

2020

ONLINE BANKING

CUSTOMER
GUIDE **(WEB)**



Bank of Saint Lucia

ALL THE BANK YOU NEED

Projects Unit, Bank of Saint Lucia Ltd. January 2020

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Complete Online Banking

Complete Online Banking (COB) is Bank of Saint Lucia’s (BOSL’s) updated online and mobile banking platform. This updated platform gives you access (via the internet) to your account from any device with which the platform is compatible. The innovative features of this solution offer you unmatched convenience and accessibility.

COB saves you the time and hassle of coming into BOSL to conduct transactions that can otherwise be conducted at your convenience from any location, provided you have access to the internet.

The main features of BOSL’s COB are as follows:

- ✓ Loan Payments
- ✓ Utilities/Merchant Payments
- ✓ Self-Password Reset
- ✓ Secure Messaging with attachments to BOSL
- ✓ Alerts
- ✓ View Accounts
- ✓ Transfer between Accounts
- ✓ Account History Download
- ✓ Statement Download
- ✓ P2P payments (Third-party Transactions)
- ✓ View Images
- ✓ Wire Transfers
- ✓ Schedule Payments

Login

How do BOSL customers **Login** to COB via the **Web**?

- The **Web** is available at Bank of Saint Lucia’s website.





But ensure you **activate** your upgraded **COB** account!

To **activate** your upgraded **COB** account:

- ✓ Please ensure you have received an email from meonline@bosl.com. This e-mail will contain your temporary password.
- ✓ Follow the instructions on **page 3** below.

If you have not received an email, call BOSL Support Center at **1-758-456-6999/1-305-501-2931** or email onlinesupport@ecfh.com, who will be happy to serve you!

To Login to BOSL COB via the Web you will need:	
✓ Access to a desktop computer, laptop, or web-supported device.	
✓ Internet access.	

At the **Login** screen:

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

Second, insert your **Password**.
(Retrieve your password from email received from meonlinebanking@bosl.com).

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

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

Since this is your **first-time** login, the screen seen below will be displayed. A **Security Code** will be sent to the email address that BOSL has on file for you (be sure to check your "Spam/Junk").

Retrieve the code from your email and enter it into this field. (Code should be received within 8 minutes).

Remember, if you do not want to continuously insert a security code during each login, check the **Remember me?** checkbox.

N.B. A **Security Code** must also be entered when you login using another device. If this device does not belong to you, we recommend that you **do not** check the **Remember me?** checkbox.

After you have inserted your **Security Code** you will be required to insert the following:

- Re-enter your temporary password in the **Current Password** box
- And insert your new password into both **New Password** & **Confirm Password** boxes.

Your new password must be at least 8 characters and may contain a number or special characters.

Great! You have now logged into **COB!**



The Web Overview

When you have logged into **COB (Web)** the top of the web page will look as follows:



ACCOUNTS

Account List

- Download History
- Download Statement
- View Maintenance
- Scheduled Transactions

TRANSFERS

- Internal Transfer

PAYMENTS

- Make a Payment
- Payment History
- Manage Payees

ORDERS

- View Orders
- Wire Transfer

SERVICES

- Secure Message
- Stop Payment

SETTINGS

- Personal
- Preferences
- Alerts

To the left of the screen you will see all your **COB menu**.

In this menu you will see all your capabilities within your **COB**. The capabilities for customers vary depending on each customer

There are **six (6)** headings:

1. **ACCOUNTS**
2. **TRANSFERS**
3. **PAYMENTS**
4. **ORDERS**
5. **SERVICES**
6. **SETTINGS**

Don't worry! We will be taking you through each option seen in the menu.



Accounts – Accounts List

ACCOUNTS

Account List

- Download History
- Download Statement
- View Maintenance
- Scheduled Transactions

Let's start with:
Account List.

In here you will be able to see all your accounts separated by heading e.g. **Deposits & Loans.**

You can now see your **Account Number** in addition to your **Current Balance & Available Balance.**

Deposits

Account	Account Number	Current Balance	Available Balance
<u>Checking</u> 444888556		\$ 190.00	\$ 190.00
<u>Saving</u> 122333444		ECD 21,099.26	ECD 1,099.26
<u>Checking</u> 404777222		ECD 2,317.70	ECD 2,317.70
<u>Saving</u> 444888555		ECD 3,581.85	ECD 3,581.85
<u>Checking</u> 901250521		ECD 11,272.00	ECD 11,272.00

Loans

Account	Current Balance
<u>Loan</u> 949875240	ECD 0.00

Accounts – Loan Details

By clicking a Loan account, the following information will be seen:

- ✓ Current Balance
- ✓ Payoff Amount
- ✓ Next Payment Due Date
- ✓ Interest Accrued
- ✓ Interest YTD

By clicking on the account, you will be taken to the **History** screen (pg. 7) of the selected account.

