

FAQ Corporate Online Banking Platform

1. I just signed up how do I get access to the token?

Download the RSA SecurID APP onto your device. Enter the Corporate Banking Portal (Google Chrome) with your login credentials. Select the Activate my Token option and follow the prompts to activate the token

2. After user accounts are enabled, how much time do I have to complete the activation process?

24 hours. Thereafter, you must contact your Company Administrator to have the profile re-enabled. If you still encounter problems thereafter, the Company Administrator must contact our Customer Service Centre for support.

3. Why can't I see my accounts?

Your accounting information should be visible under the Account tab when the Account Summary option is selected. If after performing these steps you are still unable to view the account information, contact your Relationship Manager (if the company is being managed by the Bank) or the Administrator of your company to ensure that you have been given the appropriate viewer access.

4. Why am I seeing accounts for other companies/entities under one company name?

If your company is a regional company with the same signing authorities, your profile was consolidated to allow the Company Administrator to manage ALL accounts and assign them based on the Users @ their company designation.

5. When was the new Online Banking portal activated?

The New Internet Banking portal became active in February 28th 2020.

6. When was the deadline to complete migration onto the new Online Banking portal?

The migration was completed on March 5th 2021. The OLD Online Banking portal was also deactivated on that date.

7. Will this migration change anything with the current setup that I have for payroll?

At this time, the Payroll Module is not available on the Corporate Online Banking platform. You will continue to process your payroll via SFI evolve, until we advise you of any changes in the process.

8. There is a new User ID given. Do I have to be concerned about the old ID?

If a new User ID was given, your old User ID is now obsolete and you MUST log onto our system with the new User ID.

9. What about the security questions that I used on the old platform?

The security questions are no longer required as the new platform now utilizes RSA Two Factor Authentication. This is an extra layer of security designed to ensure that you are the only person who can access your account, even if someone knows your password/PIN.

10. Why should I have to create the users in the new platform? These were in the old system and so they should be part of the details migrated?

Unfortunately, the User profiles must be re-created onto the new platform.

11. How do I change user email addresses?

Your Company Administrator will have will have the ability to update company users email addresses.

12. Can I have multiple email addresses attached to my internet banking profile?

No. Only one email address is allowed for each user.

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

We want you to be confident in accessing your financial information online. CIBC FirstCaribbean uses multiple layers of protection to increase your security when using CIBC FirstCaribbean Online Banking. Please ensure that you have your latest contact details set up within Online Banking, this ensures that when any sensitive transactions are performed you are notified immediately via notifications.

If you suspect you may be affected by a security risk, contact your company administrator immediately.

14. What is Two-Step Verification?

Two-Step Verification is an extra layer of security on Digital Banking products to protect you from cyber-attacks, data loss & identity theft. It therefore helps you to keep your Online Banking information safe. Secure codes verify your identify for certain activities.

15. Does Two-Step Verification apply to all users in my company?

Yes.

16. Can I access Corporate Banking on a mobile device?

Corporate Online Banking is not currently supported via a mobile application. However, the website is adaptive and may be accessed via a mobile device. (Phone or Tablet)

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.

Here is a list of supported browsers:

- i. Windows /Chrome Latest Version
- ii. Windows /Firefox – Latest Version
- iii. Windows /Microsoft Edge
- iv. Latest Mac /Safari

17. What should I do if I forget my pin?

Corporate Banking users log on to the site using their PIN and the code being generated by RSA token. In the event that a user has forgotten their PIN, they must contact their RM (if the company is being managed by the Bank) or the Administrator of their company so that they can be placed in “Account Recovery” status. When placed in Account Recovery, users will have 24hrs to visit the Corporate Banking site and use the ‘Forgot my PIN feature’ in order to verify themselves and change their PIN.

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

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

19. What kind of functionality can I perform using Online Banking?

With Corporate 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
- View and download Account Statements
- View and download Credit Card Statements

Note: Printing of any statement type will occur after the download and is outside the bank system.

- Transfer funds between accounts
 - Transfer between own accounts
 - 3rd Party Transfer (to other first Caribbean accounts)
 - Domestic Transfers (to other banks within you territory)
- ACH / RTGS
 - International Wire Transfers
- Order cheques
- Schedule recurring transfers and bill payments.

20. Can you make Bank to Bank transfers?

Yes, you may make Bank to Bank transfers in the same territory (not cross country), this is via the ***Other Bank in my Country*** (feature). If you wish to conduct Bank to Bank transfers in differing countries you must use the ***International Wire*** transfer type.

21. For Wire transfers, will the call back feature still remain?

For Corporate Online Banking, payments sent electronically do not have the call back requirement as the request is being made directly (straight through processing- no manual intervention) by the Authorized Signing Authorities (Company Administrator controlled). **ONLY** those payments submitted MANUALLY (via written requests / over the counter) will receive call backs.

22. For Wires, what transaction date is reflected if I initiate a wire today and it is not approved until Friday evening?

The date reflected on your wire payment is the VALUE DATE (Release Date) (i.e. the payment despite being initiated today is not released until Friday). A reminder that payments are to be processed **WITHIN BUSINESS HOURS** to avoid any delay in payment processing.

