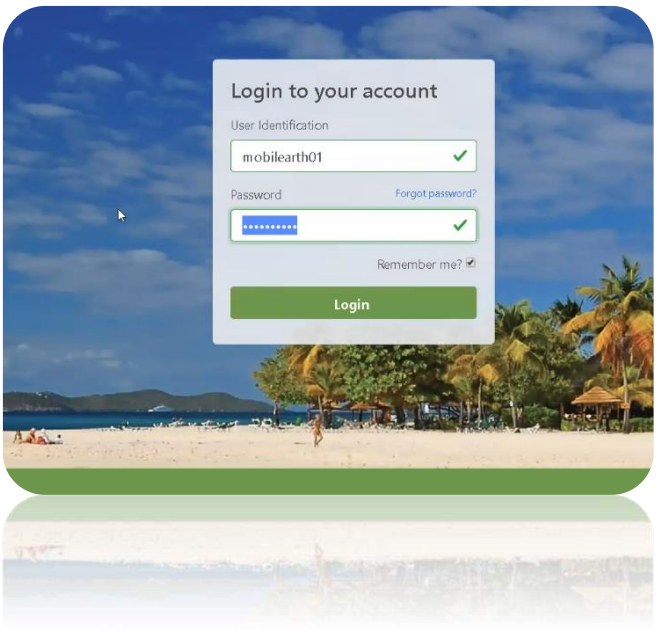

ONLINE BANKING CUSTOMER GUIDE (APP)

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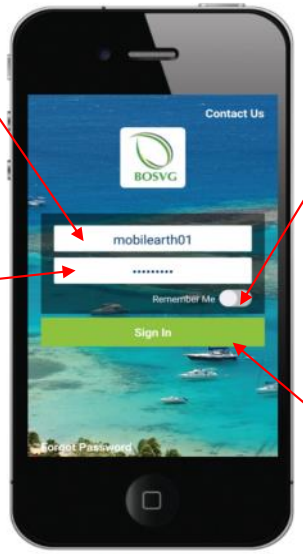
MOBILE APPLICATION OVERVIEW

First, insert your **User ID**. *(This will be the **same** your **username** you used before)*

Second, insert your **Password**.



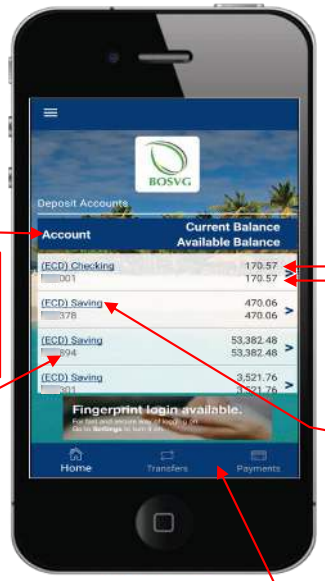
Optional: You may check the **Remember ME?** box so that you don't need to re-enter a **Security Code** *(see below)* at each login.

Your last step is to hit **Login**.

Home

When you have logged into Online Banking (App) the Home screen will look like above.

Instructions – First Log In (Home)	
No.	Task Details
1	Retrieve the User ID and password from your email and enter it into this field.
2	Create the three (3) security questions required



"Accounts Listing"

Scroll down to view all your accounts.

"Account Number"

Current Balance is at the top

Available Balance is at the bottom

Account Type

Navigation options for

Home, **Transfers**, & **Payments**

Home

When you have logged into Online Banking (App) the Home screen will look like above.

3. Then select the email button.

2. Select the timeframe you require.

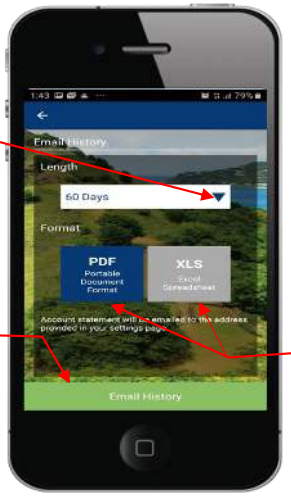
- ✓ 1 Day
- ✓ 3 Days
- ✓ 30 Days
- ✓ 60 Days
- ✓ 90 Days
- ✓ 180 Days

Account History

Instructions – Account History	
No.	Task Details
1	Select the account you desire and the screen on the left will be displayed.
Notes	
	Here you would be able to select the "**Email**" option to receive a copy of your statement.

3. At this point a change to the timeframe can be done if required.

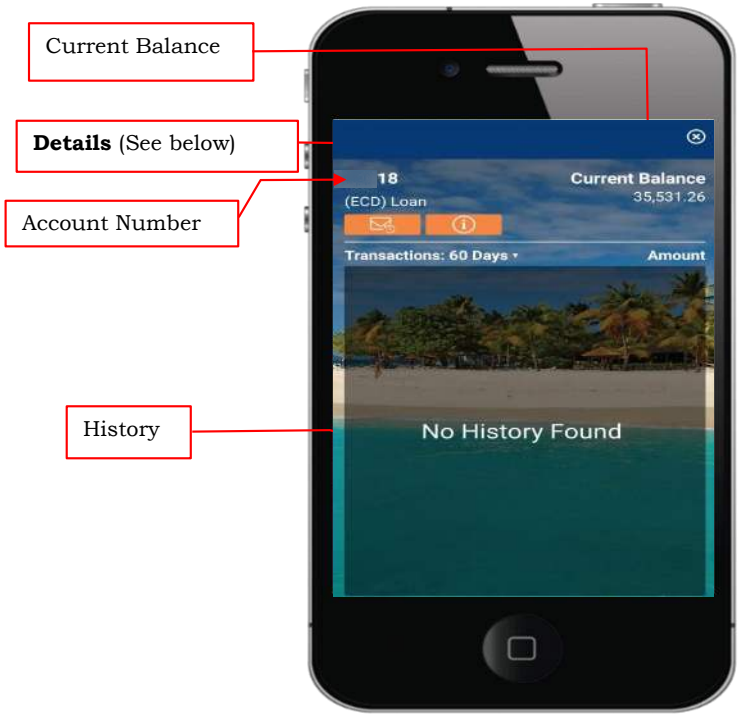
5. Select **Email History**, this will allow your selected history to be sent to your email address on file.



4. Select your preferred format.

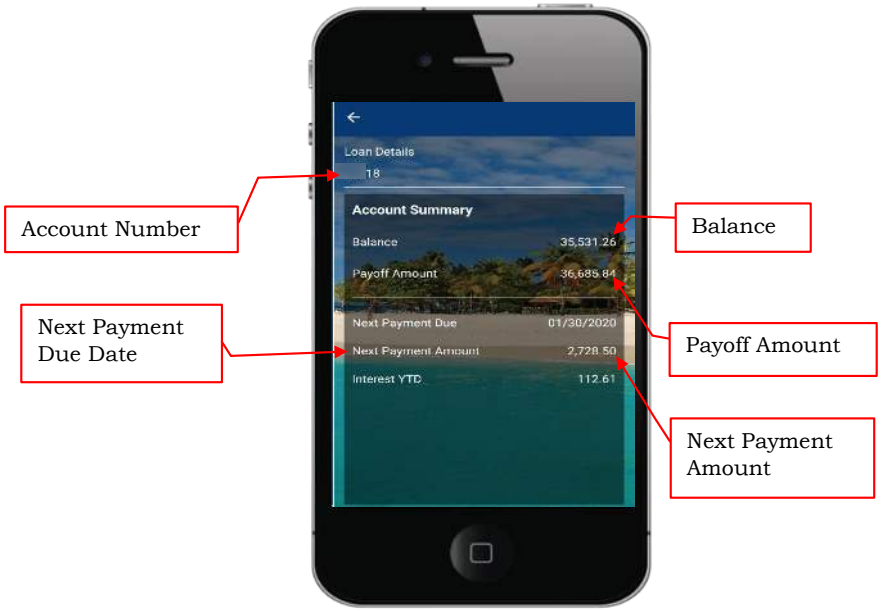
Email History

Instructions – Emailing Account History	
No.	Task Details
	(See task details 3 to 5)
Notes	
	Here you would be able to **Email** the **History** of any account **NB –** Only the first 50 transactions will be displayed for any number of days you select.



Loan Details

Instructions – Loan Details	
No.	Task Details
1	Selecting "**Loan**" account will display the screen on the left
2	Clicking "**Details**" will display the account details
Notes	
	Running balances for Loan accounts will not be displayed.



Loan Details

Instructions – Loan Details (cont'd)	
No.	Task Details
1	Selecting "**Loan**" account will display the screen on the left
2	Clicking "**Details**" will display the account details
Notes	
	Running balances for Loan accounts will not be displayed.

Menu

Instructions	
No.	Task Details
1	Select **"Menu"** located at the top of the **"Home Page"**, the image on the left would be displayed.