Deposits		
Account	Current Balance	Available Balance
Checking 444888556	\$ 190.00	\$ 190.00

The account **History** will display:

- ✓ The transaction date
- ✓ The transaction description
- ✓ The amount credited or debited
- ✓ The running balance

You can also **Download History** (pg. 7)

This particular feature within the selected account will allow you to download or email the **transaction** history only for that account.

N.B. Only the first **50 transactions** will be displayed for any number of days you select.

Please utilize '**Download Statement**' (pg. 7) or contact Online Support as an alternative to retrieve all the transactions for the period you require.

If you scroll all the way to the bottom of the page you will see a **Quick Transfer** option. This allows you to make a transfer from any of the permissible accounts attached to your COB to the accounts permitted by BOSL. You can do a Quick Transfer by making selections from both the **From Account** and **To Account** lists, and of course indicating the **Amount** to be transferred (See also pg. 11)

Quick Transfer | Make a Payment

From Account To Account

1) Select your **From Account**.

2) Insert the **Amount**.

3) Select your **To Account**.

Amount: 0.00 Continue

*N.B: The **Quick Transfer** option can also be found at the bottom of the page, whenever you login.*

Accounts – Download History

ACCOUNTS

Account List

Download History

Download Statement

View Maintenance

Scheduled Transactions

Account List / Download History

Download History

Account: Choose Account

Length: Make a choice

Format: PDF XLS

Let's move to:
Download History

In here you will be able to download the **transaction** history of any account.

1) Click **Choose Account** and then select, from the list of accounts, your account of interest. (Example below)

Choose Account

- Checking - 444888556 \$ 190.00**
- Saving - 122333444 ECD 21,099.26
- Checking - 404777222 ECD 2,317.70
- Saving - 444888555 ECD 3,581.85
- Checking - 901250521 ECD 11,272.00
- Loan - 949875240 ECD 0.00

2) Select **Make a Choice** under **Length**.

You can select a minimum of **1 Day** and a **maximum** of **180 Days** from the **Length** menu options.

- Make a choice
- 1 Day
- 3 Days
- 30 Days
- 60 Days
- 90 Days
- 120 Days
- 180 Days

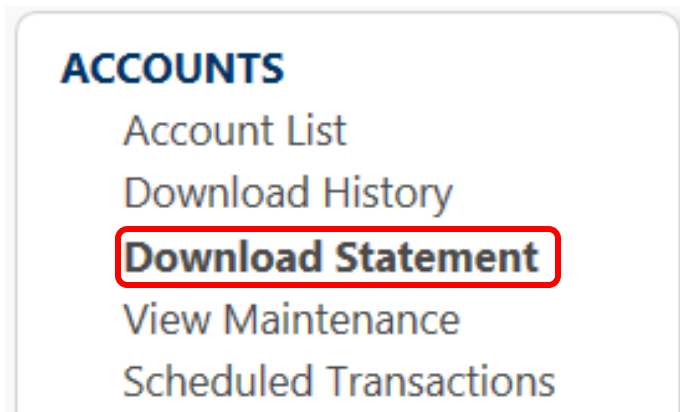
- 3) After you have selected your account and length, select the file format (**PDF** or **XLS**) in which the history will be displayed.



- 4) Click **Download** or **Email** to get your **Account History**.



