# LOG IN TO THE BANK

## Log in with Internet Access Code

1. Type in your Customer ID in the 'User Identifier' field. (Your Customer ID is an eight digit unique numerical code sent to you in the Welcome Letter upon account opening. For security reasons this is not the same as your account number)
2. Choose 'Internet Access Code' from the 'Type of Password' drop-down list.
3. Enter your Internet Access Code (IAC) – also sent to you in your welcome letter – in the 'Password' field.
4. Enter the system generated CAPTCHA code.
5. After entering all requested data, press the 'Log in' button.

Your initial IAC cannot be used for subsequent logins so this must be changed during the first NetBank access. The system will ask you to specify a new IAC which will allow you to enter the NetBank. Please see the 'Change password' menu item for further instructions.

We recommend that you change your own unique Internet Access Code at least every 60 days for security reasons.

## Log in with a Physical DIGIPASS

1. Type in your Customer ID. (Your Customer ID is an eight digit unique number code sent to you in the welcome letter upon account opening. This is not the same as your account number)
2. Choose 'Digipass' from the 'Type of Password' drop-down menu.
3. Press the 'ON/OFF' button of your Digipass device to turn it on.
4. Press the 'I' button.
5. The message 'Your PIN?' appears.
6. Enter your 4 digit PIN number.
7. Press the '=' button.
8. Enter the 6-digit response code that you see on the display of your Digipass into
9. the 'Password' field on the Netbank screen.
10. Enter the system generated CAPTCHA code.
11. After entering all the requested data, please press the 'Login' button and then switch off your Digipass

## Log in with the LB DIGIPASS Application

1. Type in your Customer ID. (Your Customer ID is an eight digit unique number code sent to you in the welcome letter upon account opening. This is not the same as your account number)
2. Choose 'Digipass' from the 'Type of Password' drop-down menu
3. Open the LB DIGIPASS Application on your mobile device and select the DIGIPASS you would like to use (if you have more than one)
4. Press „DIGIPASS Response Code"
5. Enter your DIGIPASS PIN and press „OK" or scan your fingerprint if requested
6. Enter the 6-digit response code that you see on the display of your phone into the 'Password' field on the Netbank screen.
7. Enter the system generated CAPTCHA code.
8. After entering all the requested data, please press the 'Login' button

## After you have logged in you will access to:

## Your own account data

### Account details:

1. To see your account details press the 'Account details' menu item. The screen will show your name and the summary table of your accounts with the account numbers, types and balances.
2. Press on any account number to see detailed data of the chosen account. The details of the selected account will show at the bottom of the screen.
3. Click `View` next to each of your accounts to view the last seven days` history of your account.

### Account History:

1. Press the 'History' menu item to see your transaction details for a specified period and/or account.
2. Choose the account number you wish to view from the drop-down list.
3. Select the start and end date of your query.
4. Press 'OK' to submit your query.

### Transaction Query:

1. Choose 'Transaction Search and Query' menu item to search for transactions.
2. Tick the box beside 'Providing searching period' to search in a time interval.
3. Enter the starting and ending date of your query.
4. Select the bank account the query refers to.
5. You can also search according to partner name, beneficiary account number, amount and note by typing in the search phrase in the relevant field.
6. Press 'OK'.

### Account Statements:

1. Choose the 'Statements' menu item to request account statements.
2. Choose an account from the drop-down menu.
3. Set the starting and ending date of the statement.
4. Enter your Internet Access Code or your Digipass Response Code (but not both).
5. Press the 'Create account statement' button.
6. A pop up window will warn you that we will charge a fee for each statement request.
7. Press 'OK' if you agree to the fee.
8. Return to the 'Statements' menu item.
9. You can now see the list of requested statements on the 'Query of account statement' screen.
10. Click the icon beside the requested statement that will lead you to the page where you can download your statement.

11. Press 'Click here to download' to save your statement in PDF format.
12. Press 'Back' to return to the 'Query of account statement' screen or to request a new statement.

**Transaction requests that are pending:**

1. Choose pending request option to see your requests (e.g. transfers) that have not yet been signed.
2. You can delete your requests by clicking on the stop sign next to each request.
3. To submit your requests fill in your Internet Access Code or Digipass Response Code and press 'Sign and submit request'.

