



Grenada Co-operative Bank Limited

eBanking User Guide



Welcome to Co-op Bank's eBanking Service, which provides convenient, private and secure access to your accounts, anywhere and at anytime, using smart phones and other mobile devices, computers and SMS texts.





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Getting Started

The Co-op Bank eBanking Service can be accessed through the Bank's website, www.grenadaco-opbank.com or go directly to secure.grenadaco-opbank.com.

Ensuring a Secure Internet Connection

You must ensure that your internet connection is secure. Here's how:

- Check your URL bar to ensure that it states 'https://'. The 's' advises that the connection is secure.
- Ensure the URL bar is a flashing green
- You should also see a padlock in the same area
- Ensure that the VeriSign logo is present at the bottom of the screen

The screenshot shows a web browser window with the address bar displaying <https://secure.grenadaco-opbank.com/login.html>. A green padlock icon is visible in the address bar, indicating a secure connection. The page content includes the Grenada Co-operative Bank Limited logo and the text 'welcome home'. The main heading is 'Customer Login'. Below this, there is a login form with two input fields: 'User Identification' and 'Password'. A 'Forgot your password?' link is present below the password field. A 'Register New Customer' link and a 'Submit' button are also visible. A promotional banner for home loans is displayed below the login form. At the bottom of the page, there is a 'Norton SECURED powered by VeriSign' logo.



First Time Log In

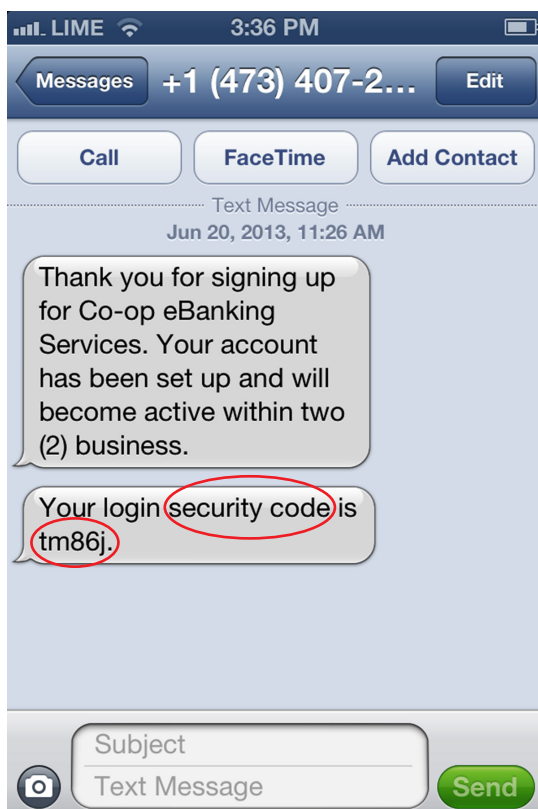
On signing up for Co-op Bank's eBanking Service, you will be provided with a User ID and temporary Password. Once you enter this information, you will be prompted to change your temporary password to be replaced by a permanent password. Once signed in, you will be immediately prompted to accept the **Terms and Conditions** for using the Service. This will not be required for future logins.

Password Length and Related Information

A valid password must contain a minimum of four (4) characters and not exceed fifteen (15) characters.

A password must also include at least one letter and one numeric character.

Username:	M	Y	4	1	6	0	0	1	0	
Password: (temporary)	*	*	*	*	*	*	*	*	*	



As an additional measure to ensure your eBanking will be secure, you will also be prompted to enter a **login security code**.

This code will be randomly and automatically generated by the system in the form of **five** alphanumeric characters.

It will be sent via email and/or text every time you log in to Co-op Bank's eBanking service.

You will also be required to select a **security question**, for which you must provide an answer. This security feature is to be used in the event that you need to reset your password.



Co-op Bank's Online Banking Service

The Co-op Bank Online Banking Service is available twenty-four (24) hours a day, seven (7) days a week, for your convenience.

Once securely logged in, the various features of our eBanking Service will be displayed. They are:



Accounts:

Click on the Accounts tab to see a listing of your accounts and account balances. Click on any account to see a detailed history. In this section you can choose to print or email your account statements. You will notice there are two balances listed.

The Current Balance reflects your account balance at the end of the previous day and may not include transactions pending final processing.

The Available Balance is your true balance and reflects all transactions at a given point.

Account Alias

Aliases or nicknames are applied to accounts for easy identification and to protect your account information, especially when banking via SMS (text). Applying aliases to accounts can only be done via your web browser. To apply an alias, you will need to click on Account View Maintenance, click on setup alias and enter it there. Your alias can only be one word.

Our eBanking Service allows you to track, monitor and manage your finances with programmes specifically designed with you in mind.