Notes

When you select "**Menu"** to the top of the "**Home Page"**, the following options in the image below will be displayed:

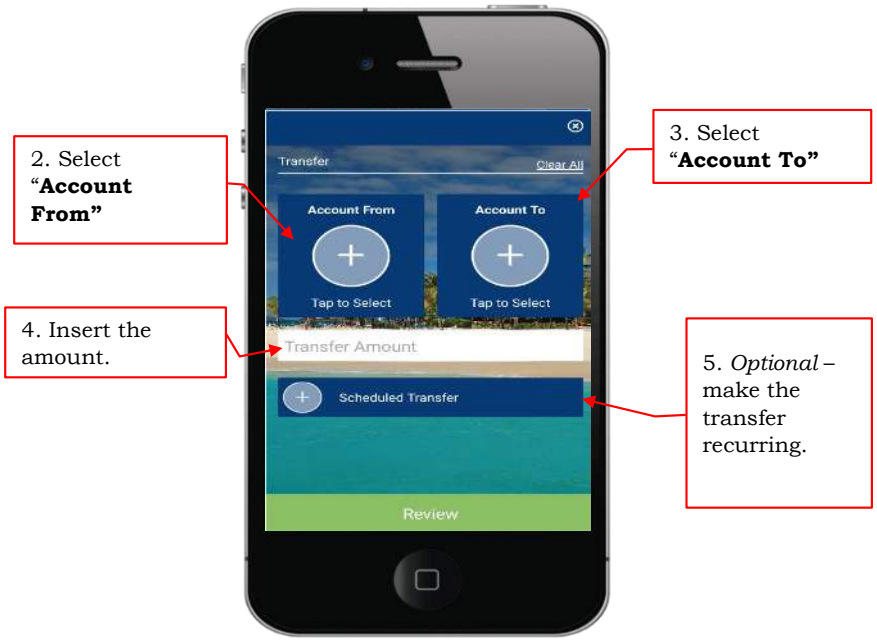
More information about the menu options can be found as follows:

- **Home** (page 3)
- **Transfers** (page 9)
- **Payments** (page 12)
- **Orders** (page 39)
- **Tools** (page 52)
- **Contact Us** (page 53)
- **Settings** (page 54)

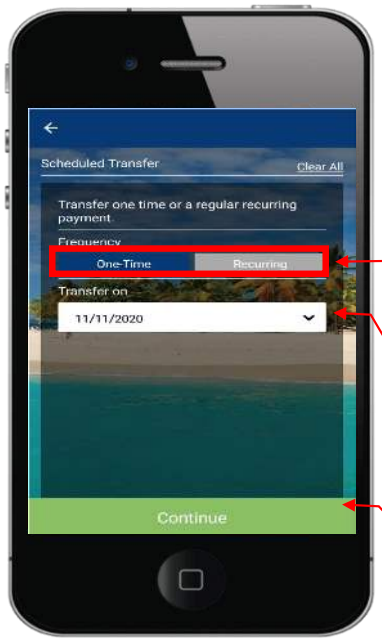
1. Select "**Transfers**" once more.

Transfers

Instructions – Transfers	
No.	Task Details
1	To make a transfer from one of your accounts to another, select **"Transfer"**
Notes	


2. Select "**Account From**"
3. Select "**Account To**"
4. Insert the amount.
5. *Optional* – make the transfer recurring.
Transfer
Clear All
Account From
Account To
Tap to Select
Tap to Select
Transfer Amount
Scheduled Transfer
Review

Transfers



Transfers

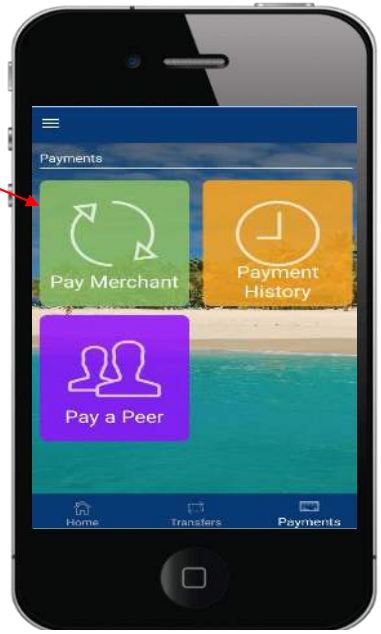
6. Then select your **Frequency**. This allows you to select whether you are doing a:
   - **One-time** transfer
   - **Recurring** transfer.

7. Select the date you want the transfer to go through. (present day or a future date).

8. Select **Continue** & **Review**

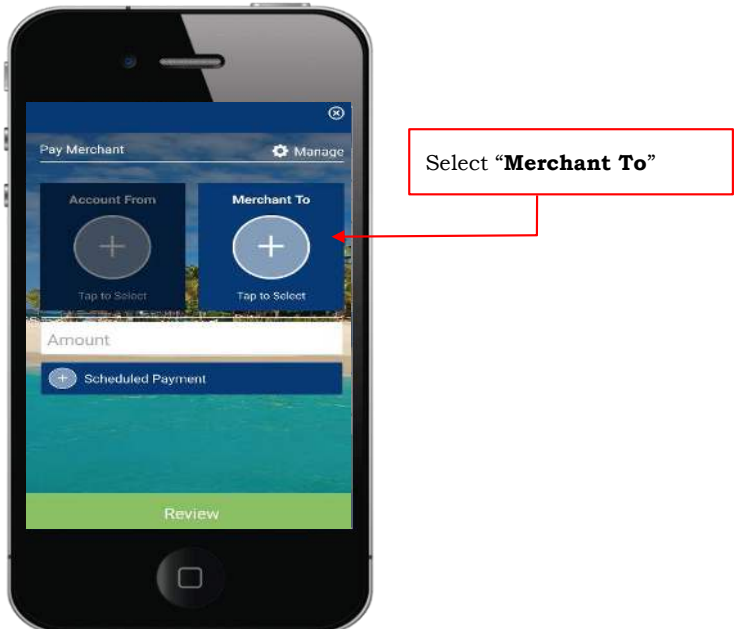
9. Select **Submit** if satisfied or **Back** to make changes.

1. Select "**Pay Merchant**" to make a payment to a merchant.



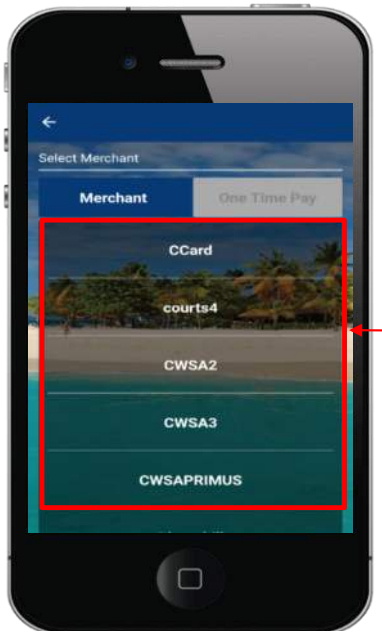
Pay Merchant

Instructions – Pay Merchant	
No.	Task Details
1	Select "**Pay Merchant**" to make a payment to a merchant.
Notes	
	In **"Payments"** you are able to do the following: • Pay Merchant • Create a merchant • Update a Merchant • Delete a Merchant • Pay a Peer • Create a Peer • Update a Peer • Delete a Peer • View Payment History



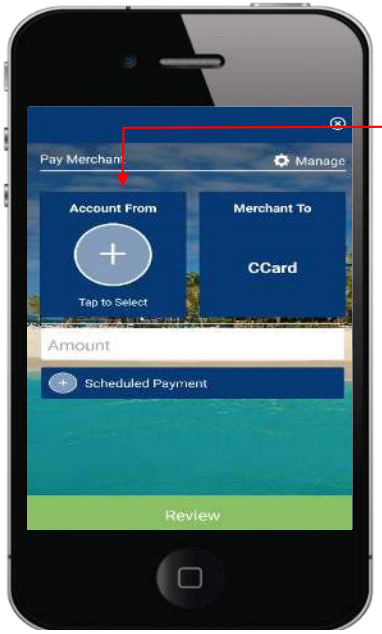
Pay Merchant

Instructions – Pay Merchant (cont'd)	
No.	Task Details
2	Select **"Merchant To"**
Notes	
	You can only pay Merchants which have already been set up to receive payments. **NB -** The **"Manage"** icon pictured in the top right-hand corner would display the listing of pre-defined merchants **(see page 19 for "Create a Merchant")**



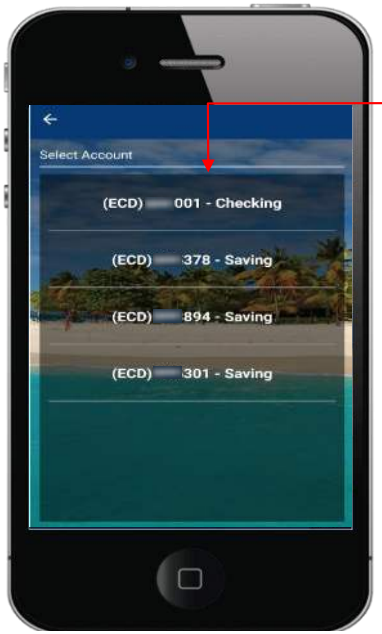
2. Here you may select the merchant that you are making the payment to.

Pay Merchant



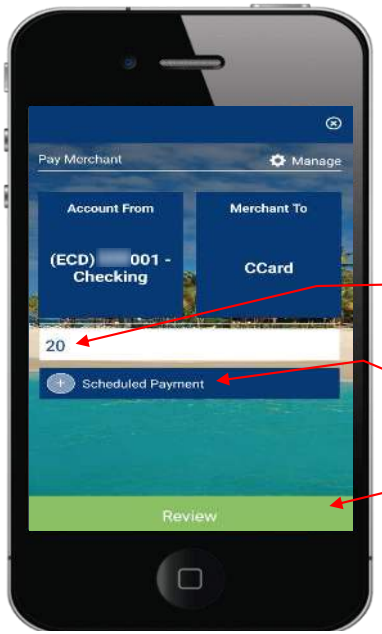
4. Select "**Account From**".

