Republic*Online*

Banking Online - Anywhere, Anytime

Navigation Guide

Republic Bank
We're the One for you!

Welcome to RepublicOnline Internet Banking

Republic*Online* is a **FREE service** with industry leading security features.

Republic*Online* gives you secure access, 24 hours a day, 7 days a week, to your accounts, at your convenience.

How to Register for Internet Banking

To access Republic Bank's Internet Banking, click the **Online Banking** icon on our official website, **www.republicguyana.com**.

To register for Internet Banking as a Retail user, you need to complete the following steps:

1. Select **Personal** located in the Register for RepublicOnline section at the bottom of the screen.

2. Accept the Terms and Conditions.

Check the box before **I accept the Terms and Conditions** then click  to proceed.

3. Input User Data.
The following data is required for **Retail user** registration:
   - Identification Type
   - Identification Number
   - First Name
   - Last Name
   - Date of Birth
   - Email
   - Mobile Number
   - Username
   - Product Type
   - Account
   - Credit Card
   - Product Number
   - PIN
   - Customer ID

   Click **Continue** to move onto the next step.

4. Confirmation.
Verify the data entered, then Complete Google's **reCAPTCHA.**
Click **Confirm** to proceed.

5. Complete Registration.
Once the registration process has been completed successfully, the following message will be displayed: **Your Republic*Online* registration is now complete.**

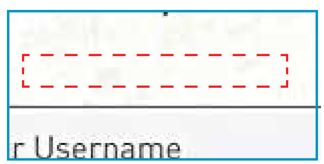
Upon completion of the process, a temporary password will be generated and sent to the email address provided during registration.

Users can download the registration form using the link on the confirmation page.

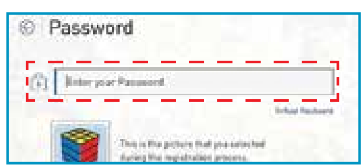
Click the **Finish** button at the bottom of the page to be directed to the Login screen.

Your First Login

Log onto **Republic*Online*** by entering the username chosen at registration.

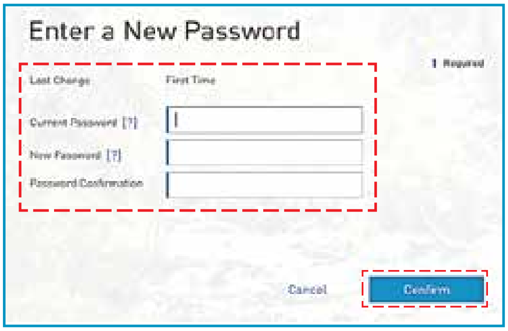


Click  to proceed.



Enter the **temporary password** sent via email, then click **Next**.

You will then be prompted to change the password and click **Confirm** to confirm the change and continue.



Set Security Image

The security image functions as an anti-phishing device. **The image selected will be displayed every time you log in.**

Click **Next** to proceed to the following step of the security setup process.

Set Secret Question

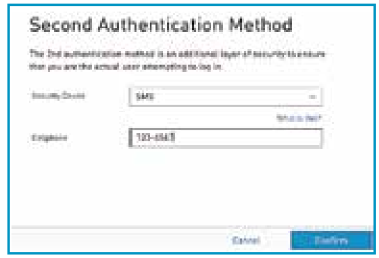
The secret question will be used as validation to update personal data, security and user settings. The user must create their own secret question.

The system does not provide any templates or options for the secret question.

1. Enter a secret question (of your choice).
2. Enter the answer to the question in the **Secret Answer** field provided.
3. Select **Next** to proceed to the next step of the log in process.
4. Select second authentication method.
5. The options available here are **SMS** and **Mobile App**. All users will be required to select one of these options and enter their mobile number, in order to register or enrol the device.

Option 1 - SMS

1. Select SMS from the list of security options.
2. Input the local mobile number (with the country code) of the device you wish to enrol.
3. Each time an attempt is made to login to RepublicOnline, the user will receive an SMS containing a code/token which must be entered on the website to validate the user.



