboxes for notifications: 'Notify On POS Transactions Over:' (checked), 'Notify On ATM Transactions Over:' (checked), 'Notify On Credits' (checked), 'Notify On Card Not Present Transactions' (checked), and 'Notify On Out of Country' (checked). There are also input fields for transaction limits (50 and 40) and a 'Home Country' dropdown menu (Saint Vincent and the Grenadines). A green 'Save Settings' button is at the bottom right.

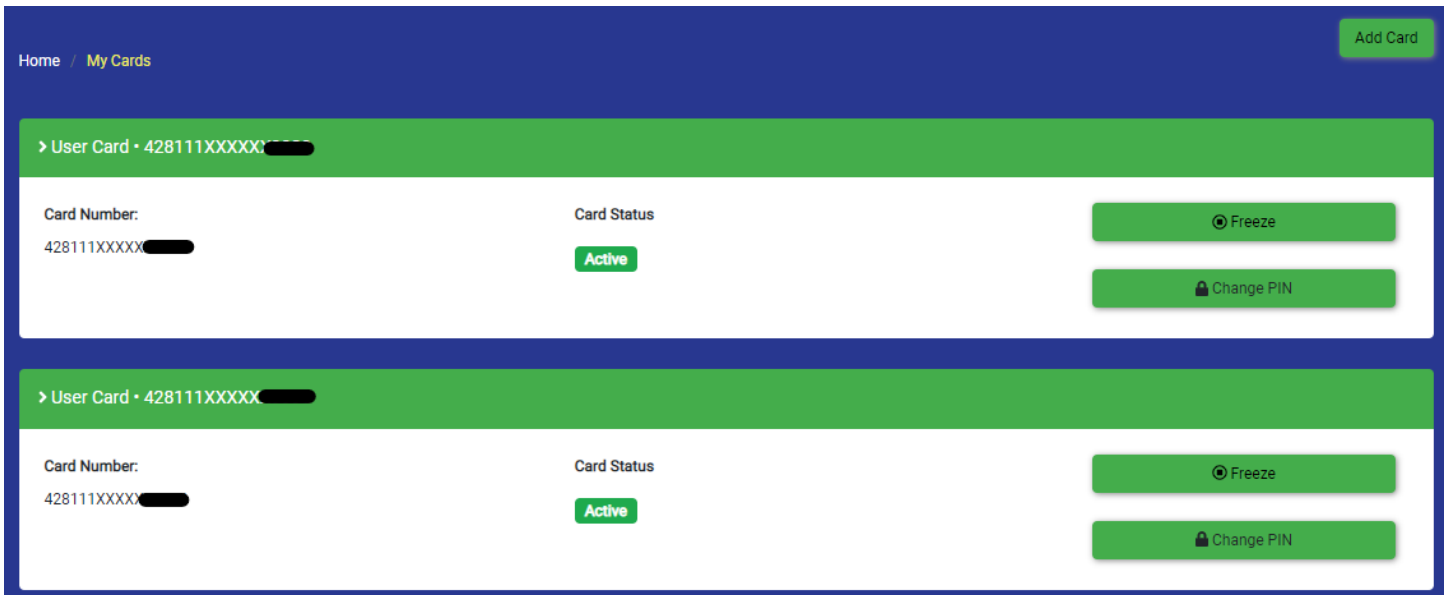
- System will automatically generate a Pop-up window

The screenshot shows a pop-up window titled 'Open A Ticket'. It has a green header with a speech bubble icon and the text 'Open A Ticket'. Below the header, there is a 'Username:' field with the value 'jburke@bosvg.com'. Below that is a 'Your Message:' label and a large text area for entering the message. At the bottom of the window, there are two buttons: a green 'Submit Ticket' button and a grey 'Cancel' button.

- Enter your message and Click Submit Ticket button.
- Email will be sent to a Customer Service Agent.
- If contact is not within 24hrs contact the customer service centre of the Bank of St Vincent and the Grenadines Ltd – 784-452-4375 for further assistance.

