

CIBC FirstCaribbean Online Banking

FREQUENTLY ASKED QUESTIONS (FAQs)

1. How can I register for CIBC FirstCaribbean Online Banking?

- A. It's easy to enroll in CIBC FirstCaribbean Online Banking.
1. Go to <https://onlinebanking.firstcaribbeanbank.com>
 2. Click the "Register" link on the login window
 3. To Register using your Credit, Debit or ATM Card Number
 1. Enter the Name on your card
 2. Enter your Card Number and your email address
 3. Click the "Continue" button
 4. Enter your New Password
 5. Enter your Confirmation Password
 6. Enter your Email Address
 7. Click the "Save" button
 8. Click "Send Code" On the Verify Your Identity screen for the option by which you wish to receive the verification code
 9. Enter the verification code provided
 10. Click "Continue"
 4. To Register using your Account Number
 1. Enter the Name on your Account
 2. Enter your Account Number
 3. Select the Country from the pick list
 4. Click "Continue" button
 5. Enter your New Password
 6. Enter your Confirmation Password
 7. Enter your Email Address
 8. Click the "Save" button
 9. Click "Send Code" On the Verify Your Identity screen for the option by which you wish to receive the verification code
 10. Enter the verification code provided
 11. Click "Continue"

2. What is my Primary Email?

- i. It is the email address you use most frequently.

3. What email addresses can I use for Two-Step Verification?

- i. You can use corporate email accounts.
- ii. You cannot use free email accounts, such as Hotmail, Yahoo, Gmail etc., for Two-Step Verification as these accounts for security reasons.

4. How safe is Online Banking? What systems are in place to ensure security?

- A. We want you to be confident in accessing your financial information online. CIBC FirstCaribbean uses multiple layers of protection to increase your security while using CIBC FirstCaribbean Online Banking. Please ensure that you have your latest contact details setup within Online Banking. This ensures that when any Sensitive Transactions are performed you are notified immediately via text message as well as email.

If you suspect you may be affected by a security risk, call us immediately to change your CIBC Online Banking password. Do not access Online Banking with any machine that you feel may have had a security compromise until it has been fully secured. Feel free to contact us with any security concerns or questions.

5. What is the best way to view the site on my iPad?

- A. The best user experience is using Portrait orientation.

6. Which browsers are supported?

- A. In order to use Online Banking one of the following browser versions should be installed. To update or install a browser visit your desired browser site.
- B. Here is a list of supported browsers
- Windows 10/Chrome Latest Version
 - Windows 10/Firefox - Latest Version
 - Windows 10/Microsoft Edge
 - Windows 10/IE 11
 - Latest Mac 10.X/Safari 10.X

7. What should I do if I forget my password?

- A. If you forget your password
- Go to the Logon page at <https://onlinebanking.firstcaribbeanbank.com>
 - Click “Forgot Your Password?” link in the bottom right of the screen
 - Enter your User ID and Email Address
 - Click Continue

8. Can I use the CIBC FirstCaribbean Online Banking App if I have a joint account?

- A. Yes, but only if you can sign independently on the account. However you cannot transfer or pay bills from the account, but you can transfer to the account.

9. How do I change my password?

- A. To change your password:-
- Login to online banking at <https://onlinebanking.firstcaribbeanbank.com>
 - Click Preferences in the top right of your page
 - Select Change Password
 - Enter your Current Password, your New Password and Confirm New Password
 - Click save

10. Should I share my Online Banking password with anyone?

- A. You should NEVER share your password to Online and Mobile Banking App. It could put you at risk of someone performing fraudulent transactions on your account.