Option 2 - RepublicMobile App

When the Mobile App option is selected, the user will be instructed to download and activate the RepublicMobile App on his/her mobile device.

Once the Mobile App has been downloaded, the user will be required to sync the mobile device to their RepublicOnline profile using a code.

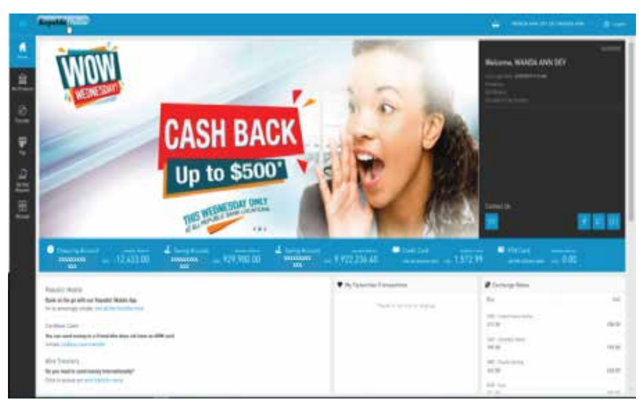
After linking the mobile device, select **Next**.

User Login Process

Visit republicguyana.com and follow these 3 simple steps:

1. Enter your username.
2. Enter your password and click to proceed. Ensure that the image displayed is the one selected during the security setup, then click **Next** to proceed.
3. Enter the code received via your chosen second factor authentication (SMS or Mobile App), in the Code field and click Next to proceed.

When the 3 steps have been completed, the user will be directed to the homepage.

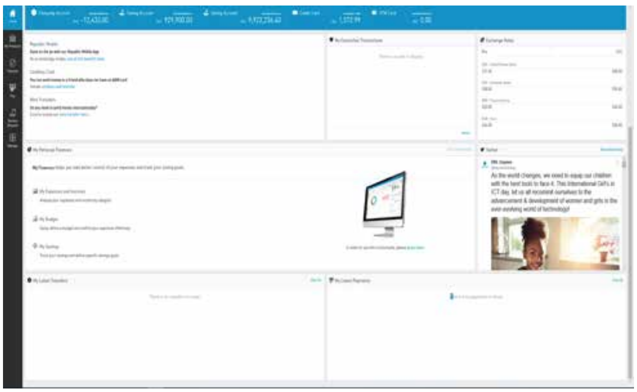


Product Balance Ribbon

This section displays limited details of the customer's accounts for each product, including:

- Account number
- Currency
- Available balance

The User Workspace

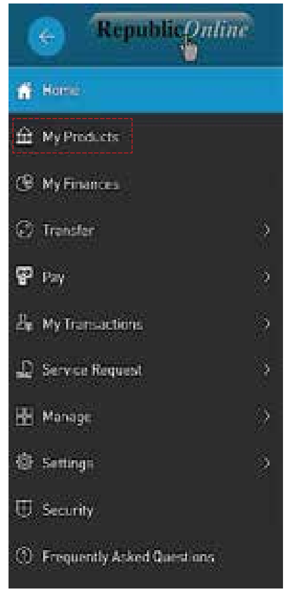


The user workspace is located on the lower half of the homepage, below the product balance ribbon, and comprises **6** sections:

1. **The Relevant Links** - features quick access links to three functionalities - **Republic**Mobile **App, Cardless Cash** and **Wire Transfers.**
2. **Favourite Transactions** - displays a list of up to 5 transactions that the user can save and modify according to their needs and preferences.
3. **Daily Exchange Rates** - the buying and selling rates for the USD, CAD, GBP and EUR currencies will be displayed here. These will be updated, daily, for the customer's reference.
4. **My Personal Finances** - allows the user to set budgets and saving goals. It also provides financial analyses of their income and expenses. This module can only be used for local currency finances.
5. **My Latest Transfers** - displays the last 5 transfers the user made from Internet Banking.
6. **My Latest Payments** - displays the last 5 payments the user made from Internet Banking.