MY CARDS option

MY CARDS PAGE access



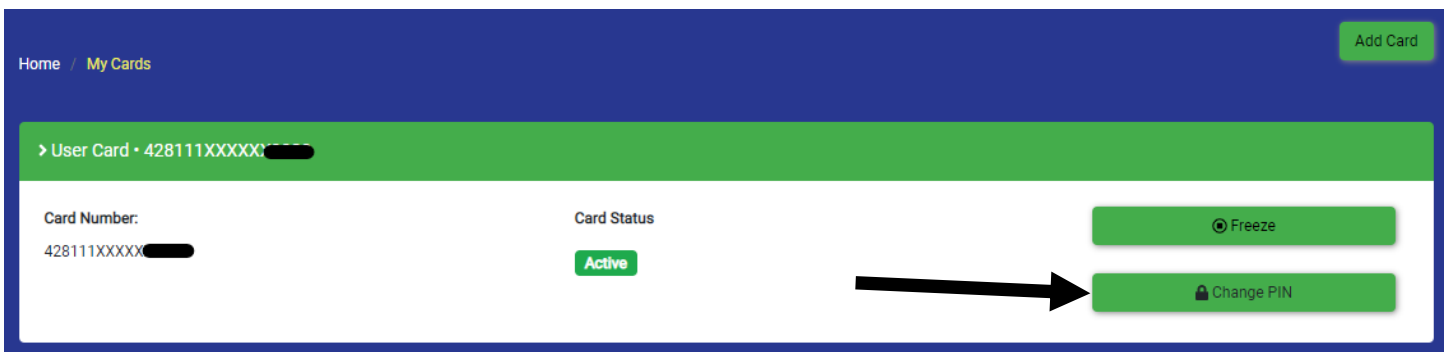
This page will display all cards added as part of the application process.

Functions available are:

- Add Card
- Freeze / Unfreeze Card / Activate Card
- Change PIN

Card Maintenance Options - Change PIN

1. Access the My Cards Page and Select the Change PIN button for the Card whose PIN you wish to change



Pop-up window will appear to enter the following information:

- Current PIN
- New PIN
- Confirm New PIN (same as the NEW PIN entered above)

The image shows two side-by-side screenshots of a 'Change PIN' pop-up window. The left screenshot shows the form with three input fields: 'Current PIN', 'New PIN', and 'Confirm New PIN'. Three black arrows point to each of these fields. The right screenshot shows the same form, but the 'Confirm New PIN' field is highlighted with a blue border, and a black arrow points to the 'Change PIN' button at the bottom right. Both screenshots have a green header with a lock icon and the text 'Change PIN' and a close button 'X'.

Notification of Successful PIN change will be shown above the pop-up window and an email sent to the customer

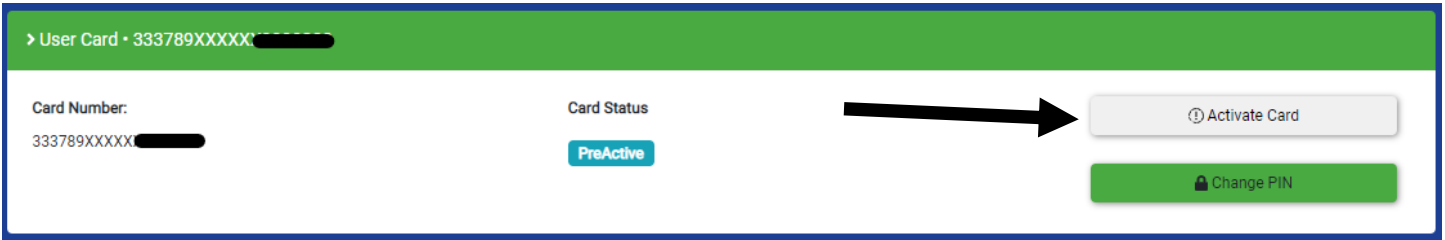
The image shows a screenshot of a 'Change PIN Change' pop-up window. The header is green and contains a lock icon, the text 'Change PIN Change', and two close buttons 'X'. Below the header, the text 'Successfully changed your PIN' is circled in blue. The form contains three input fields: 'Current PIN', 'New PIN', and 'Confirm New PIN'. At the bottom, there are three buttons: 'Change PIN', 'Cancel', and 'PIN must be 4 digits'.