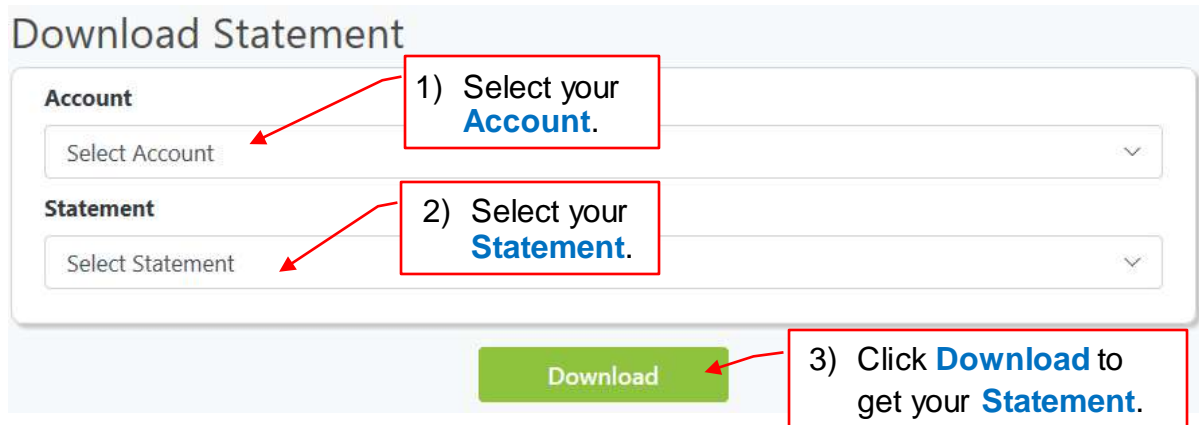
[Accounts](#) – *Download Statement*



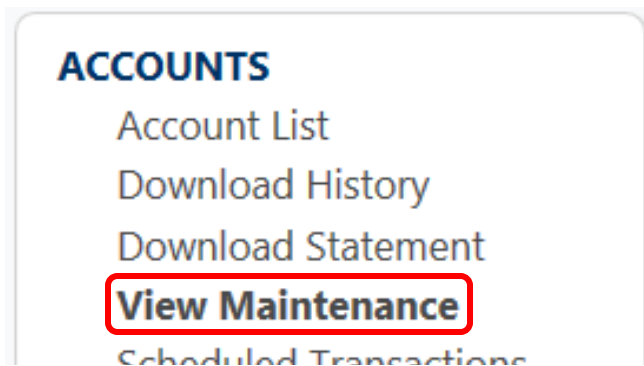
Let's move to:
Download Statement.

In here you will be able to download the statements of any account.

Similar to **Download History**:



[Accounts](#) – *View Maintenance*



Let's move to:
View Maintenance.

In **View Maintenance** you can do some customizations of your own. You can name an account to your preference and hide or unhide accounts.

Account View Maintenance

Click, hold and drag your accounts to re-order them.

Please note: hiding accounts will eliminate the account listing from the Accounts page and all drop-down lists. You cannot hide an account if it is currently attached to an alert, text payment, or set up for a merchant payment.

Show account aliases instead of account numbers when displaying accounts.

Deposits

1.	<u>Checking</u> (Alimony) 444888556		
2.	<u>Saving</u> (Vacation) 122333444		
3.	<u>Checking</u> 404777222		
4.	<u>Saving</u> 444888555		
5.	<u>Checking</u> 901250521		

Loans

1.	<u>Loan</u> 949875240		
1.	<u>Loan</u> 949875240		

Ensure to have this box checked to display your aliases.

Click on **Edit Alias** to name an account any name you want.

Clicking on **Shown** will allow you to hide an account from your **Account List** view.

Clicking on **Hidden** will allow you to unhide an account from your **Account List** view.



Accounts – Schedule Transactions

ACCOUNTS

- Account List
- Download History
- Download Statement
- View Maintenance
- Scheduled Transactions**

Let's move to: **Scheduled Transactions.**

- In here you can:
- ✓ create a **one-time** payment to take effect at a future date.
 - ✓ Create a **recurring** payment to take effect at a future date.

Click  to enter the details needed to create a **Schedule Transaction.**

Create a new Scheduled Transaction

Type Step 1: Select the **Type** of transaction.

Transfer

From Account Step 3: Select the **From Account**.

Checking
(444888556)
\$ 190.00

To Account Step 2: Select **To Account**.

Select Account

Amount Step 4: Insert the **Amount**.

0.00 Clear

Frequency Step 6: Select the **Frequency** of the transaction. in here you select whether the payment is a One-time or recurring payment.

Please Select

Transfer on Step 5: Insert the **Date** at which you want the transaction to be made (future date).

dd/MM/yyyy

Step 7: Click **Review** so you can review the information before submitting.

Back Review

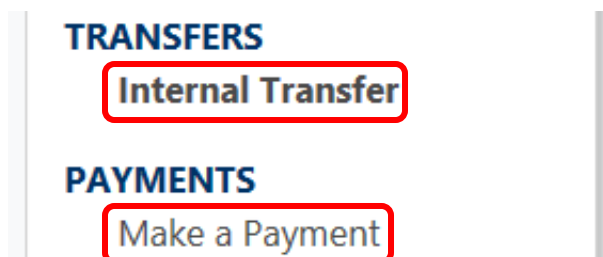
Review & Submit

From Account	Checking (444888556) \$ 190.00
To Account	Checking (404777222) ECD 2,317.70
Scheduled Transfer	Frequency One Time Start Date 10/11/19
Amount	1.00

Back Submit

Click **Submit** after you have reviewed the details and you are satisfied or **Back** if you are not satisfied to make any changes.

Transfers – Internal Transfer & Make a Payment



Let's move to:
Internal Transfer &
Make a Payment.