Main Menu - The main menu contains all the platform´s functionalities and can be accessed via the icon showing 3 stacked horizontal lines at the top left corner of the page.

Quick Menu - The quick access menu is a shorter menu, containing the features that are most used by customers. This menu is available from any screen within the application.



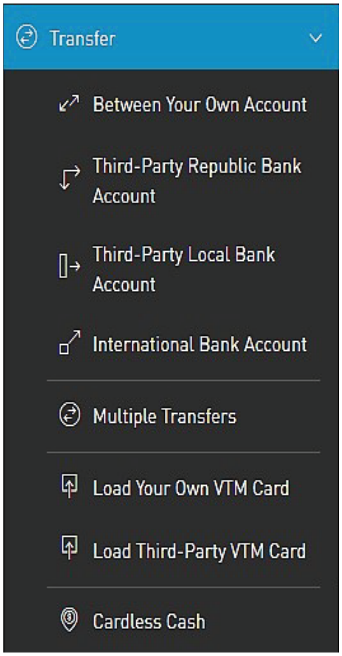
Main Menu

Quick Menu

Select the **My Products** tab on either menu and the following will be displayed:

- Product Type
- Product Nickname **(Alias)**
- Product Number **(Account number)**
- Product Status
- Branch Name
- Current Balance
- Available Balance

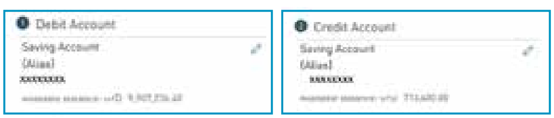
Select **Transfer** to use any of the **7** options available on Republic*Online*.



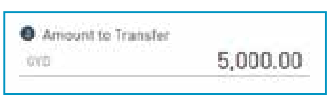
How to Transfer Funds

1. Select **Transfer** from the menu.

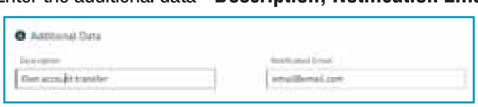
2. Enter the required data - **Debit Account, Credit Card Account**.



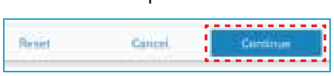
3. Enter the amount to transfer.



4. Enter the additional data - **Description, Notification Email**.



5. Click Continue to proceed.



To change transfer type, click ⌄ located after **Transfer - Between your own account.

To schedule transfers, click [Schedule toggle] located below the **Additional Data dialogue box.

Third-Party Transactions

If third-party transactions are selected, the user may choose to either enter the payment information here or select from their registered third-party beneficiaries.

To input payment information from the payment screen:

1. Select **Other**.
2. Click **Insert Product Data** and input the beneficiary data. **The beneficiary account information required differs based on the third-party transaction chosen and can include:**
   - Product Nickname
   - Account Data - Bank Branch
   - Beneficiary Account Number
   - Beneficiary Data - Email Address
   - Identification Type and Number
   - Address
   - International Bank Transfer - Accept Terms and Conditions
3. Confirm payment.

Once the transaction information has been verified, select **Confirm** to proceed.

To edit transaction data entered, select **Return.

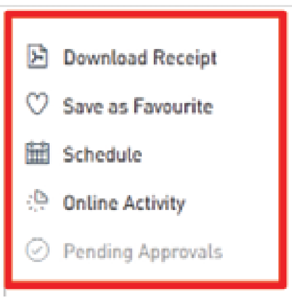
To cancel transaction request, select **Cancel.