Pay Merchant



5. Select the account you are debiting from the listing.

Pay Merchant

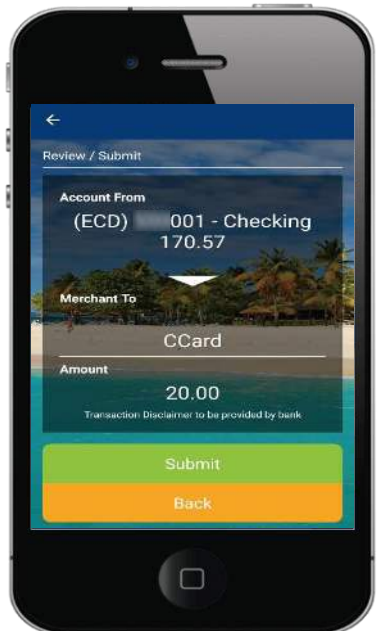


6. Insert the **Amount**.

(At this point you can choose to make this a "**Scheduled Payment**")

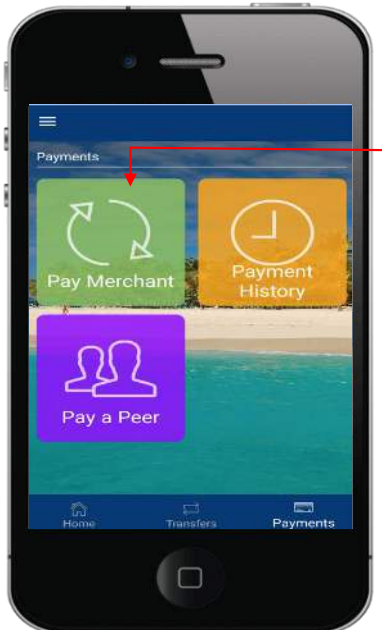
7. Select "**Review**"

Pay Merchant



Pay Merchant

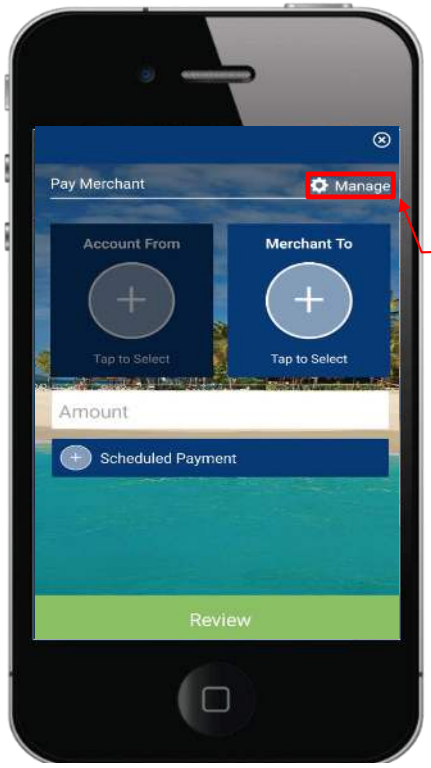
Instructions – Pay Merchant (cont'd)	
No.	Task Details
Notes	
	Ensure to review the transaction details and if satisfied click "**Submit**" or "**Back**" if you are not satisfied, to make any changes.



1. Select "**Pay Merchant**"

Create a Merchant

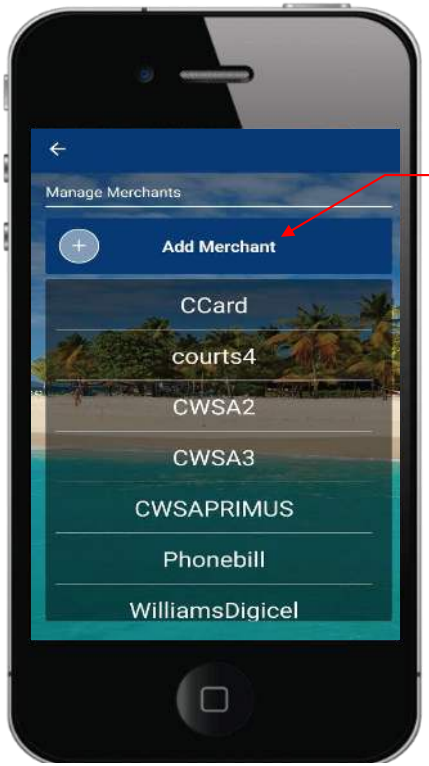
Instructions – Create a Merchant	
No.	Task Details
1	Select **"Pay Merchant"** from the **"Payments"** option on the main **"Menu"**
Notes	



2. Select "**Manage**"

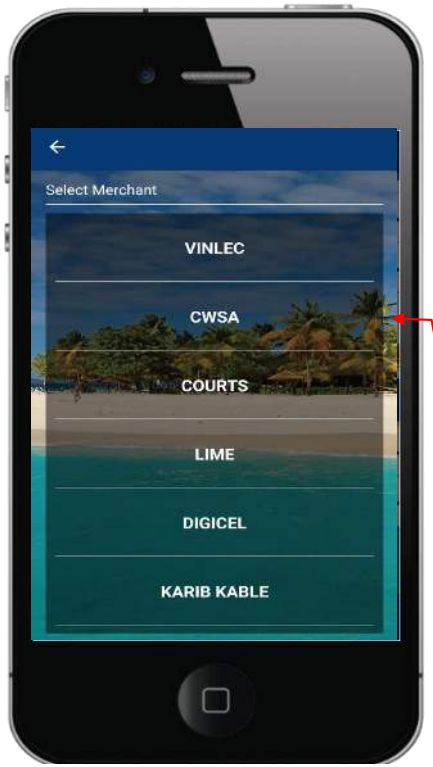
Create a Merchant

Instructions – Create a Merchant (cont'd)	
No.	Task Details
Notes	
	This is where you go to Update/Delete as well (page 25)



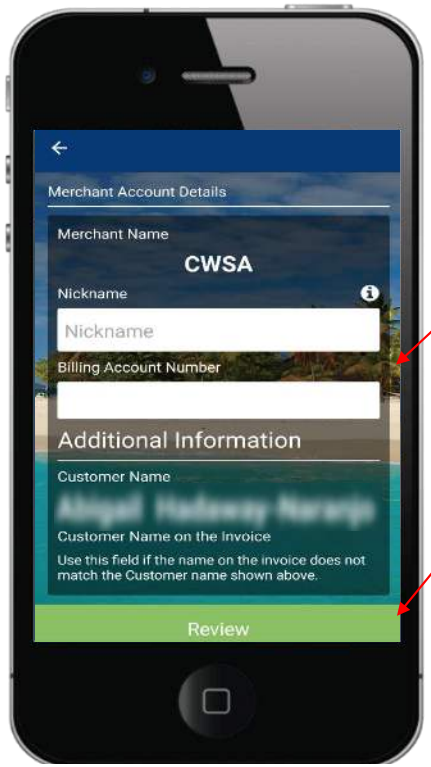
3. Select "**Add Merchant**"

Create a Merchant



4. Select from a pre-defined list of merchants. The following are all the available merchants:
   - VINLEC
   - CWSA
   - Courts
   - LIME
   - Digicel
   - Karib Kable

Create a Merchant

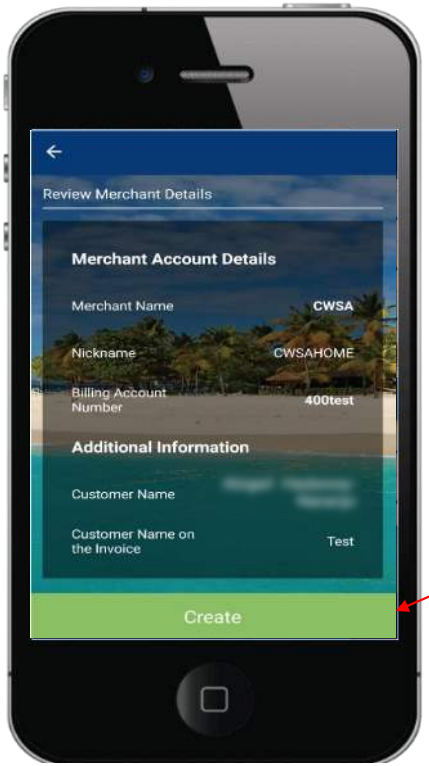


5. Insert your:
   a. **Merchant Nickname**
   b. **Billing Account Number**
   c. **Customer Name on the Invoice**.

6. Click "**Review**"

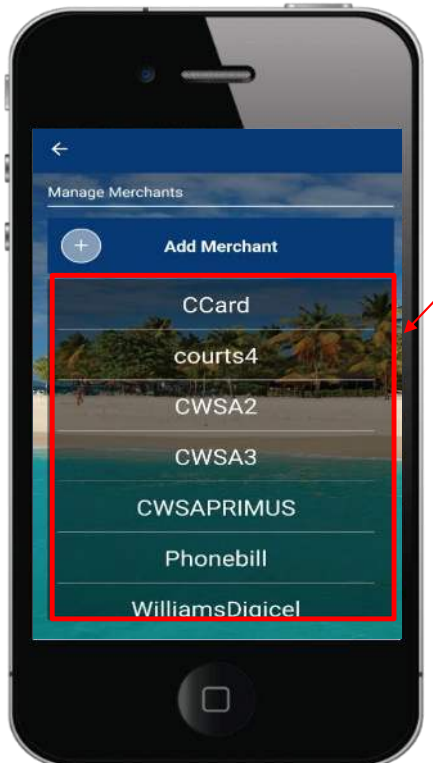
Create a Merchant

Commented [CQ1]: Not seeing the ""Customer Name on Invoice " bar



7. Click "**Create**"

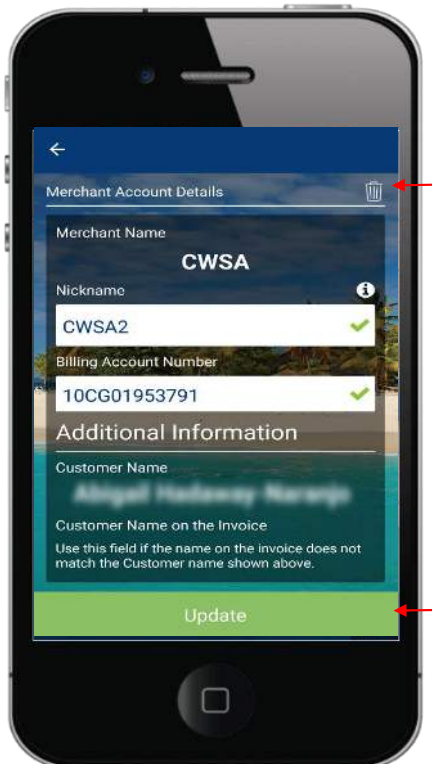
Create a Merchant



2. Select the merchant you wish to update or delete.

Update/ Delete a Merchant

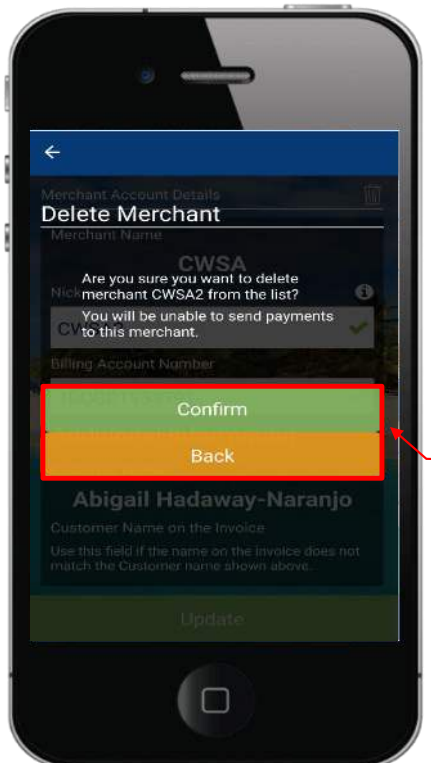
Instructions – Update/ Delete a Merchant	
No.	Task Details
1.	Under **"Pay Merchant"** click on the **"Manage"** icon on the top right-hand corner, which would give the image displayed on the left
Notes	