What is the difference between **Internal Transfer** & **Make a Payment**?



An **Internal Transfer** is a transfer between **your** accounts available in **COB** only.



To make a **Transfer** select the **From Account**.

Then select the **To Account**.

Insert the **Amount**.

Similar to **Scheduling a Transaction**, select **Review** so you can review the information before submitting. (pg. 10)

Make a Payment is a transfer of funds to a **Payee (Merchant or Peer)**.
E.g. Flow, LUCELEC or a **Peer**.



What is a **Peer**?

A **Peer** is simply another person's account within BOSL.



YES! You can now make a payment to another person's account (**Peer**) via your **COB**. This feature is called **P2P** and is only available to personal accounts and **not** business accounts.



N.B.

- The **Mobile ID** and **Account Number** of your **Peer** is required to make a **P2P** transaction.
- Once you have made a payment/transaction it will be processed immediately and cannot be deleted.

Make a Payment Manage Payees

From Account To Payee

Select Account Select Payee

Amount *
0.00

To **Make a Payment** select **To Payee** first.

Select a Payee

Merchant Peer

CACell

fixedline

electricity

The **Select a Payee** box will appear where you select your **Merchant** or **Peer**. This is who is receiving the payment.

Make a Payment Manage Payees

From Account To Payee

Select Account Rent

Amount * Clear
0.00

Select **From Account** after you have selected who is receiving the payment.

Insert the **Amount**.

Similar to **Scheduling a Transaction** & **Making a Transfer**, select **Review** so you can review the information before submitting.

Payments – Payment History

- PAYMENTS
- Make a Payment
- Payment History**
- Manage Payees

Let's move to:
Payment History.

In here you can view and monitor all your payments successful or failed.

Payment History

History Detail				
Date	Recipient	From Account	Amount	Paid
09/27/2019 22:31:40	Rent	(ECD) 232300333 - Savings	36.00	Successful
09/27/2019 22:30:28	Cell MN6PNX65	(ECD) 232300333 - Savings	15.00	Successful
09/27/2019 21:58:24	Rent	(ECD) 232300333 - Savings	15.00	Failed
09/27/2019 21:55:09	Rent	(ECD) 232300333 - Savings	15.00	Failed
09/24/2019 02:00:55	SCH electricity MNZCSTIA	(ECD) 200000333 - Checking	101.00	Successful

- History Details consists of:
- ✓ Date (day, month & time)
 - ✓ Recipient (Person who received the payment)
 - ✓ From Account (Account debited)
 - ✓ Amount
 - ✓ Paid (Successful/Failed)

Payments – Manage Payees

PAYMENTS

- Make a Payment
- Payment History
- Manage Payees**

Let's move to:
Manage Payees.

In here you can add, delete or update your **Merchants & Peers.**

In **Manage Payees**, you are able to **Add**, **Update** and **Delete** a **Merchant**.

Merchants

To create a merchant, select **Add a Merchant.** (pg. 15)

+

Name	Pay by Text	
CACell (Digicel)	Disabled	✎ ✖
fixedline (Lime)	Disabled	✎ ✖
electricity (Lucelec)	Disabled	✎ ✖

To update a merchant, select **Update a Merchant.** (pg. 16)

To delete a merchant, select **Delete a Merchant.** (pg. 17)

Yes! You can now do all of this all on your own. No need to come to BOSL to add your bills!



Add a Merchant

Add a Merchant

Merchant Name*

Select one

Back Next

Select a **Merchant Name** from the options available then click **Next**.

Available **Merchant Name** options:

- ✓ Lucelec
- ✓ Wasco
- ✓ Lime
- ✓ Credit Card
- ✓ Digicel
- ✓ EC Global
- ✓ Courts
- ✓ Flow Karib Cable

Merchant - Lucelec

Nickname*

Nickname

Billing Account * Customer Name*

Test

Customer Name on Invoice

Name on Invoice

Back Next

Type in a nick name for your merchant.

Type the billing account number (from the bill). Special characters are **not** allowed except hyphens (-).

Type the name of the customer.

Click **Next**.

Merchant - Lucelec

Nickname: Merchant Light

Billing Account : 000111

Customer Name: Creselda Alexander Test

Customer Name on Invoice :

Back Submit







Click **Submit** after you have reviewed and you are satisfied or **Back** if you are not satisfied to make any changes.

Great job!



Update a Merchant

To update a merchant, select **Update a Merchant**.

Merchants			+
Name	Pay by Text		
CACell (Digicel)	Disabled	 	
fixedline (Lime)	Disabled	 	
electricity (Lucelec)	Disabled	 	

On the **Update a Merchant page**, you will be able to update the **Nickname**, **Billing Account #** and **Customer Name on Invoice**.