4. Results.

The Results page contains the following data:

- Status Message (success indicated in green; failure shown in red)
- Transaction Information - Date and Time
- Reference Number
- Execution Date
- Debit and Credit Account Information
- Transaction Amount
- Additional Data Included

Action Panel



The action panel is located on the right side of the screen and contains the following options:

- **Download Receipt**: a PDF file can be downloaded with the same data that is being displayed on the screen.
- **Save as Favourite**: the user can assign a nickname and save the transaction as a favourite for future use.
- **Schedule**: the user can schedule the payment from this point. All the transfer data will be preloaded and the user will be required to enter the date and frequency details for the payment.
- **Online Activity**: the user will be redirected to the Online Activity screen.

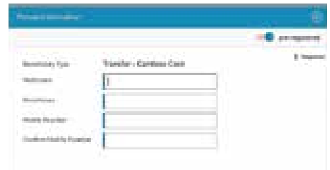
Cardless Cash Transfer

Cardless Cash allows customers to withdraw funds from Republic Bank Blue Machines, without the use of a card.

These transactions incorporate the use of a **6-digit transaction ID** and a **4-digit cash code** which are generated by the system and sent to the user's mobile device. **Both codes are required at the Blue Machine, in order for the recipient to retrieve the cash.**

**These transfers are restricted to local currency only.

1. Select **Cardless Cash**.
2. Input Transfer Data.



The beneficiary account information required for Cardless Cash transfers is as follows:

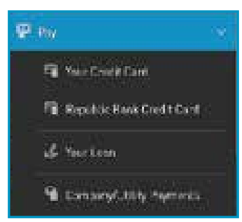
- Nickname
- Beneficiary Name
- Mobile Number

3. Confirm Data.
   View the results of the transcation made.

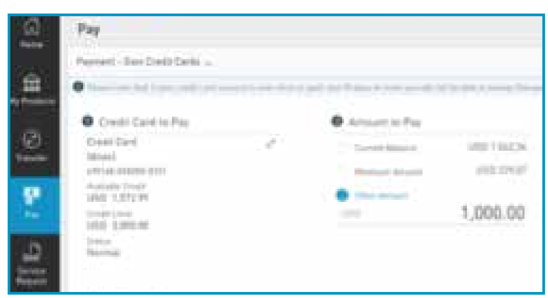
Payment Options

There are **4 payments** options offered on Republic*Online*.

1. Select the Payment option from the **Pay** menu (as shown below).



2. Enter payment data - **Credit Card To Pay, Amount to Pay**.



3. Select **Debit Account** from the list.

4. Enter additional data - **Description, Notification Email**.

5. Select **Confirm** to proceed.

6. The Results page contains the following data:
   - Status Message (success indicated in green; failure shown in red)
   - Transaction Information - Date and Time.
   - Reference Number
   - Execution Date
   - Debit and Credit Account Information
   - Payment Amount
   - Additional Data Included

To change transfer type, click located after **Payment - Your Credit Card

To schedule transfers, click Schedule located below the **Additional Data dialogue box.

The user can select any of the following payment methods:

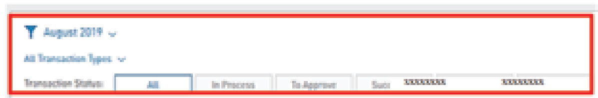
1. **Pay Own Credit Card**: all registered personal credit cards will be listed here.
2. **Republic Bank Credit Card**: to make a payment to a third-party credit card, the user may either enter the payment information here or select from their registered third-party beneficiaries.
3. **Loan Payments**, the user is given **2** options:
   - Loan payment (full installment).
   - Principal payment.
4. **Company/Utility Payments**:
   - The user must select the utility they wish to pay, either by selecting from the pre-registered list or by entering the information at the time of payment.
5. **Pre-Registered Utilities**:
   - Click the **Pre-Registered** under **Utility to Pay.**
   - Expand the list via the icon.
   - Select the required utility to be paid.
6. **Unlisted Utilities**:
   - Click **Other** option under **Utility to Pay**.
   - Expand the list via the icon.
   - Select the **Utility Category** and then the relevant utility.
   - Enter the required payment data.
   - Select **Confirm** to proceed.