3. If you wish to delete your merchant, click "**Delete**"

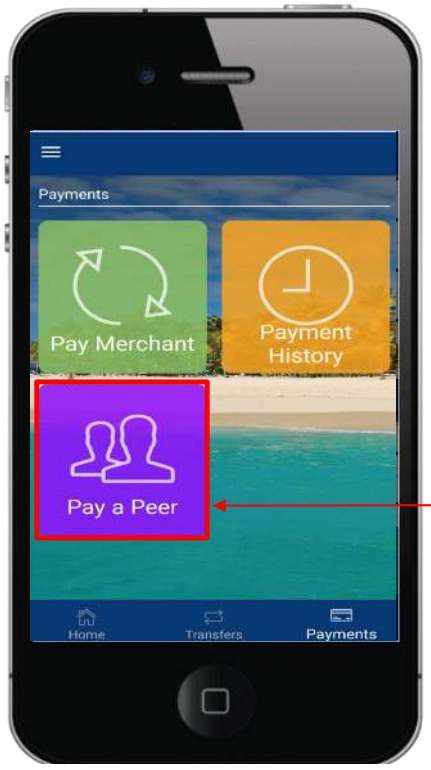
4. If you wish to update your merchant click "**Update**" after you have made your changes.

Update/ Delete a Merchant



4. If you selected "**Delete**", select "**Confirm**" to complete your deletion or "**Back**" to cancel.

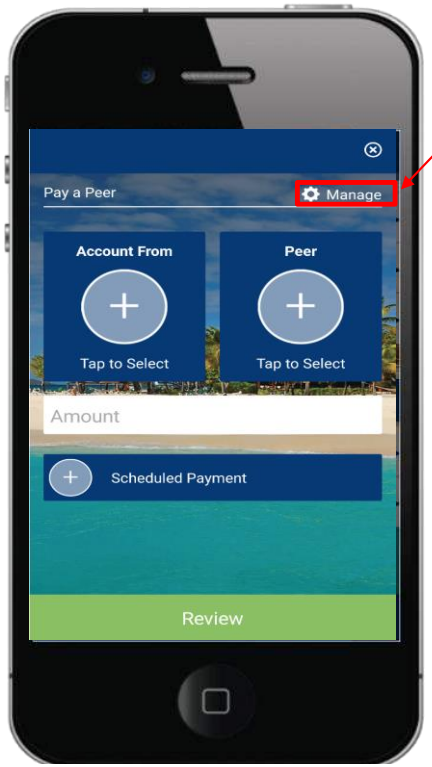
Update/ Delete a Merchant



Select "**Pay a Peer**".

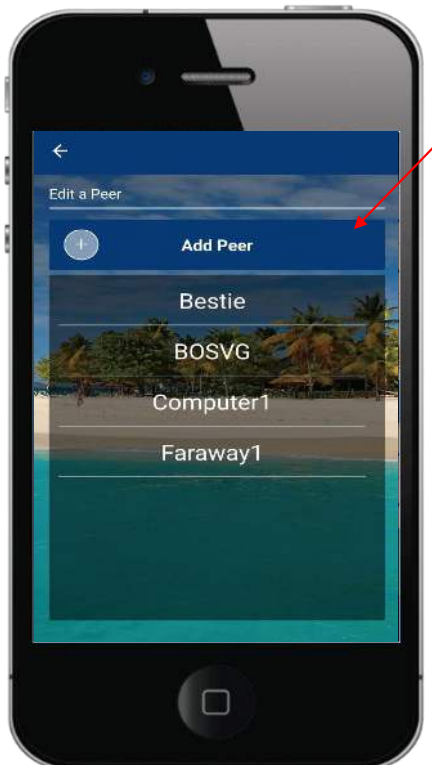
Create a Peer

Instructions – Create a Peer	
No.	Task Details
1.	Under **"Payment"** click **"Pay a Peer"**
Notes	



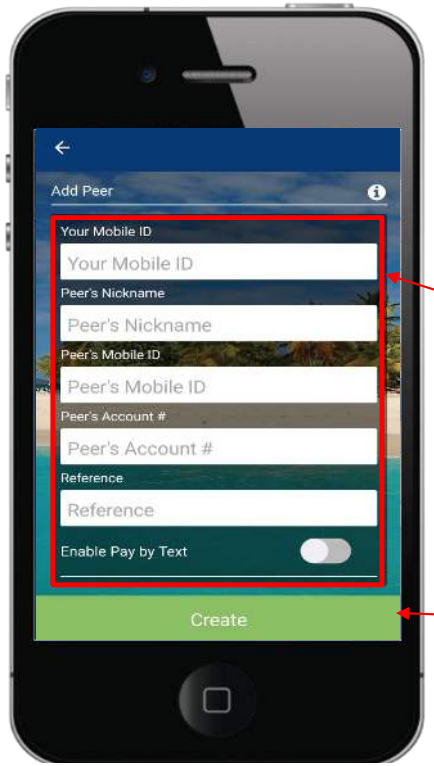
1. Select "**Manage**"
(This is where you go to **Update**/**Delete** a Peer as well)

Create a Peer



2. Select "**Add Peer**"

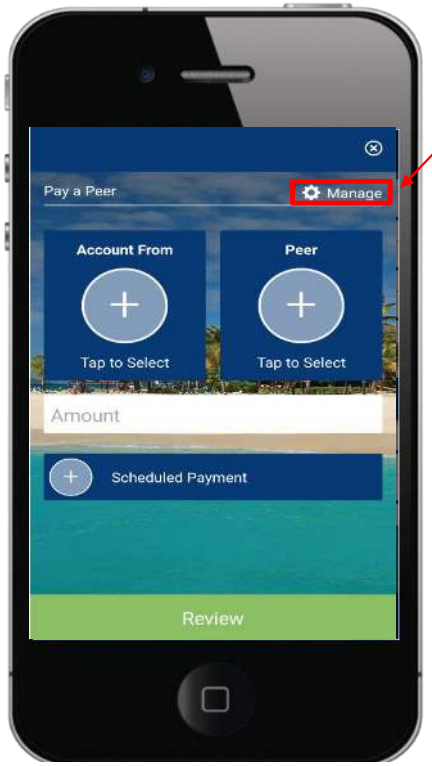
Create a Peer



Create a Peer

3. Insert the following mandatory information:
   a. **Your Mobile ID** (No spaces & case sensitive)
   b. **Peer's Nickname** (No spaces & case sensitive)
   c. **Peer's Mobile ID** (No spaces & case sensitive)
   d. **Peer's Account #** (No spaces & case sensitive)

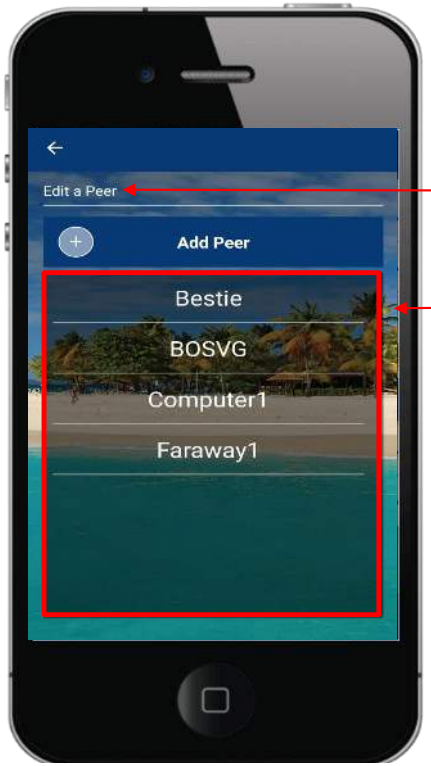
4. Select "**Create**"



1. Select "**Manage**"

Update/ Delete a Peer

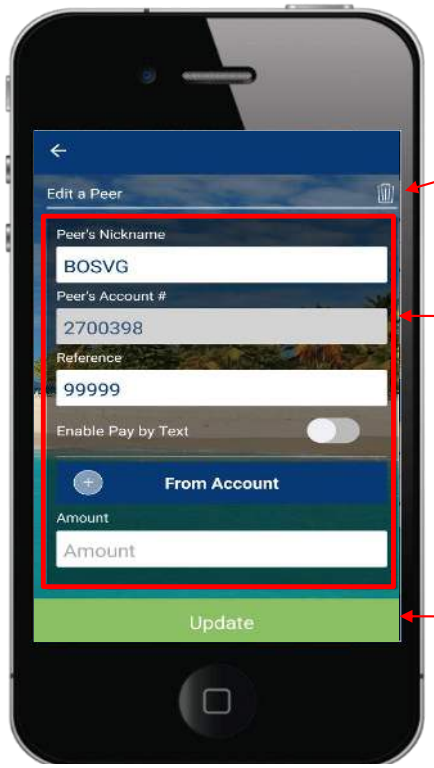
Instructions – Update/ Delete a Peer	
No.	Task Details
1.	Under **"Payment"** click **"Pay a Peer"**, in the top-right hand corner click **"Manage"**
Notes	