11. What kind of transactions can I perform using Online Banking?

- A. With CIBC FirstCaribbean Online Banking you can:
- Review account history and current transactions
 - View Checking, Savings, Fixed Deposit, Credit Card and Loan account details
 - View and print statements
 - Transfer funds between accounts (inside and outside the bank)
 - Order cheques
 - Place stop payments on cheques
 - Schedule and Pay bills
 - Setup Alerts for your Visa cards
 - Freeze your Visa card
- and much more

12. What types of accounts can I transfer funds to and from?

- A. You can transfer from any checking, savings or line of credit account you have linked to your profile. You can transfer money to your checking, savings, line of credit account, and / or pay your CIBC FirstCaribbean credit cards. All accounts must be eligible for Online Banking under your account profile.

You can also transfer from your checking, savings or line of credit account to anyone locally or internationally. (Some restrictions may apply due to Central Bank Controls)

13. How do I specify the currency for my wire transaction?

- A. Choose the currency from the pick list provided
- i. Go to the Transfers
 - ii. Select, “International Wire” under the Type pick list
 - iii. Select the account under From you are transferring the money from
 - iv. Select the account under To you are transferring the money to
- OR**
- Select +ADD NEW and populate the details on the Add Payee form
Click Add
- v. Enter the amount to be transferred
 - vi. Select the currency for the transaction from the pick list provided
 - vii. Select the Purpose of Transfer from the pick list
 - viii. Select who will pay the fees charged by the destination bank (bank where the funds will be sent) from the Bank Fees Paid By pick list
 - ix. Enter Notes (Optional)
 - x. Click the Transfer Now button

14. How do I transfer money from one of my accounts to another?

- A After you login to Online Banking:
- i. Click on Transfers at the top left of the page
 - ii. Select, “To my own account” under the Type pick list
 - iii. Select the account under From you are transferring the money from
 - iv. Select the account under To you are transferring the money to
 - v. Enter the dollar value being transferred under Amount
 - vi. Click the “Transfer Now” button
 - vii. Click the Confirm button to complete the transfer
 - viii. You will receive a confirmation screen that your transfer is complete. Note the reference number and click OK

15. How do I transfer money from one of my accounts to someone with an account at CIBC FirstCaribbean?

- A After you login to Online banking:-
- i. Click on Transfers
 - ii. Select from the “ Type” pick list, “To other CIBC FirstCaribbean customer”
 - iii. Select the account that you are transferring from
 - iv. Select the individual that you are transferring

OR

- a. Click “+ADD NEW ” if this is the first time you are paying this individual (Add a Payee screen will pop up)
- b. Enter payees Name, and Account Number
- c. Click “Add”
- v. Key in the amount you are transferring
- vi. Click “Transfer Now”
- vii. Confirm your transfer

This is a sensitive transaction because you are adding a new payee and you will be required to key a verification code prior to the transfer successfully completing. You will receive a confirmation screen that your transfer is complete.

16. How do I transfer money from one of my accounts to someone with an account at another bank in my country?

- A After you login to Online banking:
- i. Click on Transfers.
 - ii. Select from the “Type” pick list “To a customer of another bank in my country”.
 - iii. Select the account that you are transferring from.
 - iv. Select the individual that you are transferring to.
 - a. If this is the first time you are paying this individual select “+ADD NEW” (Manage Beneficiary screen will pop up)



- b. Select Beneficiary Type from pick list “Domestic Funds Transfer”
- c. Click on Add (Add a Payee screen will pop up)
- d. Enter the beneficiary’s Name, Address, Account Number,
- e. Select Country,
- f. Select Bank Name,
- g. Select Branch
- h. Select Account Type
- i. Click “Add”
- j. Click Confirm Beneficiary
- k. Click Perform Transfer
- v. Key in the amount you are transferring
- vi. Select the purpose for transfer from the pick list
- vii. Add any additional notes and choose between Standard and Urgent delivery
- viii. Then click “Transfer Now”
- ix. Confirm your transfer

This is a sensitive transaction because you are adding a new payee and you will be required to key a verification code prior to the transfer successfully completing. You will receive a confirmation screen that your transfer is complete.

17. How do I transfer money from one of my accounts to someone with an account at another bank not in my country (Send a wire)?

