Getting Started
Aruba Bank Online®
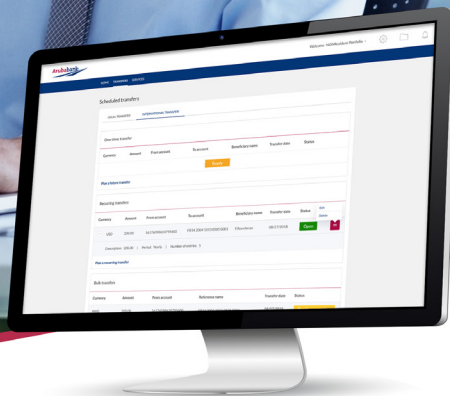
Aruba Bank Online®
Business Customers

Arubabank®

Aruba Bank Online®
Business Customers

01 Content

02 Introduction

Experience the benefits of everything Aruba Bank Online® offers. A fast and easy banking experience that allows you to manage all your Personal and Business accounts wherever you are and whenever you want.

Aruba Bank Online® for business benefits include:

- An overview of all your Single and Joint accounts

- Easy switch between portfolio's (CIF)

- Check the balance of your accounts (Current, Savings, Loans, Credit Card)

- Adjust account name or visibility of accounts on your overview page in the Account Settings

- Easy bill-payment and transfer to other local and/or international accounts

- Create Manual Bulk Payments, or Create Bulk Payment by Uploading a file

- Create Bulk Payments to international beneficiaries

V1.1

- Set-up Scheduled and Recurring payments

- Open new Current, Savings or Time Deposit account

- Receive notifications from Aruba Bank

- View and upload personal files related to your bank accounts (e.g. ID)

- View Submitted transfers

- View Submitted, Rejected and Scheduled transfers, and use for reference of payment (Save as PDF), or use to create new transfers

- Close or block cash withdrawals and outgoing transfers from your account

- Request to link Credit Card to your Online Banking account

- Request to link Savings Account to your ATM card

- Request new PIN code for your ATM card

- Request access to Aruba Bank App (Login tool request)

- Submit Travel Notice

- View current Exchange Rates

- Activate Text Banking

- Manage users with the User Management tool, set permissions for dual approval, and much more.

To ensure your financial information is protected at all times we offer the most secure options for logging into **Aruba Bank Online®** and for approving your transfers and payments using the:

- Aruba Bank Hard Token (small black device)

- Aruba Bank Soft Token (your **Aruba Bank App®** installed on your own personal Mobile device)

Both options give you a double layer of security, they cannot be used without your PIN, your Fingerprint or Face-ID (*If these biometric option(s) are available and enabled on your mobile device). With the use of your PIN, Face-ID or Finger-print ID, the token generates a one-time password for each time you login or approve a transfer request.

The **Aruba Bank App® Soft Token** provides the same double-layer security as the **Aruba Bank Hard Token**, but with the use of your Mobile device instead of a physical token, for your convenience.

03 Getting started

Before you can login to **Aruba Bank Online®**, you must first activate your preferred device.

To activate your Aruba Bank Hard Token:

Have your **4-digit PIN code**, which was provided to you by the bank, ready.

Step 1: Go to **www.arubabank.com**

Step 2: Click on Sign on to in the main header, and select, **Aruba Bank Online®**

🔒 SIGN ON TO... ⌄

Online Banking ⟩

Step 3: Press the red button ◀ to turn on your Aruba Bank Hard Token.

Step 4: Enter your **4-digit PIN code**

Step 5: Enter your new (choose your own) **PIN**

Step 6: Enter your **NEW PIN** again to confirm

You have now successfully changed your **PIN** code. From now on, you will need to use your **4-digit PIN code** each time you login to Aruba Bank Online® and to approve your transfer or service request.

Keep your PIN safe

Your **Aruba Bank Hard Token** will be locked if a wrong **PIN** code is entered after 3 consecutive attempts. Please call our Contact Center to unlock your token and create a new PIN code.