2. Click **"Edit a Peer"**

3. Select the peer you wish to **Update/Delete**.

Update/ Delete a Peer

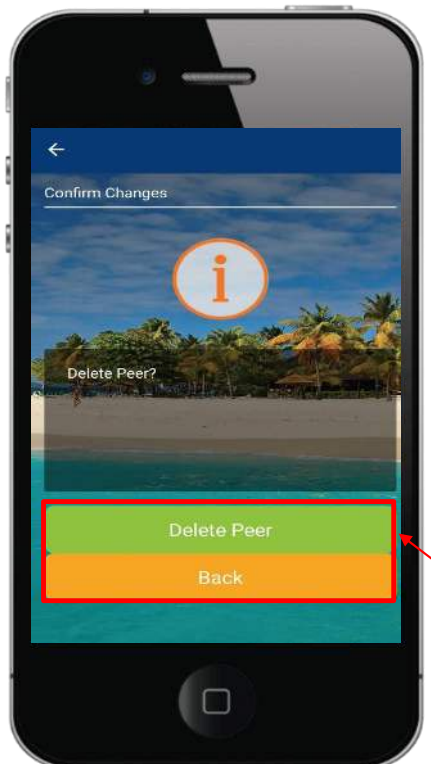


4. If you wish to delete your peer, click "**Delete**"

5. If you wish to update your peer, make your changes here.

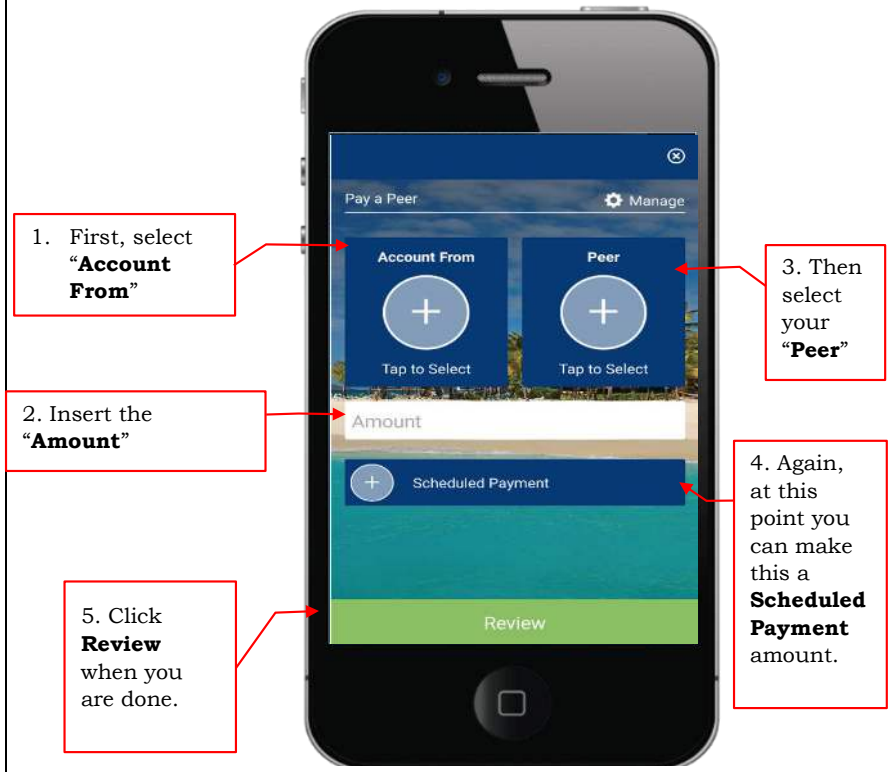
6. To complete the update to your peer, click "**Update**" after you have made your changes.

Update/ Delete a Peer



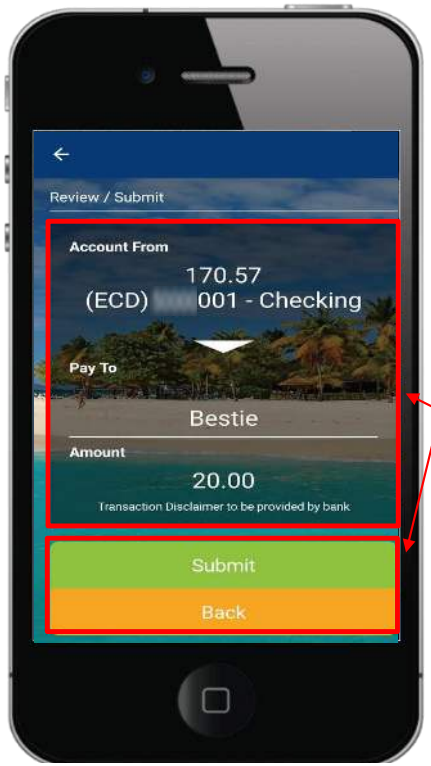
7. If you selected "**Delete Peer**" select "**Confirm"** to complete your deletion or "**Back"** to cancel.

Update/ Delete a Peer



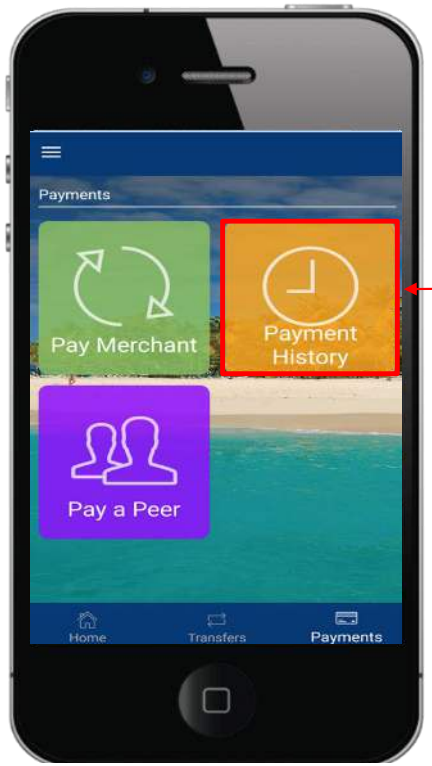
Pay a Peer

Instructions – Pay a Peer	
No.	Task Details
1.	Under **"Payment"** click **"Pay a Peer",** the screen on the left would be displayed. Then click **"Peer"**
Notes	
	Once you have created your peer you can now Pay a Peer. Pay a Peer is similar to pay a merchant. But ensure you have created your peer first!



6. Review the transaction details and if satisfied click Submit or Back if you are not to make any changes

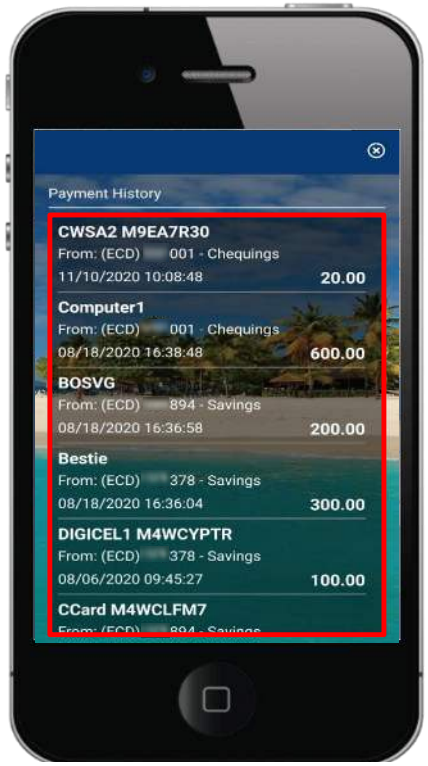
Pay a Peer



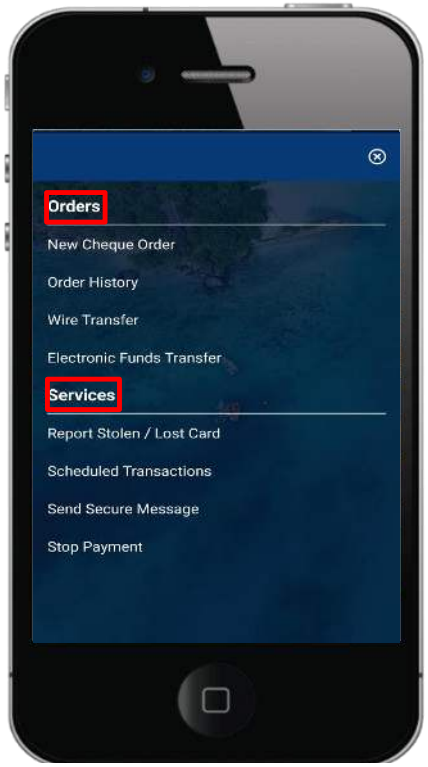
1. Click on **"Payment History"**

Payment History

Instructions – Payment History	
No.	Task Details
1.	From the main **"Menu"** click on **"Payments"**, then click on **"Payment History"**
Notes	
	Payment History displays all payment details made to Merchants and Peers from all your accounts