- A After you login to Online banking:-
- i. Click on Transfers
 - ii. Select from the “Type” pick list “International Wire Transfer”
 - iii. Select the account that you are transferring from
 - iv. Select the individual that you are transferring to
 - a. If this is the first time you are paying this individual select “+ADD NEW. Add a Payee screen will pop up
 - b. Key in Beneficiary Name, Address, Account Number,
 - c. Select Payee’s Bank Country,
 - d. Select “Find Bank By”
 - e. Choose either Bank or Swift/BIC or IBAN,
 - f. Select Bank Name,
 - g. Select Branch and
 - h. Key Account Number, then
 - i. Click “Add”.
 - v. Key in the amount you are transferring
 - vi. Select the purpose for transfer from the pick list
 - vii. Select how you want the corresponding bank fees to be paid, from the pick list
 - viii. Add any additional notes.
 - ix. Then click “Transfer Now”
 - x. Confirm your transfer

This is a sensitive transaction because you are adding a new payee and you will be required to key a verification code prior to the transfer happening. You will receive a confirmation screen that your transfer is being processed.

18. Can I add an account or card if they are not on my Online Banking profile?

- A Yes. Login to your online banking account
- i. Click on Preferences in the top right of your screen
 - ii. Select Add Additional Accounts
 - iii. On the right of your screen enter the details for
 - i. Select Card Number
 - ii. Enter the number on your ATM, Credit or Debit card
 - iii. Click Continue
- OR**
- iv. Select Account Number
 - v. Enter your Account Number
 - vi. Select your Country from the pick list
 - vii. Click Continue

19. I cannot see the wire payee information. What should I do?

- A. Update your payee information including the Bank, Branch and account number details.

20. How do I view transfer history?

- A After you login to Online banking:-
- i. Click on the Transfer tab
 - ii. Click on the “History” tab on the right of the screen. A list of recent transfers performed will displayed.
 - iii. To see more details click on the expand/down arrow.

21. Where do I go to view my Payees?

- A After you login to Online banking:
- i. Click on the Transfer tab
 - ii. Click on the “Payees” tab on the right of the screen. A list of payees will displayed
 - iii. To see more details click on the expand/down arrow.

22. How do I delete a payee?

- A After you login to Online banking:
- i. Click on Transfers.
 - ii. Click on the “Payees” tab on the right of the screen. A list of payees will displayed
 - iii. Click the trash can icon next to the desired Payee to delete it from the list
 - iv. Click Delete on the “Delete Payee?” window
 - v. Click Send Code Now on the Verify Identity window

- vi. Enter the verification code received
- vii. Click Continue
- viii. Click OK at the Payee deleted confirmation window

The payee should no longer be in your list of Payees.

23. How do I schedule a transfer?

- A After you login to Online banking:
- i. Click on Transfers
 - ii. Select the type of transfer you wish to perform and follow the steps to capture the details required to complete the transfer
 - iii. Click “Setup a Schedule
 - iv. Select the frequency
 - v. Choose a start date (this will be the first date of the first payment),
 - vi. Select Ending date: “by date”, “After Number of Payments” or “No End”
 - vii. Click “Set Up Payment”
 - viii. Confirm your schedule payment details

You will receive a payment scheduled confirmation pop up.

24. Where can I see my upcoming scheduled transfers?

- A After you login to Online banking:
- i. Click on Transfers.
 - ii. Click on the “UPCOMING” tab on the right of your screen

You will see the details of your upcoming transfers. You can view more details by clicking on the down arrow.

25. Do I need to sign up separately for the bill payment services?

- A. No, there is no separate sign up for Bill Pay. Once you are signed up for Online Banking, you can use the Bill Pay service immediately. Simply click on the “BILL PAY” tab to begin.

26. How do I add a new biller?

- A After you login to Online banking:
- i. Click on Bill Pay
 - ii. Select “+ADD NEW” from the pick list on the left or select +Add New on the right of your screen under the BILLS tab. A pop up window “REGISTER A BILL” will appear
 - iii. Select the Billing Company
 - iv. Enter the information required for that biller
 - v. Click the “Register” button to complete

You will receive a confirmation screen that the biller has been setup.