Budgeting - this allows you to set a budget for a specific period and track your spending as it hits your account.

Analytics – this allows you to categorize your transactions by specific accounts.



Transfers:

Click on the Transfer Funds tab to perform an internal transfer between your accounts.



Orders:

Click on this tab to order cash, drafts, cheque books.

Payments:

Using this tab you have the option of making:

One Time payments – Select from the list of companies presented to make a bill payment.

Merchant Payments – For payments, such as utilities, that will be reoccurring, this option should be selected. First you will need to 'add a merchant' from the list of merchants (businesses) provided.

Complete the simple form by following the instructions. Your payment details will be saved, however, you will be required to activate whenever the next payment is due.

Buddy Payments – Select this option for transferring funds to someone who also has the Co-op Bank eBanking Service.

As with Merchant payments, you will need to add a 'Buddy'. In doing so there are three critical bits of information that you must have: the person's

- (1) Name
- (2) Account Number
- (3) Mobile ID (the ID used by your Buddy for payments to be made to him/her).

Please note that this ID, which is unique, can be set up by the customer under the 'Settings' tab.



Buddy Payment

What do I need for a Buddy Payment?

- (1) My own Mobile ID
- (2) The Mobile ID of my Buddy
- (3) The Account number of my Buddy

What is a Mobile ID?

This is a unique name you may select to provide to friends and family for this service. Your Mobile ID is not the same as your User ID for the eBanking Services.

How do I set up my Mobile ID?

Go to Settings > 'Change Mobile ID'

You may choose your own unique name for your Mobile ID by typing the name in the field.

How do I add a Buddy?

- (1) Click on "Make a Payment"
- (2) Click on "Add new Buddy" under the Buddy Payment header, fill out the following fields:
 - (i) Name: Input the Nickname you will like to call your Buddy
 - (ii) Mobile ID: Input the Mobile ID of your Buddy
 - (iii) Account number Input the account number of your Buddy
 - (iv) Transaction Reference Tells the receiver who sent the funds. Keep the default input or change it to something else.
 - (iv) Enable Pay by Text.

If you wish to be able to pay your Buddy by text you may tick the check box and select the account to debit (optional).



Buddy Payment

If a user changes their Mobile ID after Buddy Payments have been set up with other users, this will NOT stop the previous payments from working. However, all subsequent Buddy Payments to this particular buddy going forward must use the new Mobile ID ONLY.

Once you have successfully added your Buddy, you may proceed to make a Buddy Payment.

How do I make a Buddy Payment?

1. Click the "Pay" button next to your selected Buddy.
2. Select an account that payment will be made from.
3. Input the amount to be paid.
4. Click the Pay button.



Alerts:

Click on this tab to enable/disable a wide range of alerts for various transactions. For example, you can receive a payroll alert (via email or text message) as soon as your salary is deposited on your account or be notified when your account balance is at a certain level.

Besides managing your accounts, alerts provide information for your security.



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Services:

Services available include:

➤ **Stop Payments for cheques**

➤ **Credit and Debit Card**

Report lost/stolen

Add/change a card address

➤ **Secure Messaging** - This feature allows you to make requests to the Bank or send information to the Bank securely.

Settings:

This section features a variety of self-help options that will allow you to update your personal information as it relates to eBanking.

Co-op Bank's Mobile Banking Service

Our Mobile Banking Service features three channels:

1. Mobile Web
2. Mobile Apps (Available for free download via link on the Bank's website)
3. SMS/Text Banking

To bank through our Mobile Web and Mobile Apps services, you will need to have a mobile phone that is web-enabled. All the features available in our Online Banking Services will also be available to you through this channel.

You can download our eBanking Mobile App by visiting our website and selecting the channel for download that is compatible with your mobile device.

Please note that our Mobile App is compatible with iPhone, Android phones 2.1 and Blackberry 4.5. The App is not supported by Blackberry OS X or later.





Text Banking

The (SMS) Text channel can be used as follows:

Save the Text Phone Number (or short code) in your address book. The number is **2667** or **COOP**. If you are overseas, depending on your service provider, send text messages to **1 (473) 407-2667** (LIME) or **1 (473) 415-2667** (Digicel).

Send the text commands to the Short Code to start banking.

First word = Text command

Second word = Account Alias (chosen by you)

Third Word = Amount (excluding the dollar sign)

E.g. '**Pay Water 30**' means, I want to pay \$30.00 towards my water bill.

Text Command	What it does
BALS	Tells you the balance on your savings account
BALC	Tells you the balance on your chequing account
HISTS	Generates the history on your savings account
HISTC	Generates the history on your chequing account
PAY	Pay a bill
GIVE	Transfer to a 'buddy'
TSF	Transfer between accounts registered for the service
HELP	Generates a list of all text commands

For banking using the Text channel, key elements must first be configured through your web browser:

Initial Login

See 'First Time Log in' above on page four (4) of this User Guide.



