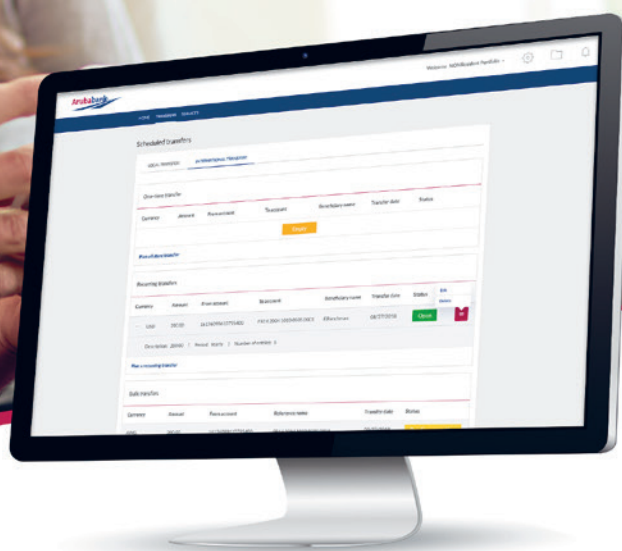




FAST AND EASY
BANKING

Getting Started Aruba Bank Online®



Aruba Bank Online®

Personal Customers

Arubabank®

Aruba Bank Online®

Personal Customers

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02 Introduction

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

Aruba Bank Online® 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
- 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
- Update Transfer-Limit
- 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

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 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**

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).

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®**



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.

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, 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

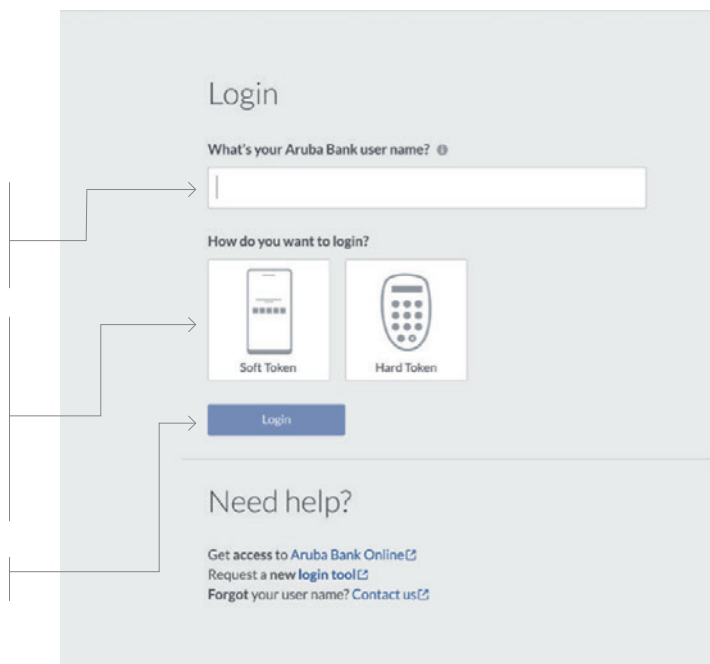
Step 2: Click on **Sign on to** in the main header, and select, **Aruba Bank Online®**



Step 3: Login page

You are now on the login page.

- In the Username field enter your Username.
- 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®.



05 Home Screen

Welcome to **Aruba Bank Online**®

The screenshot displays the Aruba Bank Online Home Screen for user Camila S Williams. The page features a navigation bar with 'HOME', 'TRANSFERS', and 'SERVICES' (with a red '8' next to it). The main content area is divided into two sections: 'Accounts' and 'Credit Cards'. The 'Accounts' section lists three accounts with columns for Account Number, Account Name, Currency, Balance, and Available Balance. The 'Credit Cards' section lists one credit card with columns for Credit Card Number, Account Name, Currency, Credit Card Limit, Balance, Available Balance, and Status. Red callout boxes with numbers 1 through 8 highlight specific UI elements: 1 (Welcome message), 2 (Account Number), 3 (Settings icon), 4 (Red action icon), 5 (+ New Account button), 6 (Settings icon), 7 (Notifications icon), and 8 (SERVICES menu item).