27. How do I pay a bill?

- A After you login to Online banking:
- i. Select the Bill Pay tab at the top of the screen
 - ii. Select the bill you want to pay from the Bill pick list
OR
If your bill has not been setup refer to the question “How do I add a new biller?”
 - iii. Enter the amount you wish to pay
 - iv. Select the account that the payment should be deducted from
 - v. Click “Pay Bill”
 - vi. Confirm your payment

A confirmation screen will appear confirming your transaction.

28. How do I schedule a bill payment?

- A After you login to Online banking:-
- i. Click on Bill Pay
 - ii. Select the bill you want to schedule
OR
If your bill has not been setup refer to the question “How do I add a new biller?”
 - iii. Enter the amount you wish to schedule for payment
 - iv. Select the account that the payment should be deducted from
 - v. Click “Setup a Schedule” link
 - vi. Select the Frequency from the list
 - vii. Choose your start date (this will be the first date of the first payment),
 - viii. Select Ending date: “by date”, “After Number of Payments” or “No End”
 - ix. Click “Set Up Payment”
 - x. Confirm your schedule payment details

You will receive a payment scheduled confirmation pop up.

29. Where can I see my upcoming scheduled bill payments?

- A After you login to Online banking:
- iii. Click on Bill Pay.
 - iv. Click on the “UPCOMING” tab on the right of your screen

You will see the details of your upcoming payments. You can view more details by clicking on the down arrow.

30. How do I cancel an upcoming bill payment?

- A After you login to Online banking:
- i. Click on Bill Pay
 - ii. Click on the “UPCOMING” tab on the right hand side. You will see the details of your upcoming payments.
 - iii. Select the trash can icon.
 - iv. A “STOP UPCOMING PAYMENT?” pop up will appear. Select confirm.

A confirmation screen advising “Upcoming payment stopped” will appear. Your upcoming tab will refresh and that payment would no longer be listed.

22. Where do I go to view my billers?

- A After you login to Online banking:
- i. Click on the Bill Pay tab at the top of your screen

A list of all billers is displayed on the right of your screen. You can view more details by clicking on the down arrow.

23. How do I delete a biller?

- A After you login to Online banking:
- i. Click on the Bill Pay tab at the top of your screen
 - ii. On the right of your screen is a list of billers. Click on the trash can icon next to the biller you want to delete
 - iii. Click the Delete button on the “Delete Bill?” window
 - iv. Click Send Code Now on the Verify Your Identity window
 - v. Enter the verification code received and click Continue
 - vi. Click OK at the successful conformation pop up window?

24. What should I do if details for my biller have been incorrectly added?

- A. It’s easy to rectify incorrect biller information
- I. First Delete the registered bill
 - i. Click on the trash can next to the bill to delete it
 - ii. Click the “Delete” button to confirm
 - II. Second Add the bill again
 - i. Click the “Add New” link below the BILLS tab
 - ii. Select the Bill Company from the pick list
 - iii. Enter the required details based on the type of bill selected

25. How do I view bill history?

- A After you login to Online banking:
- i. Click on Bill Pay.
 - ii. Click the “HISTORY” tab on the right of your screen

A list of recent bills paid will be displayed. To see more details click on the expand/down arrow.

Card Security

26. What is Card Security Settings?

- A Card Security Settings allows you to control the types of transactions and limits you wish to apply to your card and block incoming purchase and cash advance transactions should you lose your card.

27. How do I access my Card Security Settings?

- A Once logged in to Online Banking:
- i. Select your account / credit card on the main homepage
 - ii. You will then be able to edit your visa card settings.

28. Does Card Security Settings apply to additional cardholders on my account?

- A. No. You can only set security on your card.