Card Maintenance - Activate Card

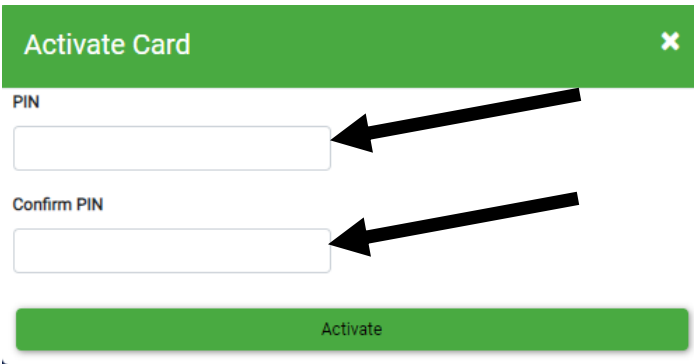
If Customer PIN reset is required, please contact the customer service center of the Bank of St Vincent and the Grenadines Ltd – 784-452-4375 for assistance.

On approval card will change to PRACTICE. Reactivate card as follows:

1. Access the My Cards Page based on established access credentials
2. Select the Activate Card button for the Card to be activated



3. System will automatically display the following information:
 - a. PIN
 - b. Confirm PIN (same as the NEW PIN entered above)



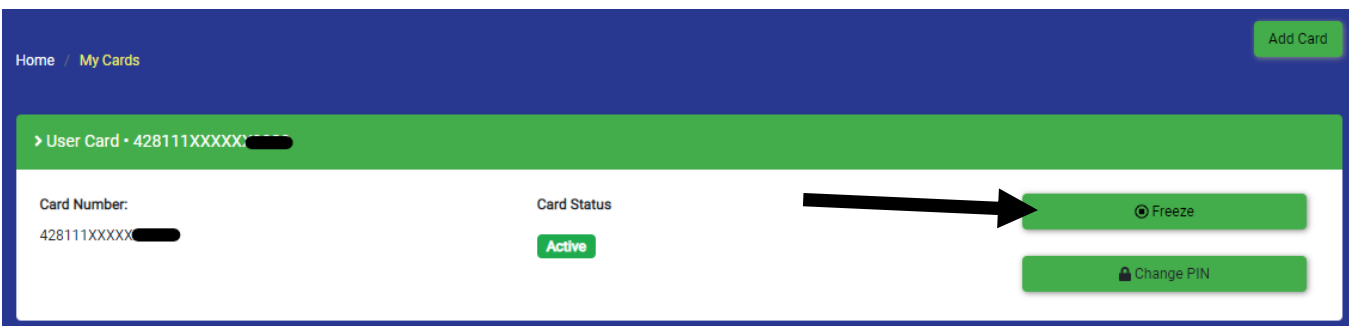
4. Select ACTIVATE
5. System will automatically generate a pop-up notification outlining success
6. An email notification will also be generated.
7. Card status will transition from Preactive to Active
8. The ACTIVATE Card button will automatically adjust to FREEZE button.