Account Number	Account Name	Currency	Balance ₯	Available Balance ₯
5806810190	Current Account	AWG	4,300.98	4,300.98
5806810290	Savings Account	AWG	15,200.00	15,200.00
5806810390	Loan Mortgage	AWG	0.00	0.00

Credit Card Number	Account Name	Currency	Credit Card Limit	Balance	Available Balance	Status
324903	Camila S Williams	USD	2,000.00	0.00	2,000.00	

Aruba Bank N.V. | SWIFT code: ARUBAWAX | Camacuri 12 | P.O. Box 192 | Oranjestad | Aruba | Tel: 527 7777

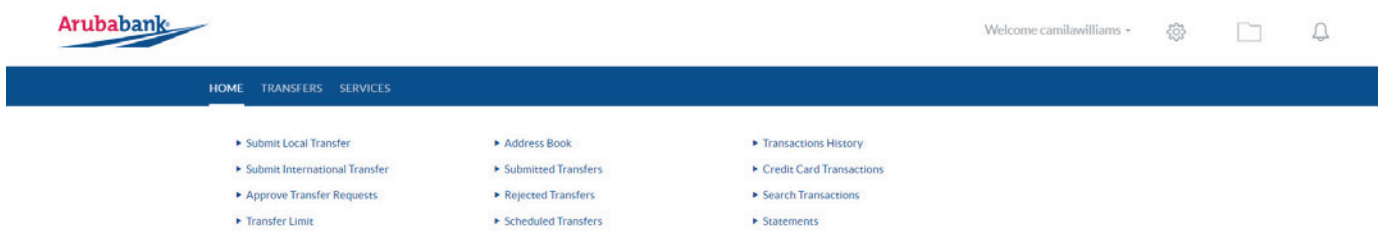
Welcome to your **Aruba Bank Online**® Home Screen.

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.
 - 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.
 - 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.

06 Menu Options: Transfers



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 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.

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.

Transfer Limit:

Here you have the option to adjust your daily transfer limit, for a specific or an indefinite time-period, at your own discretion. Your daily transfer limit sets a total amount per day that you can submit via transfers. All submitted transfers on one day will be summed up. Please make sure that you do not go over your daily limit. Your limit will be set in AWG.

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 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.

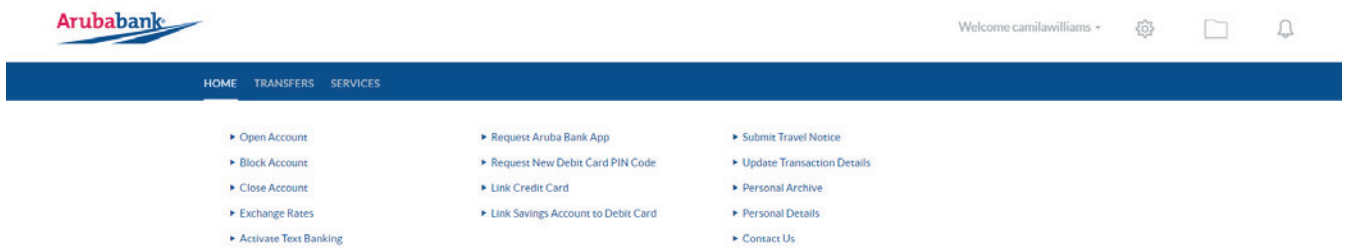
Search Transactions:

You can search your accounts for all or specific transactions. 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.

07 Menu Options: Services



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 or call our Contact Center.

Close Account:

Select this option if you wish to close an account.

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.

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.

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.

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.

Update Transaction Details:

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.

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.

Contact Us:

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



Aruba Bank N.V.

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