29. What is Two-Step Verification?

- A. Two-Step Verification is a security measure that helps you to keep your Online Banking safe. Secure codes are sent to you via your mobile, work, or home phone or corporate email address to verify your identify for certain activities.

30. What do the shields in Two-step verification represent?

- A. You can setup contact detail options to receive one-time verification codes for Two-Step Verification. The shield is displayed in one of two states
- a. Green shield - Two-step verification enabled
 - b. Grey shield - Two-step verification disabled

35. What is a sensitive transaction?

- A. There are certain transactions that require additional security. CIBC FirstCaribbean’s two-step verification process involves using a numbered code in order to complete sensitive transactions. The code is sent to a device of your choosing. It is an increased layer of security for your Online Banking. You can set up Two-step Verification from the Preferences menu. There are lots of ways that you can receive your two-step verification code. You can setup Two-step step verification to send a text to your mobile phone or a voice call to your mobile, home, or work phone. Two-step

verification is also required for all of our clients in Curacao and St. Maarten to log-on to the Online Banking. These sensitive transactions are as follows:

- a. Setup up of a new payee
- b. Setup of a biller
- c. Changing contact details

Notes: An alert is sent when any of these transactions are performed

36. Can I choose which types of transactions to block?

- A Yes, this feature can be used to restrict certain types of transactions, limit how much can be approved and allow for clients to manage their cards on a transaction level. These are managed by the categories displayed. Clients can block online transactions.

37. What is Freeze My Card?

- A Freezing your card prevents all incoming transactions (purchases and cash advances) from being approved on the card selected. This feature should only be enabled where you have misplaced your card and can be removed once your card is found.

38. Where Can I go to Freeze My Card?

- A Log in to Online Banking
- i. Navigate to Accounts
 - ii. Click on the card you want to block. Information for this card is displayed on the right of your screen
 - iii. Select Block Transactions
 - iv. Click on the Freeze My Card switch to turn the option on
 - v. Click Save

39. What are transaction alerts?

- A Get real time alerts on your visa debit and credit cards. When your cards are used an alert pops up on your mobile smartphone giving you details of that transaction.

40. How do I turn on Alerts?

- A There are 2 ways to enable alerts:
- A. Under accounts:
 - i. Select the account / credit card where you want to enable alerts.
 - ii. Select Transaction Alerts
 - iii. Enable transaction alerts
 - B. Go to preferences:
 - i. Select Alerts on the left of your screen
 - ii. On the left of your screen select how you wish your alerts to be delivered by toggling on
 - a. Deliver via Primary Email
 - b. Deliver via Mobile SMS

We recommend enabling both email and SMS.

41. Will alerts be received where login attempts were unsuccessful?

- A. SMS text alerts will be sent for two (2) successive failed login attempts from a new PC or location.

42. Where can I advise of upcoming travel without calling the Call-Centre

- A. If you are travelling you can enable MLC on your mobile phone. Please refer to the question ‘Where do I go to enable Mobile Location Confirmation?’ in the Mobile Banking FAQs.

43. What is paperless?

- A. Going Paperless provides you with the ease of receiving your bank statements online. This is not only convenient but actually more secure for you as a client.

44. Where do I go to turn on paperless?

- A. To enable paperless
- i. Click on Preferences,
 - ii. Select Go Paperless.
 - iii. Click the text “Go Paperless” next to each account you no longer want to receive a mailed statement for

Remember: You can download your statements directly from CIBC FirstCaribbean’s Online Banking site

45. Where do I go to access my statements?

- A. Log into online banking
- i. Click on the account you wish to see the statement for
 - ii. Click on the text ‘Statements’ on the right of your screen next to the account number
 - iii. Select the required year under Filter by Year
 - iv. Click on the text Download PDF next to the month you wish to download
 - v. Open your statement from the status bar at the bottom of your screen

Help

46. Where do I go for additional help?

- A. You can contact the Customer Service Centre to enable this service at www.cibcfib.com or 1 (866)743-2257.