23. How do I complete transfers or bill payment?

- a. Go to the “Transfer & Bill Pay” tab and select relevant transfer type.
- b. Refer to online video within [Corporate Online](#) (***Getting Started*** in the footer once signed in)

24. How do I view transfer or bill payment history?

Go to the “Transfer & Bill Pay” tab and select Transaction Activity.

25. How do I view my Beneficiaries?

All beneficiaries can be viewed on the “Transfer & Bill Pay” tab by selecting search beneficiary.

26. How do I add a new beneficiary?

- a. Go to the “Transfer & Bill Pay” tab and click add beneficiary and choose transfers type or bill payment.
 - i. *This may require approval based on settings in company preferences.*

27. How do I delete my Beneficiaries?

- a. Beneficiaries can be deleted on the “Transfer & Bill Pay” tab by selecting search beneficiary, then choose the relevant beneficiary and click the delete button.
 - i. *This may require approval based on settings in company preferences.*

28. How do I schedule a transfer or bill payment?

- a. Go to the “Transfer & Bill Pay” tab and select the transfer type. Then click on schedule transfer
 - i. *This may require approval based on settings in company preferences.*

29. Where can I view my upcoming scheduled transfers or bill payment?

Go to the “Transfer & Bill Pay” tab and click on upcoming transfers.

30. Where can I cancel my upcoming transfers or bill payments?

- a. Go to the “Transfer & Bill Pay” tab and click on upcoming transactions. Then cancel the transaction
 - i. *This may require approval based on settings in company preferences.*

31. What should I do if details for my transfer or biller have been incorrectly added?

- a. First delete the registered transfer or bill – Via the “Transfer & Bill Pay” tab
- b. Then add the new transfer or biller via “Transfer & Bill Pay” tab
 - i. *This may require approval based on settings in company preferences.*

32. What are Notifications used for?

- a. For any transaction that requires approval, a real time notification message will be sent via an email (toggle in user’s **Preferences**) as well as available in the Notifications option (top right). Based on the response additional Notifications may be sent.

33. What is paperless?

- a. Company Administrator will have the ability to change accounts to paperless. Going Paperless provides the ease of receiving your bank statements online. This is not only convenient but actually more secure for you as a client.
 - i. Please note, reverting to paper statement will require you to contact your Account/Relationship Manager

34. Where do I go to access my statements?

Go to the Accounts Tab and select account summary. Then select the relevant account and choose the statement button.

35. What are Merchant Statements?

A Merchant Statement is a report that is given to merchants at the end of every cycle (daily/monthly) that details customer transactions that have been processed and fees that are included for payment processing. This will be available in an upcoming release

36. If I have more than one company, should each company have separate login IDs?

Not necessarily. If the company has the same signatories across company mandates, the company may consolidate the Corporate Online Banking profile and have one Profile created (housing multiple company accounts)

37. Can I download the RSA token app on both my phone and PC?

NO, you must select ONLY 1 device to download the app

38. I lost/changed my phone how do I get back access to my token?

If you have changed your phone but still have access to the old device, then log onto the old device and choose the 'transfer/renew my token' option and follow the prompts.

If however the device has been lost, contact your Administrator who will take the necessary steps (contacting the Relationship Manager) to have the token unassigned and then enabled. The user will then have to reinstall the RSA application/token on their replacement device (users may refer to the use the ACTIVATE my token guide provided @ the RSA site for details)

39. Can you select the accounts that certain users are able to view?

YES, The Administrator has the authority to manage ALL users created on the platform. They can assign accounts for view, determine what access permissions they will have etc.

40. How far back can a search for cheques be done?

You are able to search as far back as 6 months of history from the CURRENT MONTH. Please note at End of each Month, the earliest statement is deleted (i.e. at September 2020 you will lose March 2020 statement). We recommend that you DOWNLOAD your statements to avoid losing them.

41. What is bulk upload?

Bulk Upload is a feature that allows a company to submit payments in Batch (up to 500 records/transactions) via the online portal. Please note your company MUST register for this feature, as a specific file is required to complete this request.

42. What is the Company Management Report?

This report allows the Administrator to view the structure of the Corporate Online Platform for the company, reporting the details for Users, accounts, access permissions etc.

43. How do I go about getting a Company limit increase?

You must submit a request to your Relationship Manager

44. What is the difference between 'Transaction viewer' and 'Account viewer'?

The Transaction Viewer ROLE allows the User to view all Transactions effected on the platform (details for submitted wire transfers, internal transfers, bill payments etc.). The Account Viewer ROLE allows the User to view detailed transactions on the bank account (debits and credits ONLY).

45. Why is the system buffering and loading slowly? Is this usual for the new platform?

NO, this is not usual for the new platform. If the system is buffering and not connecting, we advise you to check your internet connection and verify that you have no service disruption for any other internet activity. If there is no other disruption cited, you may reach out to cashmanagementimplementation@cibcfib.com to have the matter investigated.

46. Where do I go for additional help?

Please contact your Relationship Management team.