To activate your Aruba Bank Soft Token:

Step 1: Download your **Aruba Bank App®**

Step 2: You have received an email containing your Activation Link from **Info@arubabank.com**

Step 3: Click on the **Activation Link**

Step 4: Insert your **Username, Customer ID or (Sub) User ID**
Step 5: Insert your **PIN** code (select your 5-digit PIN code) and install your **Face ID** and **Finger ID** if you wish (if feature is available on your mobile device).

For further instructions, refer to the **Aruba Bank App®** Quick Guide to install your **Aruba Bank App®** and you will then have access to all App features available, including the **Soft Token.**

04 Login

You can login to **Aruba Bank Online®** with either the Aruba Bank Soft Token available in the **Aruba Bank App®** or with your Aruba Bank Hard Token.

Have your Username, Customer ID or (Sub) User ID, your Personal **5-digits PIN**, and either the **Aruba Bank Hard Token** or your **Aruba Bank Soft Token** (mobile device) ready.

Step 1: Go to **www.arubabank.com**

Step 2: Click on **Sign on to** in the main header, and select, **Aruba Bank Online®**

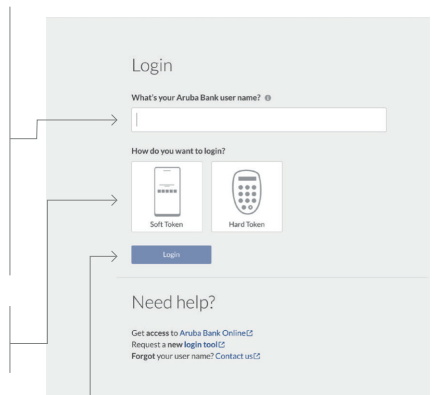🔒 **SIGN ON TO...** ⌄

Online Banking 〉

Step 3: Login page

You are now on the login page.

- In the Username field, enter either your Username, your **6-digits Customer ID** (if Main-user) or **Customer ID + Sub-User ID** (if Sub-User).

  Note: Example for former ABO Business Sub-Users:
  - Customer ID: **235556**
  - Sub-User ID: **subuser1**
  - New Username (for migrated business customers) = "**235556-subuser1**"

- Select your token device by clicking on either the Soft Token (App) or Hard Token (device) icon to generate your login code.

- Follow the steps on screen.

- Click Login to enter the new Aruba Bank Online®.

Login

What's your Aruba Bank user name? ⊙

How do you want to login?

Soft Token   Hard Token

Login

Need help?

Get access to Aruba Bank Online☐
Request a **new login tool**☐
Forgot your user name? Contact us☐

04

Welcome to **Aruba Bank Online®**

Aruba Bank N.V. | SWIFT code: ARUBAWAX | Camacuri 12 | P.O. Box 192 | Oranjestad | Aruba | Tel: 527 7777
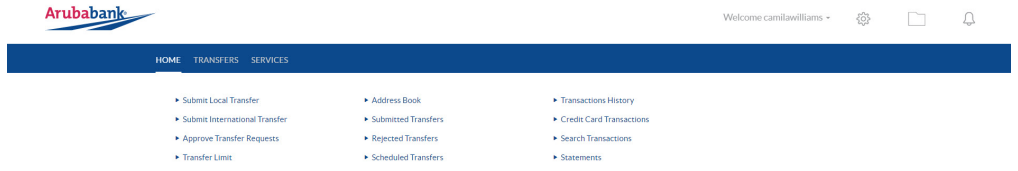
Welcome to your **Aruba Bank Online®** Home Screen.

After you have logged into **Aruba Bank Online®**, the home screen will immediately provide an overview of all your single and joint accounts and portfolios as well as various banking services which are just one-click away.

1 **Switch between portfolios (CIF):** If you have different portfolios, click on your name in the upper right-hand corner on your home screen and select the portfolio you wish to see.

2 **Your Accounts:** To view the balance and transaction history of an account, simply click on the account number of the account you wish to see.

3 **Customize Account Settings:** If you wish to adjust the account name or the visibility of the accounts, click on the settings icon.

   a. You can either disable the visibility option to hide your account from the home screen or enable it to view your account on the home screen.

   b. To adjust the account name, simply fill in a new name in the field provided.