# TRANSFERS

## Transfers between your own accounts with Loyal Bank:

1. Press 'Transfer between own accounts' to initiate internal transfers from one of your accounts to another.
2. Choose the transfer template you want to use if you have already created one. If not, the fields on the screen have to be filled in as follows.
3. Select the source account number from the drop-down list.
4. Select the target account number from the drop-down list.
5. Enter the amount (the currency of the account will automatically show).
6. Enter notes if needed.
7. Set the date of debit.
8. Fill in the 'Template name for saving' field to save this transaction as a template.
9. Enter 'Submit' to proceed to signature.
10. Press 'New' to create a new internal transfer or enter 'Forward to signature' to forward orders to signature.
11. Fill in your Internet Access Code/Digipass Response Code and press 'Sign and submit request'.

## Transfers within Loyal Bank to other client accounts:

1. Press 'Transfer within Loyal Bank' to initiate internal transfers from your own Loyal Bank client account to another Loyal Bank client.
2. Choose the transfer template you want to use if you have already created one. If not, the fields on the screen have to be filled in as below.
3. Select the sender account number from the drop-down list.
4. Enter beneficiary name.
5. Enter beneficiary account number.
6. Enter the amount and select the currency.
7. Enter notes if needed.
8. Set the date of debit.
9. Fill in the 'Name of template' field and press 'Save' to save this transaction as a template.

10. Enter 'Submit' to proceed to signature.
11. Press 'New' to create a new transfer or enter 'Forward to signature' to forward orders to signature.
12. Fill in your Internet Access Code/Digipass Response Code and press 'Sign and submit request'.

## **Transfers to accounts outside Loyal Bank:**

1. Press 'SWIFT transfer' to initiate external transfers from your Loyal Bank account to any client with an account at another bank.
2. Set the date of debit.
3. Select the sender account number.
4. Type the name and address of beneficiary.
5. Enter beneficiary account number.
6. Tick the box appearing above the account number if the account number is in IBAN Format.
7. Enter the amount. You can select the currency of the amount from the drop-down list. (For additional currencies tick the box 'Other currencies' and select the preferred currency.)
8. Choose the preferred 'Bank cost' from the drop-down menu.
9. Search for the 'SWIFT code of the beneficiary bank' by typing in the search field and choose from the possibilities shown on the screen below.
10. Search for the 'SWIFT code of the intermediary bank' by typing in the search field and choose from the possibilities shown on the screen below.
11. Enter notes if needed.
12. Fill in the 'Name of template' field to save this transaction as a template.
13. Enter submit to proceed to signature.
14. Press 'New' to create a new transfer or enter 'Forward to signature' to forward orders to signature.
15. Type your Digipass Response Code in the field and press 'Sign and submit request'.

## **Transfer templates for regular payments to the same beneficiary account:**

1. Select the template category.
2. Choose the template you want to modify from the drop-down list.
3. Press 'Selection'.
4. You can also type text in the 'Searchable text in templates' field to search for templates.
5. Press 'Search' after typing in the above field.
6. You will get to the screen where you can modify the details of your template.
7. Press 'OK' to confirm modifications or 'Delete' to cancel.

# STANDING ORDER

## Standing orders for internal transfers:

1. Login to the Netbank with your Digipass Response Code
2. Click on menu Standing orders Click on option create internal standing order
3. Select the current account where the transfer needs to be initiated from (if you have more than one account)
4. Give the standing order a unique name or reference
5. Type the amount of the standing order and currency
6. Type the Beneficiary name and the Beneficiary account number
7. Select the validity period (form a starting bate to an ending date when the instruction expires)
8. Select the frequency (weekly, monthly etc.)
9. Select the day of the month for the execution of the standing order
10. Tick the box if you would like automatic cancelation on expiry
11. Write in notes any remarks
12. Click in sign and submit request
13. Sign request with your Digipass to successfully set up your standing order

## Standing order for external transfers:

1. Login to Netbank with your Digipass
2. Click on menu Standing orders
3. Click on option Create standing order for SWIFT
4. Select the current account where the transfer needs to be initiated from (if you have more than one account)
5. Type all Beneficiary details: name, address, IBAN format AC number, account number, currency, cost bearer SHA, OUR or BEN (to know more please check FAQ/Loyal Bank accounts), SWIFT code of Beneficiary bank, and SWIFT code of intermediary bank.
6. Please double check all Beneficiary data. Name the Standing order (e.g. the name of the institution or person you send funds to)
7. Type amount of transfer
8. Select the validity period (from and until)
9. Select frequency
10. Select day of the month for the execution of the standing order
11. Tick the box if you would like automatic cancelation
12. Write in notes any remarks
13. Click in sign and submit request
14. Sign request with your Digipass to successfully set up your standing order