Merchant - Digicel

Nickname *

Billing Account * Customer Name

Customer Name on Invoice

After you make your changes click **Next**.

Merchant - Digicel

Nickname: CACell

Billing Account : 1234567

Customer Name: Creselda Alexander Test

Customer Name on Invoice : Jon James







Then click **Submit** on your **Review page** to save your changes or **Back** to **Update** some more.

Delete a Merchant

Deleting a merchant is very simple as well.

Merchants

Just click the **Delete** icon.

Name	Pay by Text	
CACell (Digicel)	Disabled	 
fixedline (Lime)	Disabled	 
electricity (Lucelec)	Disabled	 

Merchant - Digicel

Nickname: CACell

Billing Account : 1234567

Customer Name: Alexander Test

Customer Name on Invoice : Jon James

[Back](#) [Delete](#)



Click **Delete** to save or **Back** to cancel.

Add a Peer

The process of adding a peer is similar to that of adding a merchant.

Peers

Click **Add a Peer** under the **Peers** section.

Name (Reference)	Account	
Rent (July 2019 Creselda) Pay by Text : Off	(ECD) 122333444	 

Add a Peer

1. Input the nickname that will be used to identify this peer
2. Input their Mobile ID
3. Input their account number
4. Reference tells the receiver who sent the funds. Keep the default input or change it to something else

Nickname * <input style="width: 90%;" type="text" value="Nickname"/>	Account Number * <input style="width: 90%;" type="text" value="#"/>
Your Mobile ID * <input style="width: 90%;" type="text" value="Your Mobile ID"/>	Peer's Mobile ID * <input style="width: 90%;" type="text" value="Your Mobile ID"/>
Transaction Reference * <input style="width: 95%;" type="text" value="Transaction Reference"/>	

Back
Next

Ensure **Nickname** is populated with alphanumerics only (16 characters maximum).
 Ensure **Account Number** is populated with numerics only (peer's account number).
 Ensure **Your Mobile ID** is populated (This is the Mobile ID which belongs to you).
 Ensure **Peer's Mobile ID** is populated (This is the Mobile ID which belongs to you peer).
 Ensure **Transaction Reference** is populated – transaction description (25 characters maximum).
 Click **Next** to go to the **Review page**.

Nickname:	Rent
Mobile ID:	fhy344
Account Number:	123456789
Transaction Reference :	Your Tenant named Robin D



Back
Submit

Click **Submit** to save or **Back** to make any changes.



Update a Peer

Similar to updating a merchant click the **Update a Peer** icon.

Peers		+
Name (Reference)	Account	
Rent (July 2019 Creselda) Pay by Text : Off	(ECD) 122333444	 

On the **Update a Peer** page, you will only be able to update the **Nickname** and **Transaction Reference**.

*N.B. If you wish to change/update the **Account Number** then you will have to **Delete** (pg. 19) the **Peer** and **Add a Peer** with the correct account number.*

Update a Peer

1. Input the nickname that will be used to identify this peer
3. Reference tells the receiver who sent the funds. Keep the default input or change it to something else

Nickname *

Account Number

Transaction Reference *

Click **Submit** to review or **Back** to cancel.

Nickname: Rent



Account Number: 122333444

Transaction Reference : July 2019 Creselda

Click **Submit** once more to save or **Back** to update some more.

Delete a Peer

To delete simply click the **Delete** icon.

Peers		
Name (Reference)	Account	
Rent (July 2019 Creselda) Pay by Text : Off	(ECD) 122333444	 

Nickname:	Rent
Account Number:	(ECD) 122333444 -
Transaction Reference :	July 2019 Creselda

[Back](#) [Delete](#)

Click **Delete** to save or **Back** to cancel.

Wonderful!



Orders – View Orders

ORDERS

View Orders

Wire Transfer

Let's start with:
View Orders.

In here you can view & monitor:

- ✓ Wires

View Orders

Filter Orders

Type Status **Filter**

Type ⇅	Status ⇅	Created ⇅	Completed ⇅
<u>Wire transfer</u> Pending	Pending	10/21/2019 15:33	--
<u>Wire transfer</u> Pending	Pending	10/18/2019 14:11	--
<u>Wire transfer</u> Pending	Pending	10/17/2019 05:51	--
<u>Wire transfer</u> Cancelled	Cancelled	08/05/2019 13:45	10/02/2019 15:45

View Orders screen – Will display the following information:

- ✓ Type
- ✓ Status
- ✓ Created (date & time)
- ✓ Completed (date & time)

View Orders

Filter Orders

Type Status **Filter**

If you are looking for a specific transaction, a search can be done by the transaction:

- ✓ Type
- ✓ Status



Orders – Wire Transfer

ORDERS

View Orders

Wire Transfer

Let's continue with:
Wire Transfers.