4 **Create new transfer or pay bill:** Click on the red icon of each account, for the option to submit a local or international transfer or a bill payment.

5 **Open new account:** If you wish to open a new account, simply click on the button to add a new account which will allow you to open a new Current, Savings, or Time Deposit account.

6 **View Your Personal Archive:** Store and access your documents, being contracts, identifications, letters, and any other bank-related document you wish to keep safe. You have the option to upload documents from your computer, at your convenience.

7 **Your notifications:** You will be alerted once the bank send you a message or a new notification and you can view your files that contain your personal documents as well as your uploaded files like your "ID".

8 **Transfer and Services:** Browse Transfer or Services in the menu for more options.

9 **Logout:** Click on your name and select the option to log out.

Arubabank

Welcome camilawilliams ▾

HOME   TRANSFERS   SERVICES

▸ Submit Local Transfer   ▸ Address Book   ▸ Transactions History
▸ Submit International Transfer ▸ Submitted Transfers   ▸ Credit Card Transactions
▸ Approve Transfer Requests   ▸ Rejected Transfers   ▸ Search Transactions
▸ Transfer Limit   ▸ Scheduled Transfers   ▸ Statements

Submit Local Transfer:

Local Transfers represent transactions done between your own accounts, as well as payments between other local personal and business accounts, including bill payments. You can create one-time, scheduled, or recurring transfers between accounts, for example a monthly transfer from your current to your savings account, or a recurring payment for example to a gardener or a child's swimming class. You can also create a transfer from an existing transfer. You can modify, delete, or inquire on the status of a transfer and view the rejected transfers as well as approved transfers. Note: Credit card payments can also be processed using 'Local Transfer' feature.

Submit Manual Bulk Payment:

With this feature you can create your bulk payment, e.g. your company's payroll. In the Header part, please type the 'Reference Name' describing your Bulk Transfer, insert the 'Total amount of the Transfers' that you will be processing. Choose the 'From' current account from which you will pay, from the list of accounts you have available, and indicate the 'Purpose'. Once you are done with the heading, you can start adding Details of the Bulk Payment. Add a new row for each beneficiary. You also have the option to delete the lines. Once you have completed the input, click 'Send'. You will be prompted a screen to confirm your Bulk Payment. Follow steps to approve.

Submit International Transfer:

International Transfers represent transactions done between your account and foreign banks via Wire Transfer. You can create a new transfer or create another transfer from a previous International Transfer. You have the option to create a one-time, scheduled, or recurring International Transfer. You can also modify, delete, or inquire on the status of an International Transfer and view the rejected as well as approved International Transfers.

Upload Bulk Payment File:

Type the total amount of the transactions (file total) that you will be uploading in your ACH file or TP0 file. Type the number of transactions (total records in file) that you will be uploading. Choose the current account from which you will pay from the list of accounts you have available. Select the purpose of this transaction from the drop-down list.

Select the file type that you will be uploading from the drop-down list (ACH or TP0 file). Browse on your computer to locate the file that you will be uploading. Click 'Send' once you have verified for correctness. A unique 'Bulk Payment' reference code is created for each 'Bulk Payment'. Your file with transactions will be uploaded and will be displayed. Review the contents of your 'Bulk Payment' for correctness and click 'Confirm', or go 'Back' to modify the 'Bulk Payment' header if necessary.

A unique 'Bulk Payment' reference code is created for each 'Bulk Payment'. Retain this code and use to match with the 'Bulk Payment' transaction confirmation.

With this feature you have the option to send Bulk Payments to international beneficiaries. Same steps as explained above apply.

Approve Transfer Requests:

To confirm and authorize all transfers, you will need to use your Aruba Bank Hard Token

or your Aruba Bank Soft Token (Aruba Bank App®). At this point, you still have the option to modify your transfer by selecting the 'Edit' feature, or you can 'Delete' your transfer. Once you are ready, simply select one (1) or more transfers you wish to approve, click on the 'Approve'-button to open the approval screen, and follow the instructions on the screen.