Card Maintenance - Freeze Card

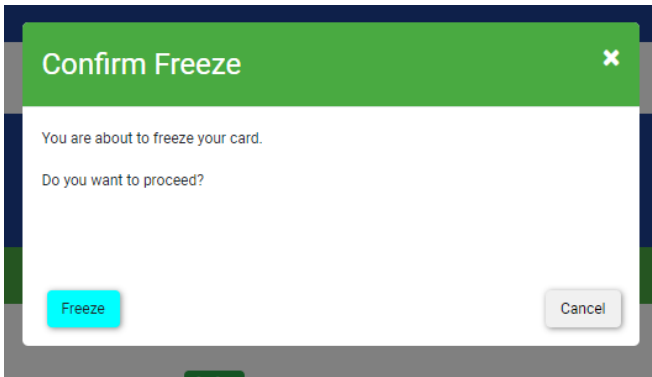
The Freeze card option on the MY CARDS page will provide the ability to block all transaction whether at POS, ATMs or ONLINE for the card.

To access the option:

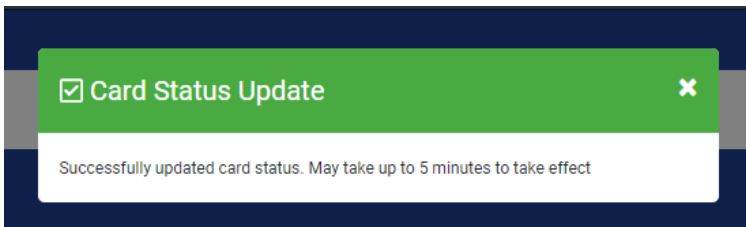
1. Select the Freeze button for the Card to freeze



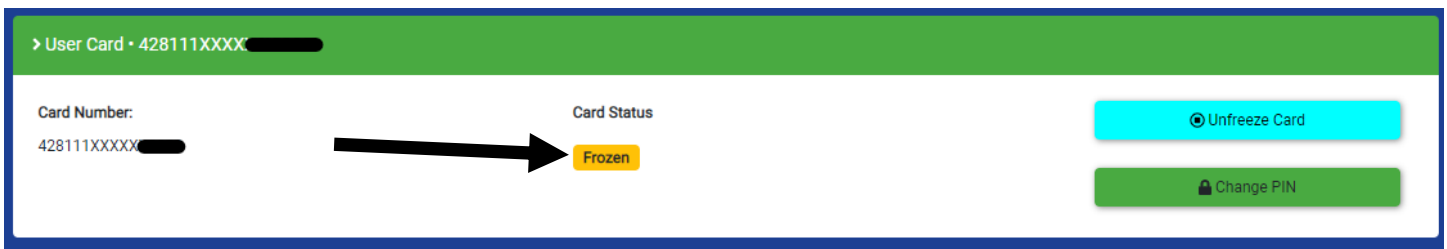
2. System will prompt the following:



3. On selecting FREEZE, the following pop-up message will appear:



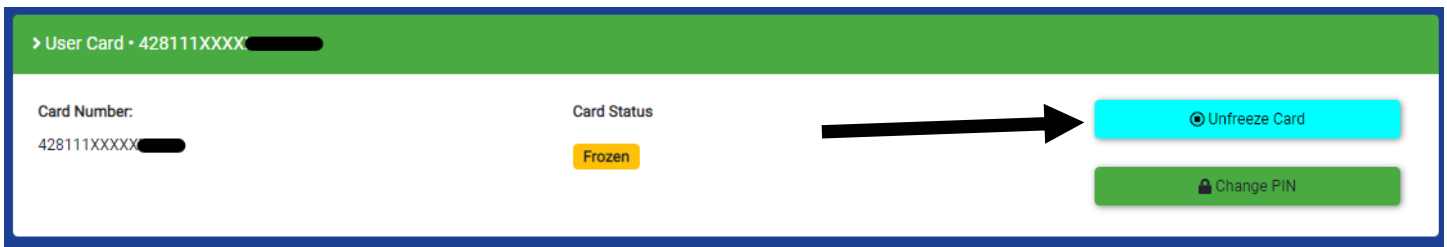
4. Email Notification will be generated and Card Status in Portal will be changed to Frozen