Text Banking

To make transfers using the text method, you will need to 'add a new account for internal transfers by text' on your web browser. Simply follow the instructions provided.

The default transaction amount that you select will be effected when the text command is sent. If you require a change in the amount to be transferred you can simply do so by changing the dollar value.

Payments

For all Payments, that is One Time, Merchant and Buddy Payments ensure to select 'Permit payment by text', under the 'Pay by Text' Settings on your web browser.

Fees

Co-op Bank reserves the right to apply fees at its discretion to any transaction or aspect of its service from time to time upon giving notice within a reasonable time.

Password Resets

If you wish to change your password at any time, you may do so at your convenience, by clicking on the 'forgot your password' link and following the simple steps.

1. Enter your Customer ID
2. Enter your User Name
3. Enter your Email Address

This email address must be the one recorded in your personal profile.

It is very important that you remember and protect your User ID and password.

Any request for the Bank to assist you if you forget your User ID, password or security question must be in writing.



Security

Safe Online Banking

Keep your computer up-to-date with antivirus software, operating system patches, firewalls etc, and set your browser to the highest level of security.

You should be wary of unsolicited emails or phone calls where you are asked for PIN numbers and/or passwords, as well as messages where you will have to access any URL link. Keep in mind that the Bank will never ask for these at any time.

When you are accessing the Bank's online service, a locked padlock should always appear in your browser window, which indicates that you are entering a secure connection. Look out for the 'https' in the search bar above as well.

Avoid leaving your computer unattended for long periods of time while banking online and log off immediately after use, especially on a public computer.

Safe Mobile Banking

The Bank will not store your passwords, account numbers, account balances or account history on your cell phone. When you log off, the information can no longer be retrieved.

This ensures that intruders would not be able to obtain access to your account information if they do not know your password.

All messages sent to you are pre-configured by the Bank. Sensitive information such as full account numbers, PIN's and names are not included in outgoing messages.

If your cell phone is lost, please contact the Bank immediately. Additionally you should log in securely through the web channel and disable all text functions.

Disabling text messaging simply means that the Bank's system will ignore any incoming requests from your mobile device, ensuring that anyone who finds your phone will not be able to obtain any information.



Safe Text (SMS) Banking

Co-op Bank will only allow transfers by text after you have successfully set up the function securely using the web browser.

The Bank will NOT send important information through text, and will NEVER ask for secure information such as passwords, PIN numbers or account numbers.

All account information is masked and full account details NEVER appear in text messages.

The Customer's Role

- Ensure that you have a secure internet connection before you commence your banking. See ***Ensuring a Secure Internet Connection*** on page three (3) of this User Guide.
- Ensure that your password is protected at all times. If you are using a mobile device, also ensure that the device is password protected.
- It is very important that you log off, once you have completed your banking session. Though the system will automatically log you out after the 'idle time' has elapsed, there will be a small window whereby someone may gain access to your account.
- Use **secure messaging** to ask or raise any account-related questions or queries.
- **Please delete any suspicious emails and contact the Bank immediately. Remember the Bank will NEVER ask for secure information such as passwords, PIN numbers or account numbers.**



- You are reminded to be vigilant of any fraudulent websites. Do not download content, particularly applications, from unknown or unreliable sources as these may contain malicious software.
- You may connect to the eBanking service on our corporate website:

www.grenadaco-opbank.com

or directly via:

<https://secure.grenadaco-opbank.com>
- The links to download Mobile Apps are also available on our corporate website or in your mobile app store.
- **Unless you are certain that you are connected to the website of our bank, do not provide any particulars of your eBanking account.**
- Look for the VeriSign certification seal as proof of your protection on our website. See below.





eBanking Customer Support

Customer support for Co-op Bank's eBanking is also available to address your queries. There are several options to choose from:

1. Send an email to ***ebanking@grenadaco-opbank.com*** OR
2. Log in to the eBanking service and send a **secure message** OR
3. Call the eBanking Officer at **1 (473) 440-2111** Ext. **6370** OR
4. Write to:

Grenada Co-operative Bank Limited
Attn. eBanking Customer Support
#8 Church Street
St. George's
Grenada



All communications or transactions relating to Co-op Bank's eBanking Service, which cannot be otherwise completed by you the customer, through Co-op Bank's eBanking Service, shall be directed during normal business hours.

Normal business hours are :

Monday to Thursday 8:00 a.m. to 4:30 p.m., and Fridays, 8:00 a.m. to 4:45 p.m.