In here you can create a wire!



To **Create a Wire**, it is important to first have all the necessary information and then correctly insert this information. (Please visit BOSL's website for related fees/charges regarding wires).

We have broken this into 5 headings:

1. Ordering Customer Information
2. Payment Information
3. Beneficiary Bank Information
4. Beneficiary Customer Information
5. Intermediary Bank Information



Let's take a look:

#1

Ordering Customer Information – represents ordering customer's details

Ordering Customer Information

<p>Account #*</p> <input type="text" value="Choose Account"/>	<p>Address*</p> <input type="text" value="type here"/>
<p>Country*</p> <input type="text" value="Saint Lucia"/>	<p>City*</p> <input type="text" value="type here"/>

- ✓ Account # – account you wish to debit

✓ Country – select your country from list
- ✓ Address – type your residential address

✓ City – type your city/village/town

#2

Payment Information – represents transaction details

Payment Information

<p>Currency*</p> <input type="text" value="Choose Currency"/>	<p>Amount*</p> <input type="text" value="0.00"/>
<p>Charges Transaction*</p> <input type="text" value="SHA - costs for all transactions are shared"/>	

- ✓ 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)

#3

Beneficiary Bank Information – represents receiving bank details

Beneficiary Bank Information	
SWIFT Code / ABA / Routing*	Name*
<input type="text" value="#"/>	<input type="text" value="type here"/>
Address*	City*
<input type="text" value="type here"/>	<input type="text" value="type here"/>
Country*	
<input type="text" value="Make a choice"/>	

- ✓ Swift Code / ABA / Routing – type receiving bank’s code or routing number
- ✓ Address – type address of the receiving bank
- ✓ Country – select country of the receiving bank
- ✓ Name – type bank’s name
- ✓ City – type bank’s city

#4

Beneficiary Customer Information – represents receiving customer details

Beneficiary Customer Information	
Account # / IBAN *	Name*
<input type="text" value="#"/>	<input type="text" value="type here"/>
Address*	City*
<input type="text" value="type here"/>	<input type="text" value="type here"/>
Country*	Remittance Information*
<input type="text" value="Make a choice"/>	<input type="text" value="type here"/>

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

#5

Intermediary Bank Information (if required) – represents inter-bank’s details

Intermediary Bank Information	
SWIFT Code / ABA / Routing	Name
<input type="text" value="#"/>	<input type="text" value="type here"/>
City	
<input type="text" value="type here"/>	

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

These three fields are all **optional** and can be 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

Specify Source / User of Funds

Specify purpose of wire transfer

Economic Activity

N.B. Please ensure to attach and send all supporting documents with regards to the wire using the **Secure Message** feature (pg. 24).

After you have correctly inserted the information, click **Continue** seen below. You will be directed to a review screen. On this screen you can click **Back** to make any changes or **Submit**. By clicking **Submit**, BOSL 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.

Send me an alert when my order is completed

Disclaimer:
Wire transfer requests that meet all banking requirements at the time of submission, will be processed within two (2) business days after the date submitted. The Bank is not liable for any delays or losses arising from Wire requests that do not meet its internal and external standards as outlined.



Services – Secure Message

SERVICES

Secure Message

Moving on to Secure Message.

In here, you can contact us using your COB by typing a message, attaching a file if necessary and track any messages that you have already sent.

The screenshot shows the 'Secure Message' interface. At the top, there is a 'Secure Message' header with a speech bubble icon. Below it, there is a 'View Secure Message' section with a 'Filter: All' dropdown menu. A table displays the message history with columns for 'Message Reference', 'Status', 'Created At', and 'Completed At'. The table contains 10 rows of data. At the bottom right of the table, there is a pagination control showing '1' and '2'.

Message Reference	Status	Created At	Completed At
101719-304	Pending	17 Oct 2019 05:54	--
092819-533	Pending	28 Sep 2019 13:46	--
072619-698	Pending	26 Jul 2019 11:30	--
072519-588	Completed	25 Jul 2019 15:32	25 Jul 2019 15:33
072519-657	Pending	25 Jul 2019 15:28	--
072519-790	Pending	25 Jul 2019 15:27	--
072519-499	Pending	25 Jul 2019 08:45	--
072319-490	Pending	23 Jul 2019 11:37	--
071719-675	Pending	17 Jul 2019 12:41	--
071719-819	Cancelled	17 Jul 2019 12:11	17 Jul 2019 12:18

Secure Message will display your message history with the following headings:

- ✓ Message Reference (see below)
- ✓ Status
- ✓ Created At
- ✓ Completed At

You can click on the add icon to create a new secure message.