Online Activity

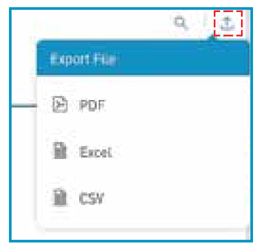
Users may view all of their transaction history via the Online Activity menu option.

Select **Online Activity** listed in the **My Transactions** section of the main menu.

Features:

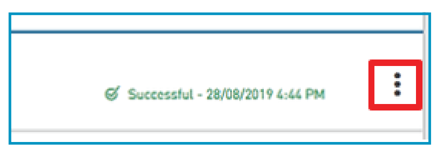


1. Filter Options
- **Date**: enables filtering of transactions by date or date range.
- **All Transaction Types**: enables filtering by transaction type.
- **Transaction Status**: transactions may be filtered by their status (e.g. In Process, Rejected, etc).
- **Advanced Filter**: enables filtering by transaction amount range.



2. Export File

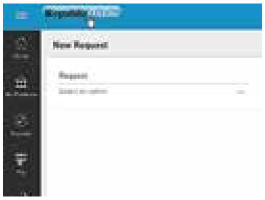
The transaction history on an account may be exported using one of the following options:
- **PDF**
- **Excel**
- **CSV**



3. Contextual Menu

The menu on each alert offers the following actions:
- **See Detail:** to see the transaction details of the selected item.
- **Repeat:** to repeat the selected transaction.
- **Save as Favourite:** to save the selected transaction as a favourite.

Service Requests



Select **Sevice Requests** from the main menu.

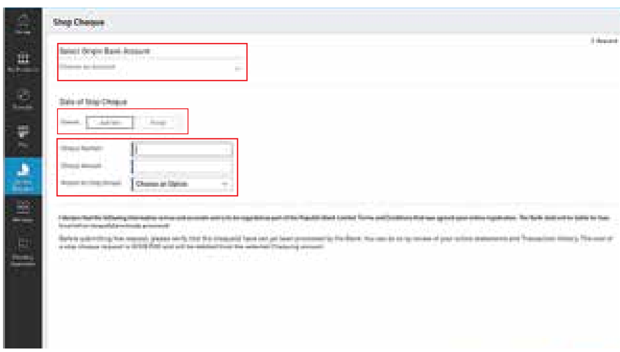
The **2** types of service requests Republic*Online* offers are:

- Stop Cheque
- Block/Unblock Card

All Service Requests follow a **4-**step process which includes:

1. Selecting the required request option
2. Inputting the necessary data
3. Confirmation of information
4. View results

Service Request - Stop Cheque



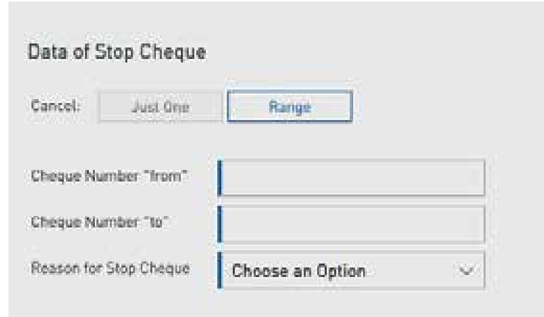
The following information will be required for a **Stop Cheque** request:

1. Cheque Number
2. Cheque Amount
3. Reason for Cancellation

The data requested will vary, based on the option selected.

To cancel one cheque, click **Just One.**

To cancel a series of cheques, click **Range.**



The following message will be displayed below the requested information:

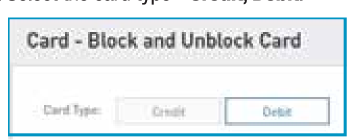
"I declare that the following information is true and accurate and is to be regarded as part of the Republic Bank Limited Terms and Conditions that were agreed on upon online registration. The Bank shall not be liable for loss incurred on cheque(s) previously processed."