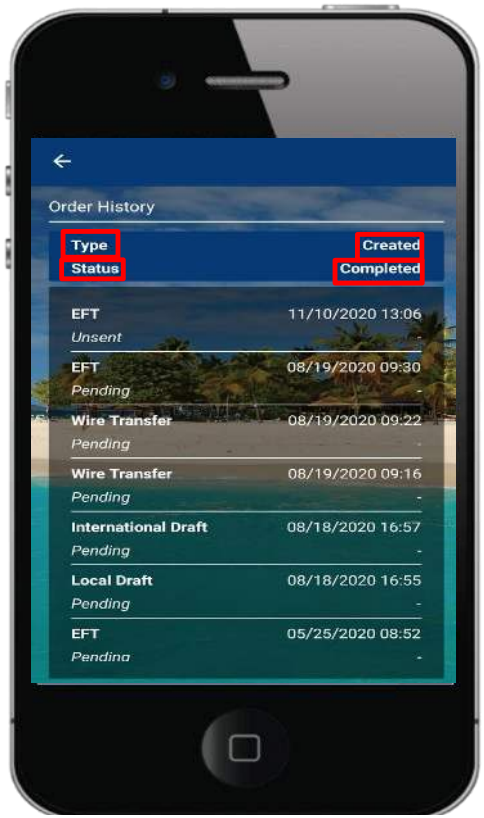


Payment History



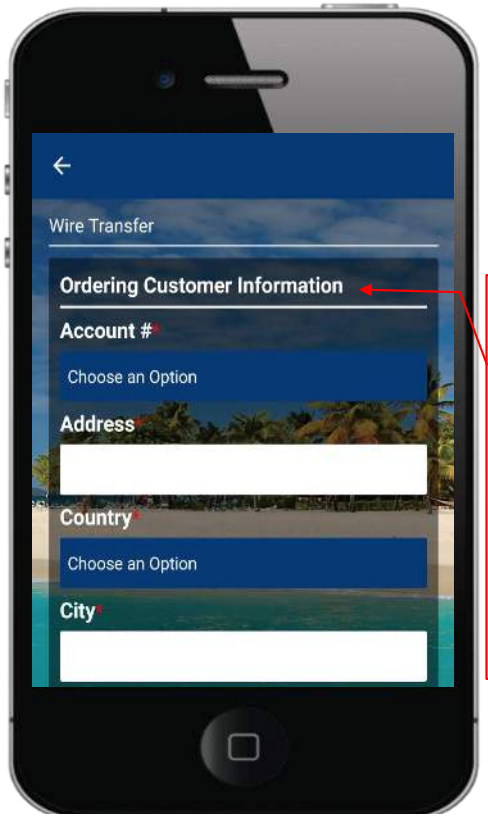
Orders or Services

Instructions – Orders	
No.	Task Details
1.	In the main **"Menu"** click on **"Orders/Services"**, the screen would display the image on the left
Notes	
	In Orders you can: • Order cheque books (New Cheque Order) • View Order History • Create a Wire Transfer • Perform and Electronic Transfer In Services you can: • Report a card lost or stolen • Create Scheduled Transactions • Send Secure Message • Place stop payment on a cheque



Orders or Services

Instructions – Orders	
No.	Task Details
Notes	
	Order History Will display the following information: • Type • Status • Created (date & time) • Completed (date & time)

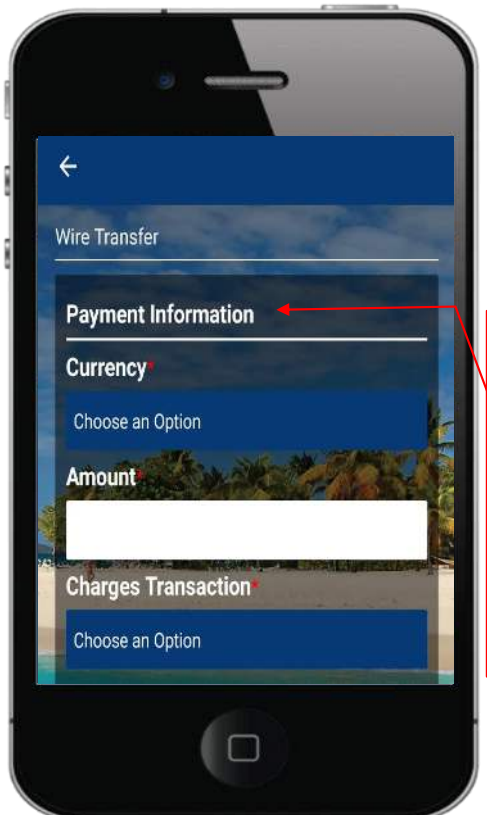


1. Ordering Customer Information – represents ordering customer's details

- **Account #** – account you wish to debit
- **Country** – select your country from list
- **Address** – type your address
- **City** – type your city/village/town

Orders – Wire transfers

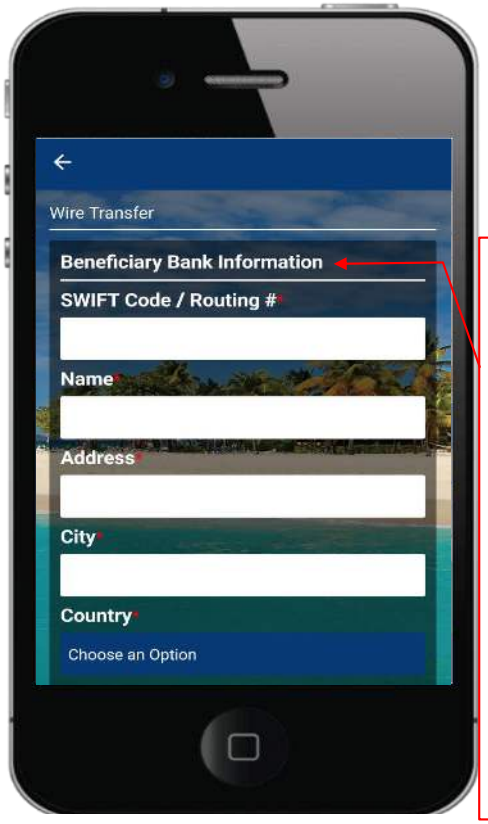
Instructions – Orders – Wire Transfer	
No.	Task Details
1.	In the main **"Menu"** click on **"Orders/Services",** the click **"Wire Transfer"** and the screen on the left would be displayed
Notes	
	In here you can create a wire! To Create a Wire, it is important to first have all the necessary information before you create a Wire and then correctly insert this information. The Wire request has 5 sections as follows: 1. Ordering Customer Information 2. Payment Information 3. Beneficiary Bank Information 4. Beneficiary Customer Information 5. Intermediary Bank Information



2. Payment Information – represents transaction details

- **Currency** – select the type of currency you want the wire to be from the list
- **Amount** – Insert the amount of the wire in full
- **Charges Transaction** – automatically set to "SHA". (See glossary)

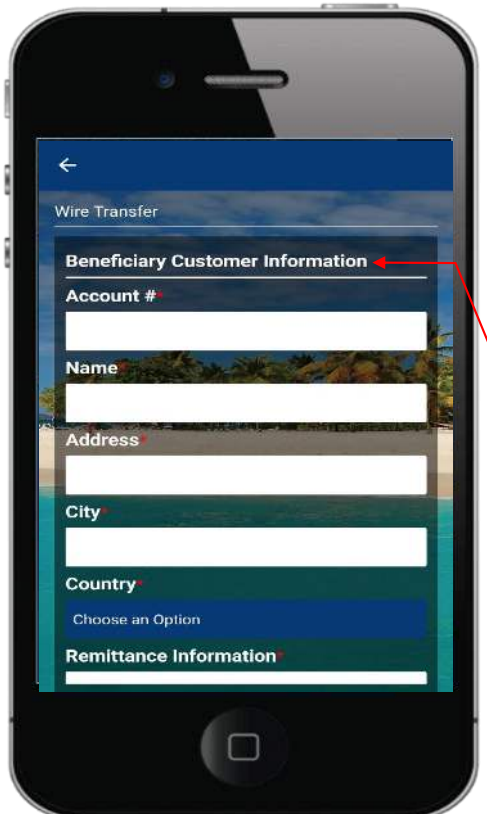
Orders – Wire transfers



3. Beneficiary Bank Information – represents receiving bank details

- **Swift Code/ Routing #**– type receiving bank's code or routing number
- **Name** – type bank's name
- **Address** – type address of the receiving Bank of St Vincent and the Grenadines Ltd.
- **City** – type bank's city
- **Country** – select country of the receiving bank

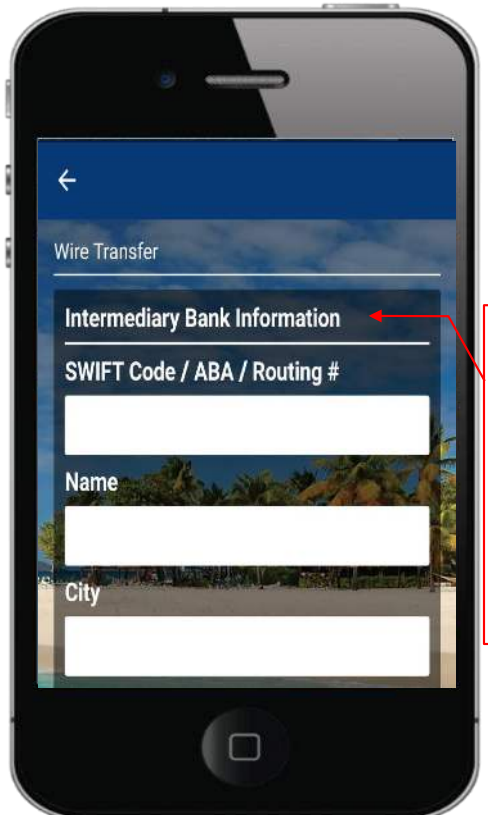
Orders – Wire transfers



4. Beneficiary Customer Information – represents receiving customer details

- **Account #** – the receiver's account # or IBAN #
- **Name** – customer's name
- **Address** – customer's address
- **City** – customer's city/village/town
- **Country** – customer's country
- **Remittance Information** – reason or information for wire (maximum of 35 characters)

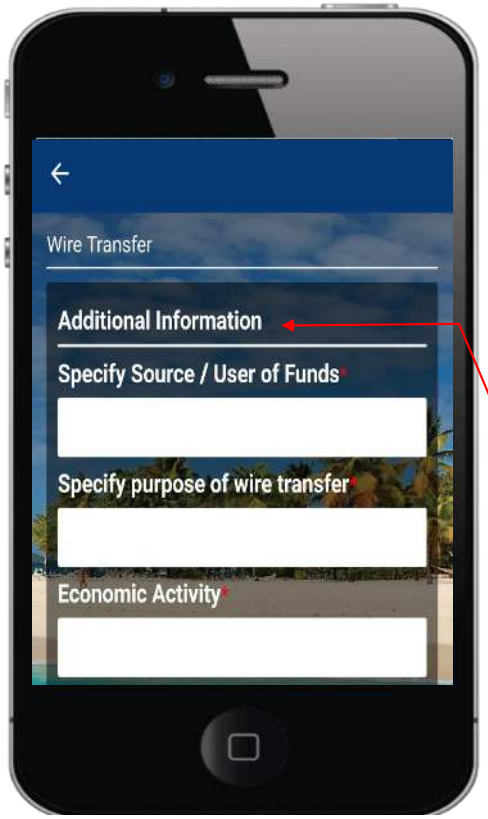
Orders – Wire transfers



5. Intermediary Bank Information (if required) – represents inter-bank's details

- **Swift Code / ABA / Routing#** – type intermediary bank's code or routing number.
- **Name** – type intermediary bank's name
- **City** – type intermediary bank's city