The screenshot shows the 'Send Secure Message' form. It features a large text input area at the top. Below the input area, there is a file attachment icon and the text 'No file chosen.' To the right of the input area, it says '1000 Characters left'. At the bottom, there is a checkbox labeled 'Send me an alert when my secure message is completed' which is checked. There are 'Cancel' and 'Send' buttons at the bottom.

Type your message within the box. A maximum of 1000 characters.

You can also attach a file by clicking the attach file icon. (Recommended for wires).

Click **Send** when you are completed. A dialog box will appear with a reference number.

Settings – Personal


SETTINGS

- Personal
- Preferences
- Alerts


Last but not least, we move on to **Settings**.

- ✓ Personal
- ✓ Preferences
- ✓ Alerts


Account Settings Creselda Alexander Test



Personal Settings



Preferences



Alerts


Password	Edit
Email	Edit
Mobile ID	Edit
Security Questions	Edit

Personal Settings is where you can edit your:


- ✓ Password
- ✓ Email
- ✓ Mobile ID
- ✓ Security Questions

By clicking on **Edit**.


Settings – Preference



Personal Settings



Preferences



Alerts

<p>TimeZone</p> <div style="border: 1px solid #ccc; padding: 2px; margin-bottom: 5px;"> <p>TimeZone Location: (GMT-04:00) Santiago</p> <p>TimeZone Delivery Time: All Hours</p> </div>	Edit
<p>Marketing</p> <p><small>Allows you to receive marketing alerts for new products and services</small></p> <p>Allow Alerts: Yes</p>	Edit
<p>Text Message</p> <p><small>Allows you to use Text Messaging to obtain account balance and history information</small></p> <p>Text Message: Yes</p>	Edit
<p>Language</p> <p>Selected Language: English</p>	Edit

BOSL recommends the following settings which will allow you to receive alerts almost instantly.

Preferences is where you can edit your:

- ✓ **TimeZone** – This affects the times you can receive an alert.
- ✓ **Marketing** – Enabled, will allow you to receive marketing alerts.
- ✓ **Text Message** – Enabled, will allow you to receive alerts via text messages.
- ✓ **Language** – only “**English**” is available.

Again by clicking on **Edit**.

Settings – Alerts


Alerts is where you can edit/set up your:

- ✓ Alert Delivery Methods (Text Message is currently unavailable)
- ✓ Alerts for any of your accounts

Your accounts will be separated by type of account shown to the top of the page e.g.:

- ✓ Checking Accounts
- ✓ Savings Accounts
- ✓ CD Accounts

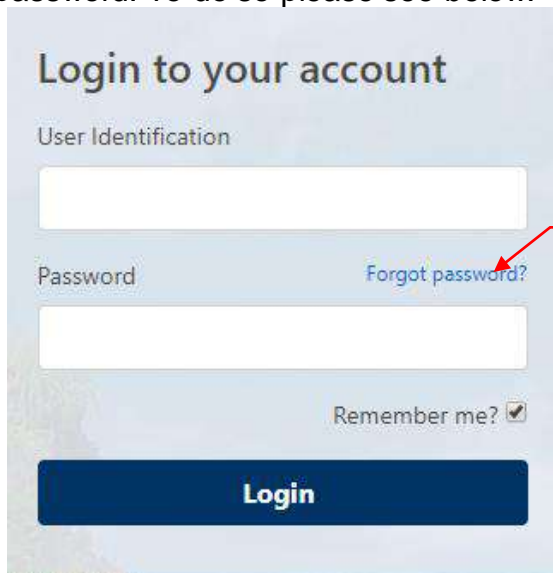
All of the available alerts will be displayed to the left of the page.

By clicking on this icon  next to the type of **Alert** you desire, a dialog box will pop up called **Enable Accounts Alert**, displaying all your accounts under that heading of type of accounts.

In here you select the accounts you prefer to receive the alert you selected.

Forgot Password?

BOSL's upgraded COB platform allows you to perform a self-reset in the event you have forgotten your password. To do so please see below:



Login to your account

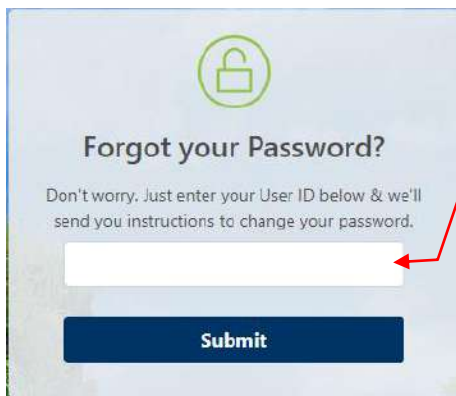
User Identification

Password [Forgot password?](#)

Remember me?