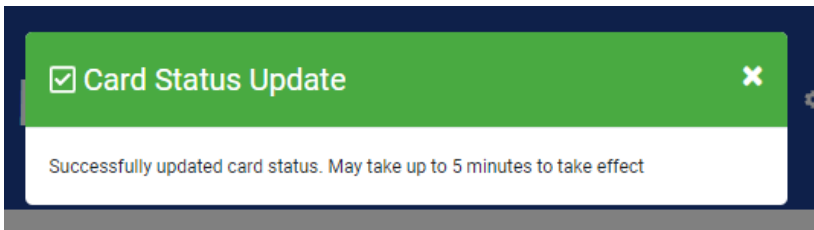
Card Maintenance - Unfreeze Card Option

To unblock cards on the MY CARDS page listed with card status – FROZEN

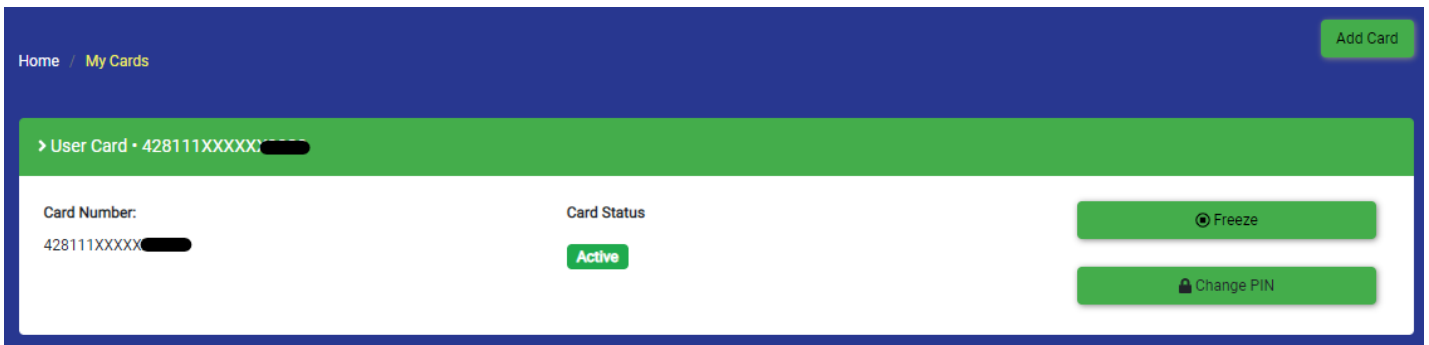
1. Select the Unfreeze Card button for the Card you wish to unfreeze



2. System will prompt the following message:



3. Once action is successful, Card Status on the Portal will adjust to ACTIVE

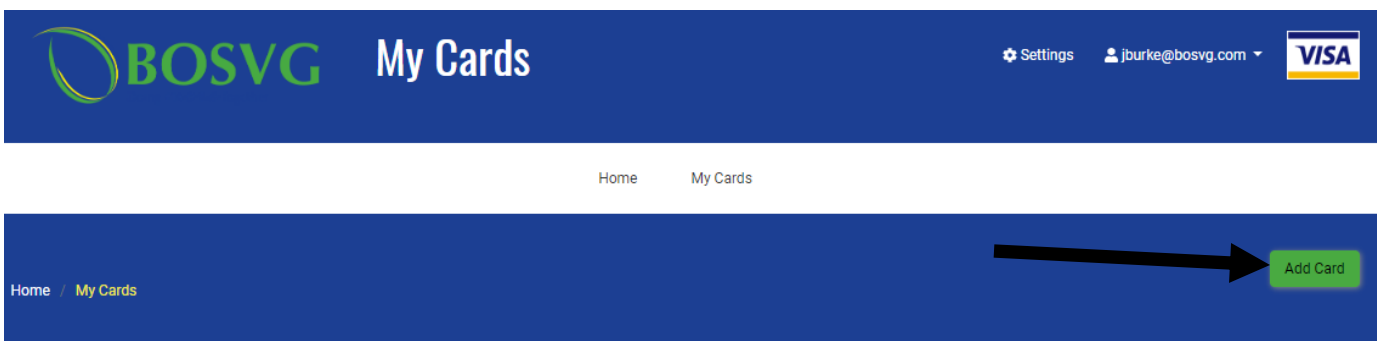


Adding Additional Card

Add Card Option

To be used in instances where current cards has expired and a new one issue by BOSVG or Customer is adding an additional card outside the original contract.

