Internet Banking: Frequently Asked Questions

How do I register for Internet Banking?

If you are a **Corporate User** please contact your *Relationship Manager*.

If you are a **Retail User** *please* follow the *New User* registration link on the login page.

Please input the first **6 digits** of your account number as *Customer ID* (i.e. 123456) Please also input your full *Account Number* in the following format 123456-GBP-CAINDI-01

To complete registration you are required to provide us with a valid mobile number and email address. You will receive an activation code by text message to complete registration.

If I'm an existing customer, can I still log in?

If you are an existing registered internet banking customer you may continue using your existing login credentials i.e. *Username* and *Password*.

I cannot remember my log in details

If you forget your *Password*, you can reset it by using the *Forgot Password* link on the login page. Follow the simple steps to create a new password. A link to set up a new password will be sent to you via email.

If you forget both your *Username* and *Password*, please contact FirstBank UK *Client Services Department* on +44 (0) 20 7920 4920

Why do I get logged out from my Internet Banking session?

For security reasons, you will automatically be logged out of your Internet Banking session after five minutes of inactivity.

How secure is Internet Banking?

Online security is a top priority for us. Find out more about how we keep your information safe here: https://www.fbnbank.co.uk/security-tips/

What is OTP and how does it work?

OTP stands for *One Time Password*. It is a security code which will be sent to authenticate a payment:

- o OTP to **Corporate Users** will be sent via your registered email address
- o OTP to **Retail Users** will be sent via both your registered SMS and email address

It is therefore very important that you notify us of any changes to your contact information.

Can I update my contact details online?

In the interest of your own security, you cannot change personal information online.

If you wish to update your contact details please email either your *Relationship Manager* or *FirstBank UK Client Services.* Please enclose a signed instruction quoting the new email/ telephone number etc. If it is a *Joint Account* the instruction would also have to be signed by the account signatory. Once we receive the instruction you can expect a call back from *Client Services* to confirm the new details.

What browsers and operating systems are supported?

The following operating systems and web browser versions are recommended for use with FirstBank UK's Internet Banking:

Supported operating systems:

- Microsoft Windows®
- Apple®

Recommended browsers:

- Google Chrome

Some older web browsers may display certain elements of a page incorrectly. Updating your browser to the latest version should resolve any display issues.

Where can I view my account transaction history?

To view transactions for a specific account please click on the *main menu* (three horizontal lines) located at the top left corner (next to the FirstBank UK logo) and from the drop down select *Accounts* then account category followed by *View Statement* option.

On the left-hand side under View Options you can filter transactions by date ranges i.e. Previous Quarter and type of transactions (i.e. All, Debits Only or Credits Only), once you have specified your range click on Apply Filter and the system will display all transaction which fit your search criteria.

Please note that a maximum downloadable transaction period is 90 days, therefore if you wish to see transaction history for the last 6 months you will have to select 2 date ranges i.e. month 1-3 then month 4-6. Transaction range is capped at 90 days to allow the system to process your request as quickly as possible as some accounts may have dozens of daily transactions.

An overview of your account activity can be downloaded in CSV or PDF format.

Can I see my monthly statements?

Yes, your monthly statement are available to view and download from the same menu (as above).

On the right hand of your screen click on the icon link titled ***Pre-Generated Statements*** (located under the Apply Filter and Reset buttons). From the pop-up menu click on *Select* to pick the month (within the last 12 months period) then click *Download* button. Pre-generated statements can be downloaded as a PDF.

What kind of payments can I make?

You can make international payments, UK Domestic payments as well as transfers between your personal FirstBank UK accounts.

You can set up regular standing order instruction (for example school fees) or make an Ad-hoc payment.

To set up a UK Domestic payment you will need the Beneficiary Name, Beneficiary's bank *Account* Number and *Sort Code.*

For international payments you will require BIC Code of Beneficiary Bank, an Account / *IBAN* number and Beneficiary Name.

To differentiate the accounts for the same payee you can give each account an *Account Reference Name* i.e. a memorable description for example "Mrs Smith USD" or "Mrs Smith GBP Tuition Fees" etc.

You will also have an option to give a new payment a *Reference,* this will allow you to identify the transaction in the future when you view your monthly statement.

What are my payment limits?

The standard daily payment limits for all **Retail Users** is £20,000.00 or currency equivalent.

Corporate Users can verify their daily limits by contacting their *Relationship Manager*.

How do I know the payment has gone through?

Look at the Online Transfer Status displayed on your main dashboard. Payments which have been completed will display a status of *Success* next to them. Any which are not yet complete will show as *In Progress.* Any which have not gone through will display a message of Failed in which case you should contact Customer Services or your Relationship Manager.

Please note that any payments submitted after 3pm will show as debited instantly but will be effected the next working day; similarly any payments initiated over the weekend or bank holidays will be effected the following working day.

Should you not find the answer you need in the FAQs above, please contact your Relationship Manager or Client Services for further help on +44 (0) 20 7920 4920