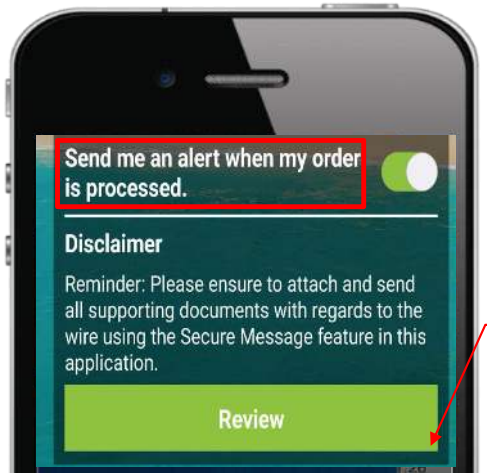
Orders – Wire transfers



6. These three fields are used to capture additional information for one-off transactions:

- **Specify Source / User of Funds** – type in the source or user of funds
- **Specify purpose of wire transfer** – type reason for wire
- **Economic Activity** – how the funds will be used

Orders – Wire transfers

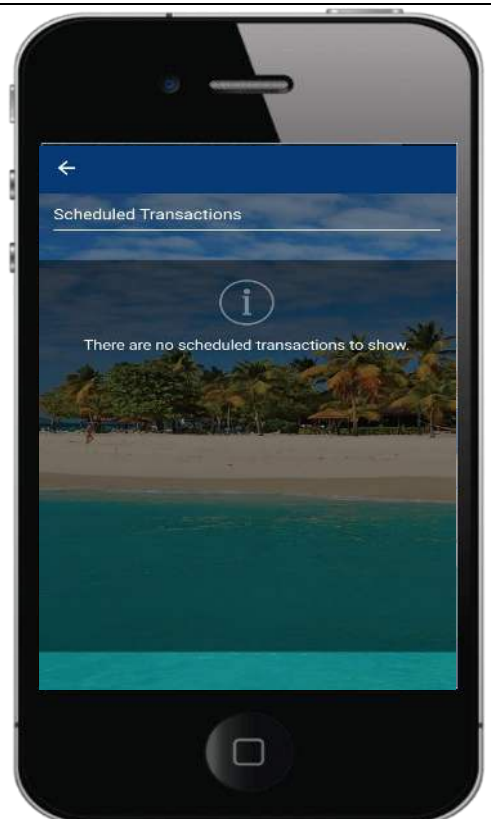


7. After you have correctly inserted the information, select **"Review"** On this screen you can click Modify to make any changes or **"Create". By** selecting **Create**, BOSVG will receive the information for processing and you will receive a confirmation email.

You will be notified via email if there are any errors, with the reason, so that the necessary amendments can be made. Once everything is in order, you will receive a notification of completion as a result of the "**Send me an alert when my order"** is completed notification being automatically checked seen in the image above.

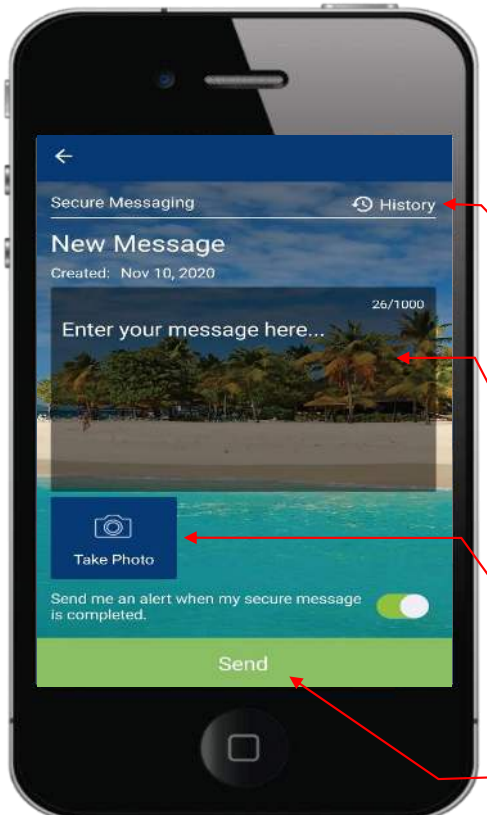
Orders – Wire transfers

Instructions – Orders – Wire Transfer	
No.	Task Details
Notes	
	N.B. Please ensure to attach and send all supporting documents with regards to the wire using the Secure Message feature



Services – Schedule Transactions

Instructions – Services - Scheduled Transactions	
No.	Task Details
1.	In the main **"Menu"** click on **"Orders/Services"**, the click **"Scheduled Transactions"** under **"Services"** and the screen on the left would be displayed
Notes	
	In here, you will see all of your scheduled transactions that you may have set up.



View your message history

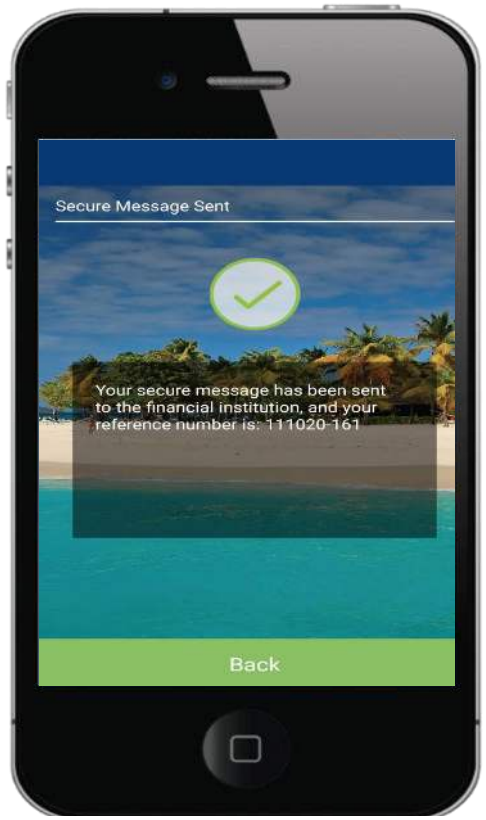
Send a secure message by typing in the box

You can also attach/take a photo if needs be. (Recommended for wires).

Select "**Send**" when you have completed your message. A confirmation screen will appear which will identify your message by a message reference number.

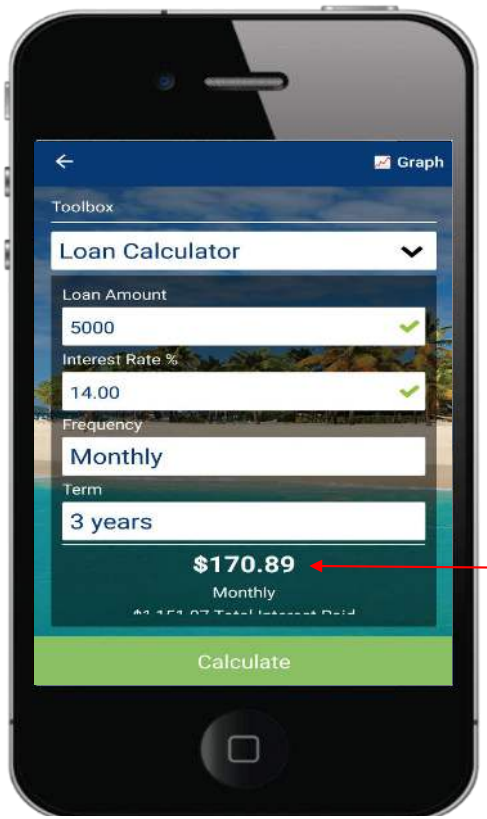
Services – Secure Messaging

Instructions – Services – Secure Messaging	
No.	Task Details
1.	In the main **"Menu"** click on **"Orders/Services"**, the click **"Secure Messaging"** under **"Services"** and the screen on the left would be displayed
Notes	
	In here, you can contact us using your online banking by typing a message or attaching a file and track any messages that you have already sent



Services – Secure Messaging

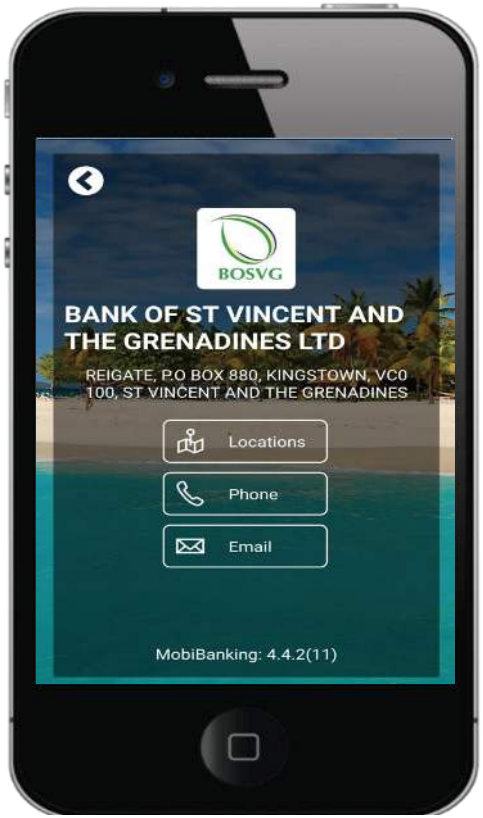
Instructions – Services – Secure Message	
No.	Task Details
Notes	
	The completion of your secure message would result in the screen displayed on the left.



The amount will display to the bottom.

