



Welcome to Aruba Bank Online®

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Introduction

Aruba Bank Online® offers you the safest and most advanced online banking experience. You decide when it's time to bank. Manage your Aruba Bank accounts from one safe environment, at your convenience. Transfers and payments can be managed with a simple click.

Aruba Bank Online® allows you to:

- Check your balance of your different accounts (Current, Savings, Loans, Credit Card)
- Transfer money between and to your Current and Savings Accounts
- Transfer money to other local or international accounts
- Setup scheduled or recurring transfers
- Download statements
- Update your personal profile
- Manage your address book
- Link your ATM Card to your Savings Account
- View your Credit Card balance
- Submit Travel Notice
- Order Check Book
- Stop Check Payments
- Activate Text Banking
- Block Account(s)
- ATM PIN code
- View your personal archive (your correspondence history and private documents)
- And much more.

At Aruba Bank, we are constantly re-evaluating our security measures in an attempt to eliminate the evolving Internet and computer security threats. Therefore, we choose the most secure options for logging in to **Aruba Bank Online®** and for approving you transfers and payments.

You have the following options to ensure your financial information is always protected:

- Aruba Bank Token
- Aruba Bank App[®]

The Aruba Bank Token gives you a double layer of security. It cannot be used without your PIN code, making this useless to someone else, should it be lost or stolen. With the use of your PIN code, the token generates a one-time password for each time you login or approve a transfer request.

The **Aruba Bank App®** provides the same double layer of security as the Aruba Bank Token, but with the use of your mobile device instead of a token device for additional convenience.

Getting Started

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

To activate your Aruba Bank Token:

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

Step 1
Go to www.arubabank.com
Click on 'Sign on to" and select
Aruba Bank Online®
Press • to turn on your Aruba Bank Token
Step 4
Enter your 4-digit PIN code
Step 5
Enter your NEW 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 log-in to **Aruba Bank Online®** or approve your transfers.

Keep your PIN code safe.

Note: For security purposes, your Aruba Bank Token will be locked if the wrong PIN code is entered after 3 consecutive attempts. Please contact the bank or visit your preferred branch in order to unlock your token and create a new PIN code.

To activate your Aruba Bank App®:

Have ready both your mobile device and QR-code.

Follow the instructions described in the **Aruba Bank App®** Quick Guide in order to install the app and register your mobile device.

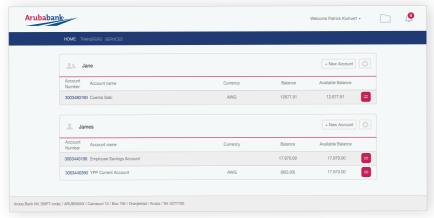
Login

You can login to Aruba Bank Online with either the Aruba Bank Token or Aruba Bank App[®]. Have your User Name, personal PIN, and either token device or mobile device ready.

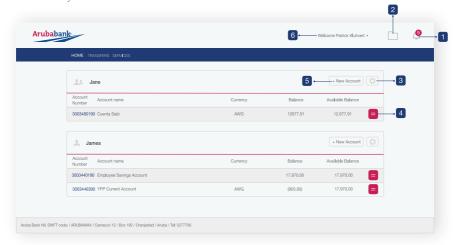
Step 1	Go to www.arubabank.com	SIGN ON TO,
Step 2	Click on 'Sign on to" and select Aruba Bank Online ®.	Aruba Bank Online >
Step 3	Enter your User Name	
Step 4	Click on Proceed	
Step 5	Choose your preferred option: Aruba Bank Token or Aruba Bank App®	
Step 6	Follow all the instructions shown on the Login screen	
Step 7	Click on <i>Login</i>	

Home Screen

Welcome



Welcome to your Aruba Bank Online® Home Screen. After you have logged in, the Home Screen will automatically feature your Portfolio and Account Summarv.



By clicking on the blue Account Number, you can view the balances and transactions for each account. If you have more than one Portfolio, you will need to click on the arrow next to your name at the top of the page, and select the portfolio you wish to view.

From the Home Screen you also have the option to:

1. View Notifications

This is your personal inbox for bank notifications, which will notify you whenever you have new or unread messages.