4. ONLY BOSVG IDC and Local cards can be added on this portal.
 - To access selected the ADD CARDS button



- The following screen will be displayed:

The screenshot shows a mobile application interface with a green header bar containing a checkmark icon and the text "Add Card" and a close icon. Below the header is a form with two columns of input fields. The left column contains fields for "First Name", "Card Number", "Phone Number", and "PIN". The right column contains fields for "LastName", "Account Number", "Date Of Birth" (with a date picker icon), and "Confirm PIN". A green "Add Card" button is located at the bottom right of the form.

- Complete the information in the pop-up window:

The screenshot shows the same "Add Card" form as above, but with the following information entered into the fields: "First Name" is "ALLAN Z.", "LastName" is "BROWNE", "Card Number" is "6047720054855212", "Account Number" is "123456", "Phone Number" is "5554321", "Date Of Birth" is "06/12/1983", "PIN" is "....", and "Confirm PIN" is "....". The "Add Card" button remains at the bottom right.

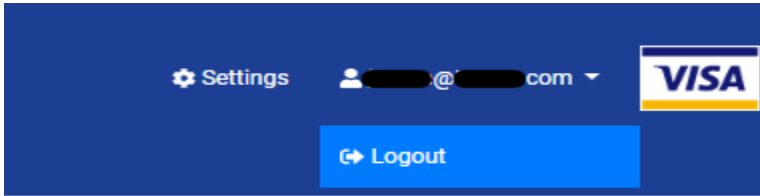
- First Name and Last Name on Card.
 - If middle initial is required, this should be added to the First Name field.
 - If a period is listed as part of the name, it must be input after the middle initial
- Card Number – 16-digit Number on the Card being added
- Date Of Birth – DD/MM/YYYY
- PIN
- Confirm PIN – Current PIN

On completion, select the **ADD CARD** button

Logout Option

On completion of on-line task, to logout of the Web Portal

1. select the drop-down list assigned adjacent to your email address at the top right-hand side of the screen for the Logout Button to appear



- Select the Logout button to logout

Card Activation and Change PIN instructions at the ATM

CARD ACTIVATION

1. Insert **NEW** BOSVG Card
2. Enter **YOUR PREFERRED** four-digit number for the Personal Identification Number (PIN).
3. Select the Option "**OTHER**"
4. Select the Option "**ACTIVATE CARD**"
5. Enter **CARD ACTIVATION PIN: 1234**
6. Press **FINISH**
7. Enter the **2 DIGITS FOR YOUR MONTH OF BIRTH** and **LAST 2 DIGITS OF THE YEAR** of your Birth: **(e.g.) 0194**
8. Press **FINISH**
9. Renter **YOUR PREFERRED** Four (4) Digit PIN; **DO NOT PRESS ENTER**
10. Confirm **YOUR PREFERRED** Four (4) Digit PIN
11. Select **YES** to do another transaction or **NO** to FINISH and EJECT your Card from the MACHINE.

CHANGE PIN

1. Insert your BOSVG Card and enter your **CURRENT** four-digit Personal Identification Number (**PIN**)
2. Select the Option "**OTHER**"
3. Select the Option "**CHANGE PIN**"
4. Enter your **NEW** Four (4) Digit PIN
5. Confirm your **NEW** Four (4) Digit PIN
6. Select **YES** to do another transaction or **NO** to FINISH and EJECT your Card from the MACHINE.