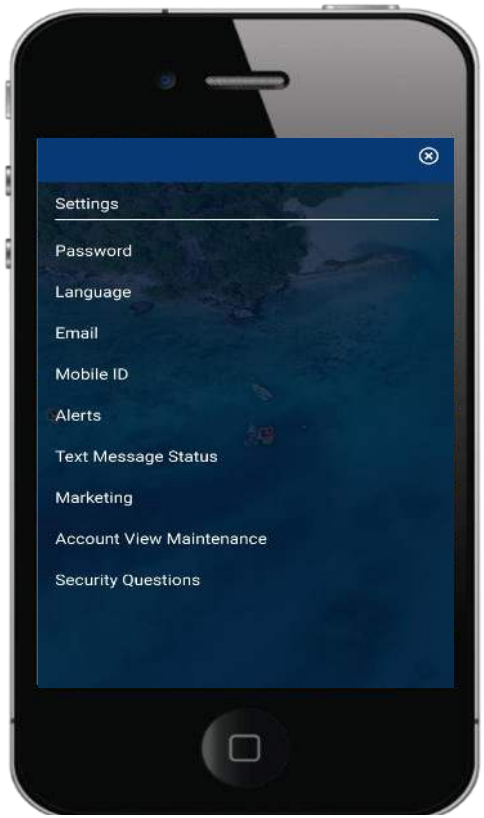
Tools

Instructions – Tools	
No.	Task Details
1.	In the main **"Menu"** click on **"Tools",** clicking on the **"Loan Calculator"** would result in the screen on the left
Notes	
	Here BOSVG is providing you with the following Tools: • Loan Calculator • Savings Calculator • Mortgage Calculator • Simple Calculator Simply insert the information you require into the fields and select Calculate.



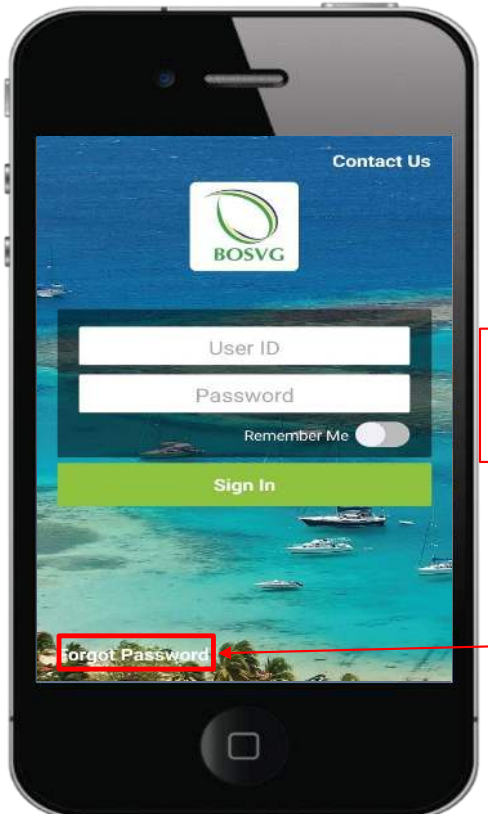
Contact Us

Instructions – Contact Us	
No.	Task Details
1.	In the main **"Menu"** click on **"Contact Us",** this would result in the screen on the left
Notes	
	In here you can: • Locate any BOSVG Branch • Locate any ATM • Call BOSVG • Email BOSVG Locations will open Google Maps displaying all the locations of BOSVG Branches and ATMs on island. (Ensure you select either ATMs or Branches as only one of these selections can be displayed at once) Phone will automatically dial BOSVG number. Email will open a blank email page **NB –** You may also contact via **"Secure Messaging"** – see page 50



Settings

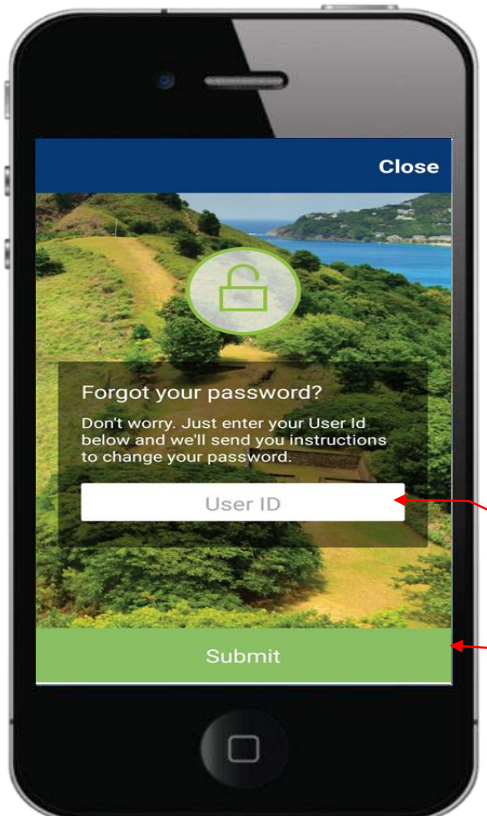
Instructions – Settings	
No.	Task Details
1.	In the main **"Menu"** click on **"Settings",** this would result in the screen on the left
Notes	
	This is where you can change all of the following: • Password • Language • Email • Mobile ID • Alerts • Marketing • Security Questions Feel free to explore what you can do!



1. Select **Forgot password?** This allows you to reset your password and insert a new password. (Self-Reset)

Settings – Forgotten Password

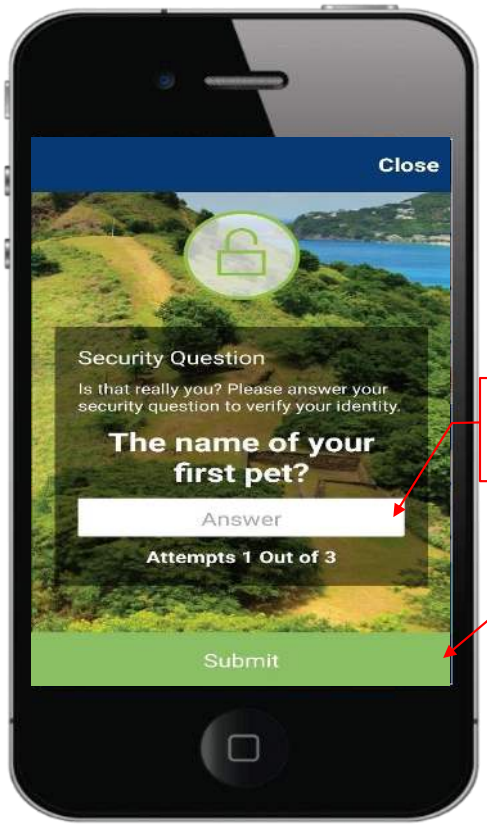
Instructions – Settings – Forgotten Password	
No.	Task Details
1.	On the **Log In"**, click on **"Forgotten Password"**
Notes	
	BOSVG's upgraded Online Banking platform allows you to perform a self-reset in the event you have forgotten your password



2. Insert your "**User ID**"

3. Hit "**Submit**"

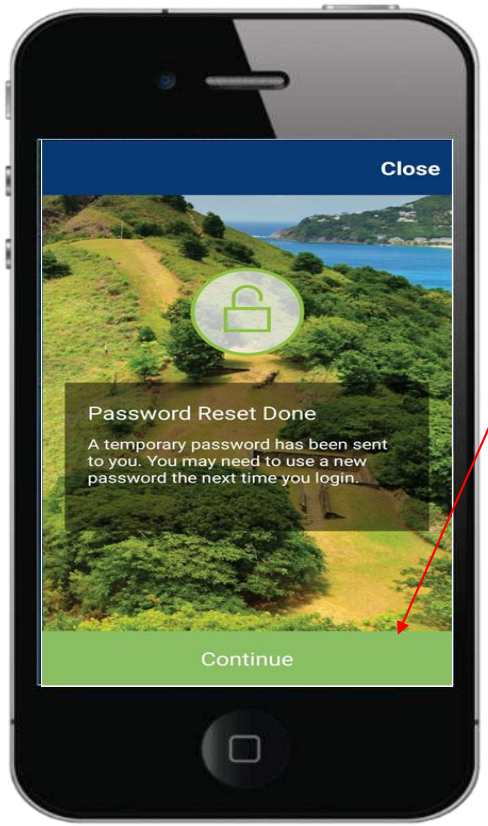
Settings – Forgotten Password



2. Must answer at least one of your 3 security questions **correctly**.

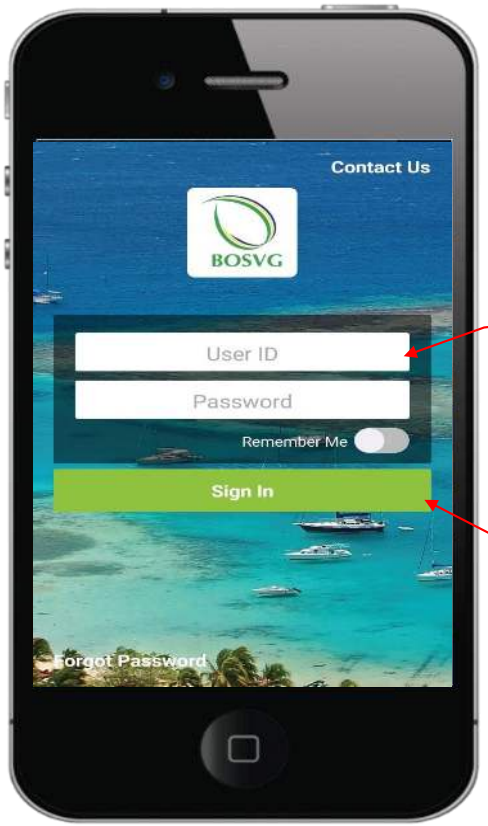
3. Hit **Submit** and the screen to the right will be displayed.

Settings – Forgotten Password



4. Hit **Continue** and you will be directed back to the log-in screen where you insert the temporary password and hit **Sign-In**.

Settings – Forgotten Password



5. Insert your User ID. Retrieve the temporary password from your email and insert it.

6. Select "**Sign In**"

Settings – Forgotten Password

7. Insert your new password into "**New Password**"

   "**Confirm Password**"

8. Hit **Continue** twice to finish resetting your password.

Settings – Forgotten Password