Before submitting this request, please verify that the cheque(s) have not yet been processed by the Bank. You can do so by reviewing your online statements and transaction history.

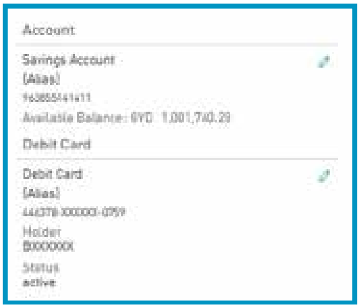
By selecting **Confirm**, the user also acknowledges that they have read and agree to the terms of this request.

Service Request - Block/Unblock Card

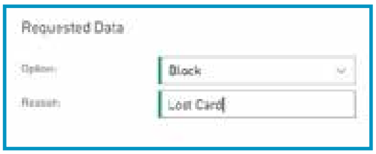
1. Select **Service Request** from the main menu.
2. Choose **Block/Unblock Card.**
3. Select the card type - **Credit, Debit.**



4. Select an account from the list, then select the associated card.



5. Input the requested data - **Option, Reason**.



6. Click **Continue** to proceed.

Third-Party Beneficiaries

Customers will be allowed to make payments to the following third-party products:

- Republic Bank Chequing Account
- Republic Bank Savings Account
- Republic Bank Credit Card
- Republic Bank VTM Card
- Local Bank Deposit Account
- International Bank Deposit Account
- Cardless Cash Payee

For each of these transactions, users will have **2** options:

1. Register the third-party beneficiary/beneficiaries and select the appropriate credit account when required.
2. One-time payment to a third-party account, where the credit account information is input at the point of completing the transaction.

Registering Third-Party Beneficiaries

Third-party beneficiaries can be registered in **2** ways:

1. **Menu**: Via the **Third-Party Payees** option under the **Manage** menu.
2. **Payment Screen**: Via the **Other** option when inputting the **Credit Account** data on the payment screen.

Option 1 - Menu

1. Select **Third-Party Beneficiaries** in the **Manage** menu.
2. Click the **Add Product** icon. Add Product
3. Select the relevant type of beneficiary account - **Republic Bank Chequing or Savings Account, Republic Bank Credit Card, Republic Bank VTM Card, Local Bank Deposit Account, International Bank Deposit or Cardless Cash Payee.**

For Republic Bank beneficiaries **(Republic Bank Chequing Account, Saving Account, Credit Card or VTM)** the following information will be requested:

- Product Nickname (Required*)
- Account Data - Number (Required*)
- Beneficiary Email - This field is not mandatory. However, if the user requires the beneficiary to be notified when payments are made, then the beneficiary's email address can be included here. If no data is input in this field, the system will automatically send the notification to the default email address, which is the user's registered email address.

External Beneficiaries

For external beneficiaries, which include the Local Bank Deposit Account and International Bank Deposit Account, the user will be required to input the product data, as well as the external bank information.

Local Deposit Account

The following information will be requested for a Deposit Account at a local bank:

- **Product Nickname**
- **Account Data**:
  - Bank/Branch (Required*)
  - Beneficiary name (Required*)
  - Account number (Required*)
- **Beneficiary Data**:
  - Email address
  - Identification type
  - Identification number
  - Address

International Bank Deposit Account

The following information will be requested for a Deposit Account at an international bank:

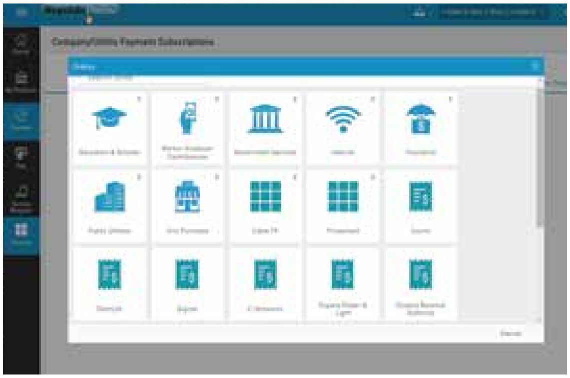
- **Product Nickname** (Required*)
- **Beneficiary Data**:
  - Beneficiary (Required*)
  - Address (Required*)
  - City (Required*)
  - Country (Required*)
- **Beneficiary Account Data**:
  - Account Number (Required*)
  - Bank
  - Bank Country
  - Address
  - ABA (Required*)
  - Swift (Required*)
  - Routing No./ Transit No./Sort Code
- **Intermediary Bank Data**:
  - ABA (Required*)
  - Swift (Required*)
  - Routing No./ Transit No./Sort Code (Required*)
  - Address (Required*)
  - Bank (Required*)
  - City (Required*)
  - Country (Required*)

Cardless Cash Payees

The following information will be requested:

- Nickname (Required*)
- Beneficiary Name (Required*)
- Mobile Number (Required*)

Registering Company/Utility Payment Subscriptions



Payment Screen (as shown above)

1. Select payment option.
2. Select the **Other** option under **Credit Account** section.
3. Click on the icon to insert the product data.
4. Select a product type by clicking on the icon to expand the list.
5. Insert required data and select Confirm to proceed.

Notifications

Users can configure the application to notify them when specific transactions occur on their account(s). These alerts or notifications may be configured to be sent via any one of the following channels:

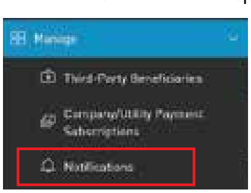
- **Inbox**
- **Email**
- **SMS**
- **PUSH notifications**

Notifications may be configured for the following:

- Account Balance
- Account Activity
- Credit Card Balance
- Credit Card Activity
- Credit Card Overlimit

There are two ways to configure notifications:

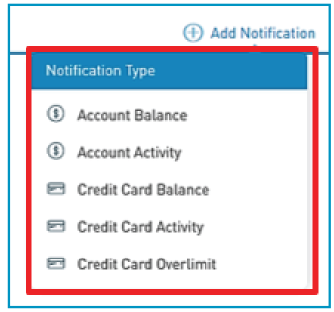
1. **Menu**: Via the **Notifications** option in the **Manage** in menu.



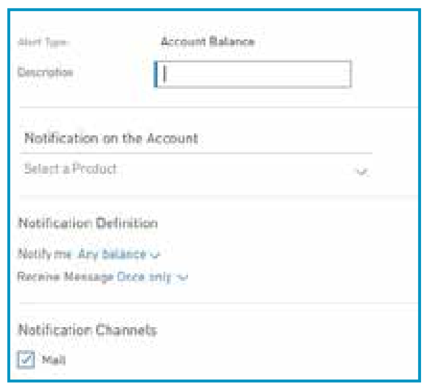
2. Contextual Menu on the Account: Via the **Setting Notifications** option.

Option 1 - Menu

1. Select **Notifications** in the **Manage** tab in menu.
2. Click on **Add Notification.**
3. Select the notification type from the list - **Account Balance, Account Activity, Credit Card Balance, Credit Card Activity or Credit Card Overlimit.**



4. Input required data.
   For all notifications, the user will be required to input the following data:
   - **Description**
   - **Product**
   - **Definition** - conditions for sending alerts (E.g. Notify me if…)
   - **Frequency** - how often alerts should be sent (E.g. Once daily)
   - **Notification Channel**



5. Select Save to confirm the new alert.

Option 2 - Contextual Menu

1. Select **Product** in the **My Products** tab in menu.
2. Click to launch the Contextual Menu of desired product.
3. Select **Notification Settings**, this directs the user to the Notifications page.

Republic Bank

We're the One for you!

republicguyana.com gyemail@rfhl.com

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