Address Book:

You have a Personal and a Companies address book. In your Personal Address Book, you can add, edit, or remove beneficiaries with the new address book feature. The Companies address book is a pre-published list created by Aruba Bank, which already contains all corresponding information about the company listed, including their templates and fields required to process and identify your payment.

Submitted Transfers:

This is an overview of all your submitted transfers, including the status of each.

Scheduled Transfers:

This is an overview of all your scheduled transfers, including the status of each, and the option to make edits to your scheduled transfer.

Rejected Transfers:

This is an overview of all your rejected transfers, including the status of each.

Status of Bulk Payment:

You can view the status of your 'Bulk Payment' by clicking on 'View Status of Bulk Payment'. Your 'Bulk Payment' can appear in one of the following statuses: Pending Execution, Pending Approval, Partially Executed, Fully Executed or Rejected for Revision.

Note: the following reasons may apply for rejecting a record in a 'Bulk Payment':

1. Dormant Account (account of recipient has been inactive for more than 2 years)

2. Invalid Account (account number, or beneficiary bank do not match)

3. Beneficiary account blocked/ closed

4. Insufficient funds (this will apply for ALL records in a 'Bulk Payment'),

Important: Cut-off time for 'Bulk Payment' transactions above AWG 750,000.00

Bulk Payment' requests above AWG 750,000.00 will be processed at the Aruba Bank transfer department. All 'Bulk Payment' requests received before 3:00 pm local time, on a local business day, will be processed the same day. You will receive a confirmation of your transaction by e-mail and you can monitor the status your transaction 24/7 in Aruba Bank Online, in 'Status Bulk Transfers' All 'Bulk Payment' requests received after 3:00 pm local time, on a local business day, will be processed the next local business day.
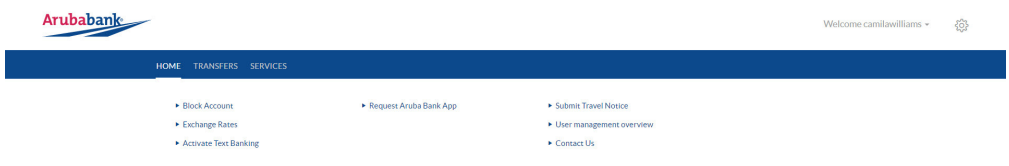
Transaction History: This is an overview of all transactions performed on your account.

Search Transactions: You can search your accounts for all or specific transactions. You can find, download, save and print specific payments, at your convenience.

Statements: Access your monthly statements. You can download, save, and print this at your convenience.

Audit Reporting: Select the Account Portfolio (CIF) you wish to run an Audit Report for, select the Start and End date of the report, select between Money Transfers, Internal Transfers, Bill Payments, All Transactions and Payments, and Sign in Log. At last, select the format in which you wish to view your Audit Report (ASCII, CSV, Excel), and click Download.

07 Menu Options: Services

Block Account:

In case of a lost or stolen card, protect yourself by blocking your account for all withdrawals or debit transactions with this special feature. To either request a new card or unblock your account, please visit your preferred branch or call our Contact Center.

Exchange Rates:

See the most recent Buying and Selling rates for USD, EUR, ANG, CAD, CHF, GBP, JPY.

Activate Text Banking:

Enable and disable Text Banking as you wish. Manage Text Banking PUSH and PULL messages to your mobile device or e-mail with this simple feature. You can select which accounts you wish to receive Text Banking messages.

Request Aruba Bank App:

If you do not have access to the Aruba Bank App® yet, you can request this here. After we have received and processed your request, you will receive an 'Activation link' to install your App. Make sure to have the Aruba Bank App downloaded on your mobile device. The Aruba Bank App is available to iOS and Android Mobile Devices.

Submit Travel Notice:

Inform us of your travel plans to make sure that your ATM Card and/ or Credit Card are ready for use abroad. You will receive an e-mail confirmation once the form is submitted. Requests received before 3:00 pm local time during business days will be processed on the same day. Requests received after 3:00 pm will be processed the following business day. Your access abroad is valid as of midnight on starting date and will be blocked at midnight on the expiration date.