2. 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 to option to upload documents from your computer, at your convenience.

3. Customize Account Settings

You also have the option to personalize the account name or hide the accounts you do not wish to view with the "Manage viewing settings" option.

4. Submit Transfer

Simply click on the small red icon next to each account, and you will be navigated to the screen where you can create a transfer.

5. Open New Account

With a simple click, you can immediately request to open a new current, savings, or time deposit account.

6. Logout

Click on the arrow next to your name at the top of the page, and select 'Log Out'.

Menu Options

From the menu bar, you have the option to select 'Transfers' or 'Services'. Both menu options offer various features for Aruba Bank customers.

HOME TRANSFERS SERVICES

- ► Submit Internal Transfer
- ► Submit External Transfer
- ► Approve Transfer Requests
- ▶ Stop Check Payment
- ► Address Book
- ▶ Submitted Transfers
- ► Rejected Transfers
- ▶ Scheduled Transfers
- ► Transaction History
- ▶ Credit Card Transactions
- ► Search Transactions
- ▶ Statements

· Submit Internal Transfer

Internal Transfers represent transactions done between your own accounts online. You can create one-time or scheduled internal transfers between accounts, for example a monthly transfer from your current to your savings account.

Submit External Transfer

External Transfer represents transactions done between your account and other accounts at Aruba Bank, other local banks or foreign banks (Wire transfer). You can create a new transfer, create a template or create another transfer from an existing transfer. You can also 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 'External Transfer' feature.

Approve Transfer Requests

To confirm and authorize all transfers, you will need to use your Aruba Bank Token or your 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 1 or more transfers, click on 'Approve' to open the approval screen, and follow the instructions on the screen.

Stop Check Payment

You can request to have one or more of your check payments blocked with this feature.

Address Book

You can add, edit, or remove beneficiaries with the new address book feature.

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 before your transfer is executed.

· Rejected Transfers

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

Transaction History

This is an overview of all transactions performed on your account.

Credit Card Transactions

Keep track of your credit card transactions with this feature.

Search Transactions

You can search your accounts for all or specific transactions.

· Statements.

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

HOME TRANSFERS SERVICES

- ► Open Account
- ▶ Block Account
- ► Close Account
- Activate Text Banking
- ► Submit Travel Notice
- ► Link Credit Card
- ▶ Link ATM Card to Savings Account
- ▶ Order Check Book
- ► Request New ATM PIN Code
- ► Manage Mobile Devices

- ▶ Personal Archive
- ▶ Personal Details
- Credentials
- ▶ Professional Details
- ► Update Transaction Profile

· Open Account

Open a new current account, savings account, or time deposit.

· 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.

· Close Account

Select this option if you wish to close an account.

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.

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 3PM local time during business days will be processed on the same day. Requests received after 3PM 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.

Link Credit Card

Keep track of your credit card balance with a simple click. You will receive your up-to-date credit card balance.

Link ATM Card To Savings Account

Linking your ATM card to your Savings Account(s) is simple with this feature. Simply select which accounts you wish to have linked to your ATM card.

Order Check Book

You can place an order for a small or big check book. Simply complete this form and pick-up your new check book at your preferred branch after 3 business days.

· Request New ATM PIN Code

You can request a new PIN code for your ATM card and pick-up your new PIN at your preferred branch after 3 business days.

· Manage Mobile Devices

You can either disconnect your mobile device or connect additional devices to the Aruba Bank App®.

Personal Archive

You can view and manage your personal and bank- related documents, as well as all correspondences with the bank.

· Personal Details

Manage your personal details, address and contact information so we can stay in contact with you.

Credentials

Do you feel it is time to change your user name? Manage your personal credentials with this feature.

· Professional Details

Manage your employment information with this feature.

Update Transaction Profile

Upon request of the bank or if you anticipate a change in your transaction behavior, you can update and submit a new transaction profile with this service option.





Aruba Bank

Camacuri 12 P.O. Box 192, Oranjestad, Aruba Tel: (+297) 527 7700 info@arubabank.com www.arubabank.com