Login

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

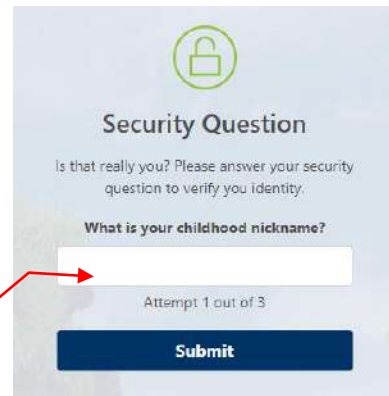


Forgot your Password?

Don't worry. Just enter your User ID below & we'll send you instructions to change your password.

Submit

Insert your **User ID** and click **Submit**.



Security Question

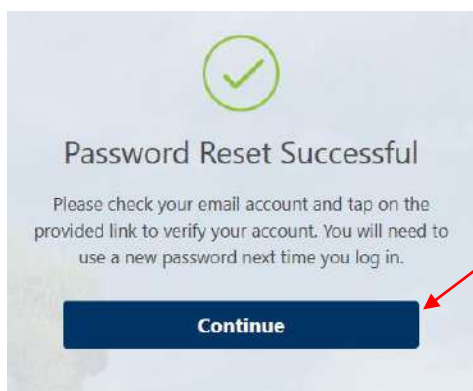
Is that really you? Please answer your security question to verify your identity.

What is your childhood nickname?

Attempt 1 out of 3

Submit

Answer at least one of your 3 security questions and click submit.

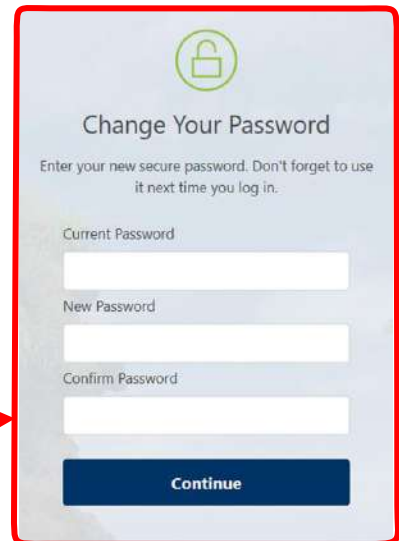


Password Reset Successful

Please check your email account and tap on the provided link to verify your account. You will need to use a new password next time you log in.

Continue

Click **Continue**. And retrieve your temporary password from your email.



Change Your Password

Enter your new secure password. Don't forget to use it next time you log in.

Current Password

New Password

Confirm Password

Continue

Insert the password that you receive via email into the **Current Password** and insert your new password into **New Password**, **Confirm Password** and then click **Continue**.



Glossary

The following are words and terms seen in the body of this document and in dealing with BOSL COB Platform.

Account From – an account belonging to you that funds will be coming from.

Account To – an account funds will be going to.

Alias – a pseudo name.

Available Balance – The funds in your account to which you have immediate access.

Credit – funds added to your account.

Current Balance – The funds in your account, not including pending transactions.

Debit – funds removed from your account.

Frequency – the intervals at which you set funds to be transferred (daily, weekly, etc.)

IBAN – International Bank Account Number (European).

Internal Transfer – movement of funds between your accounts.

Make a Payment – transfer of funds from your accounts to any merchant or peer.

Merchant – any payee that has been pre-defined by BOSL.

Mobile ID – a set of numbers and/or letters only (no special characters), usually a telephone number with your initials, which is also required to perform P2P transactions.

Nickname – your personal unique identifier for a payee.

OUR – All “Beneficiary Bank” charges are paid by the “Ordering Customer”.

Payee – a recipient of your funds.

P2P – a payment method which allows you to make payments from your account to another customer’s account at BOSL.

Peer – another BOSL customer.

Remittance Information – the purpose of the transaction.

Running Balance – the change in balance amounts as transactions occur in real time.

Scheduled Transactions – any transaction whether one time or recurring that have been set to take place at a future date.

Secure Message – a method to communicate with BOSL via COB.

SHA – “Beneficiary Bank” charges are paid by the “Beneficiary Customer”.

Swift Code – unique bank identifier.

Wire Transfer – electronic transfer of funds from one Financial Institution to another.

The Bank of Saint Lucia is proud of you!



Now you can use our upgraded **COB** platform all to your benefits!



In the name of **Convenience!**