User Management Overview:

Once Aruba Bank has processed your request to add a Sub-user, the main user can click on User Management Overview to manage permissions of the Sub-users. Here Main User will have an overview of all Sub-users. To adjust permission of a Sub-user, click on the User-ID you wish to adjust. Now you can enable their access to the portfolio, Set Account Activities, Account Level Permissions (Default of Specific) and Set Account Access. It is possible to adjust the Amount Limit for each transaction type the Sub-user has access to.

User management

Hyking Co.

Name: **Ken Russell**
Username: **Ken@Russ**

Portfolio access enabled ☑ Enabled

Set Default Permissions

Set Account Activities

	Create	Modify	Approve	Inquire	Delete	Upload	Amount Limit
	☐	☐	☐	☐	☐	☑	
Domestic Transfers	☑	☑	☑	☑	☑		5,000
Between own accounts	☑	☑	☑	☑	☑		5,000
Bill Payments	☑	☑	☑	☑	☑		5,000
International Transfers	☐	☐	☐	☐	☐		5,000
Bulk Transfers	☑		☑	☑	☑	☑	5,000

Account Level Permissions

Transaction History ☑   Statements ☐

Additional Permissions

Text Banking Activation ☐   Block Accounts ☑

Set Account Access

Select Accounts   **Set Permissions**

☑ Current Account - 6001370190   ○ Default ◉ Specific

Set Account Activities

	Create	Modify	Approve	Inquire	Delete	Upload	Amount Limit
	☐	☐	☐	☐	☐	☑	
Domestic Transfers	☑	☑	☑	☑	☑		5,000
Between own accounts	☑	☑	☑	☑	☑		5,000
Bill Payments	☑	☑	☑	☑	☑		5,000
International Transfers	☐	☐	☐	☐	☐		5,000
Bulk Transfers	☑		☑	☑	☑	☑	5,000

Account Level Permissions

Transaction History ☑   Statements ☐

Additional Permissions

Text Banking Activation ☐   Block Accounts ☑

Save   Cancel

Contact Us: Select your question from a list of topics, write your question, and click send. One of our Representatives will contact you shortly.

Please visit www.arubabank.com/aruba-bank-online-tutorial-videos
to view Tutorial Videos on the different features available in the Aruba Bank Online®.

Dual Approval

User can request to have the **Aruba Bank Online®** account set up for dual approval. This means that all transactions **must be approved by 2 users** before a payment is processed. The dual approval feature is used by companies or organizations that require dual approval but are not restricted to it.

To do this the Main-user must instruct the bank to create Sub-users and specify to the bank for which Sub-users to turn on the Dual Approval feature. Once the Sub-users are created, the Main-user can login in the **Aruba Bank Online®** portal and set desired permission for each Sub-user (create, edit, delete transfers, etc). For instructions on how to do this, please refer to instructions for User Management Overview options in Services.

How it works:

Step 1: The first user will create – and approve the transfer once.

Step 2: Next, the 2nd user must sign-in and do the second approval for the transfer to be processed. A transfer with only one approval will stay in the Approval basket of the 2nd user until the 2nd user approves the transfer. All pending approvals are visible in Approve Transfer Requests in the online portal or in 'Pending' section on the **Aruba Bank App®.**

Approve with Aruba Bank App®

Approval of transfers is also possible using the **Aruba Bank App®**. Once you have activated your **Aruba Bank App®**, look for the Pending icon in the Menu Options and select transfers to approve. You will be able to approve transfer on the go.

A company can set up several users with different approval limits depending on the lowest approval limit between the two users. The system will validate the account to approve. Sub-user can also be set to approve specific accounts only.

Example

Dual validation table	
Limit	
Main-user	200.000.-
Sub-user 1	200.000.-
Sub-user 2	100.000.-
Sub-user 3	50.000.-

Aruba Bank N.V.

SWIFT code: ARUBAWAX / Camacuri 12 / P.O. Box 192 /
Oranjestad / Aruba / Tel: +297 527-7777