## Reviewing an existing standing order:

1. Login to Netbank
2. Click on menu standing orders
3. Click on standing orders operations
4. Select the current account where you would like to view the standing order (if you have more than one account)
5. You will now see all the standing orders existing for that account
6. Click on view on the standing order you would like to view and you will see all information related to that specific standing order

## Cancelling an existing Standing order:

1. Login to Netbank
2. Click on menu standing orders
3. Click on standing orders operations
4. Select the current account where you would like to cancel the standing order
5. (if you have more than one account)
6. You will now see all the standing orders existing for that account
7. Click on cancel on the standing order you would like to cancel
8. Now the system will ask you if you are sure about cancelling the standing order
9. Please confirm if you are sure
10. Click in sign and submit request
11. Sign request with your Digipass
12. You have successfully cancelled your standing order

# TERM DEPOSIT

## Setting up a new term deposit:

1. Select the account number from the drop-down list from which you want to place a deposit.
2. The 'Due date' of your request will be the actual date.
3. Select the 'Number of deposit days' from the drop-down list. The 'Maturity date' will automatically show.
4. Enter the amount you want to deposit.
5. Choose 'Maturity provision'.
6. Add notes if needed.
7. Fill in your Internet Access Code/Digipass Response Code and press 'Sign and submit request'.

## Terminating a fixed deposit:

1. Select the source deposit that you want to terminate.
2. Select the target account where you want to credit the deposited amount.
3. Type in the amount to be terminated (not higher than the originally deposited amount).
4. Add notes if needed.
5. Fill in your Internet Access Code/Digipass Response Code and press 'Sign and submit request'.

### Changing your maturity instructions:

1. Select the source deposit where you want to modify maturity provisions.
2. Select the preferred maturity provision.
3. Add notes if needed.
4. Fill in your Internet Access Code/Digipass Response Code and press 'Sign and submit request'.

### Interest calculation:

1. Press 'Interest calculation' to see the calculation of interest on your term deposit.
2. Select the term deposit account number from the drop-down list.
3. The start and expiry date of your deposit and the deposited amount will show.
4. Press 'OK'.

## Bank cards

### Requesting a new card:

1. To request a new card select which of your account numbers you want to attach the card to.
2. Choose new card type from the drop-down list.
3. Type in your Customer ID.
4. Type the name you want to have on your card.
5. Type the company name you want to have on your card.
6. Enter your Internet Access Code/Digipass Response Code and press 'Submit' to send your card request.

### Card details:

1. Click on Card Details to see the details of your bank cards. You will see the card number, card type, name to appear on bank card, the expiry date and the account number. Click on 'Select' to see the status of the card.

### Card activation with PIN code choice

1. Click on the „card activation" button in the left hand side menu
2. Select from the list the card you want to activate.
3. Following the instructions you see on bullet points, type a PIN code
4. In the below field, please repeat the PIN code for confirmation
5. Click on 'Select' in the row where you can see your bank card details. The details of your card will automatically appear in the relevant fields in the table below.
6. Enter your Internet Access Code (password) or Digipass Response Code and press click on 'Activate' to activate your card.
7. The system will confirm your request and you can click on „ok"

### Card stoppage

1. Select from the list the card you want to stop.
2. Click on 'Select' in the row where you can see your bank card details. The details of your card will automatically appear in the relevant fields in the table below.
3. Enter your Internet Access Code/Digipass Response Code and press 'Stop Card' to stop your card.

## Disabling the CVC code on your card:

1. Select from the list the card on which you want to disable CVC2 code.

2. Click on 'Select' in the row where you can see your bank card details. The details of your card will automatically appear in the relevant fields in the table below.

3. Enter your Internet Access Code/Digipass Response Code and press 'Disable CVC' to disable CVC of your card.

## Change PIN:

1. Click on the „Changing PIN" button in the left hand side menu
2. Select from the list the bank card
3. Following the instructions you see on bullet points, type a new PIN code
4. In the below field, please repeat the PIN code for confirmation
5. Enter your Internet Access Code (password) or Digipass Response Code and click on 'Set new PIN code'
6. The system will confirm your request

## DOCUMENTS Outbound external transfer message copy:

1. Select from the list of SWIFT transactions of the last 15 days shown on the screen or start a query for any period as follows.
2. Choose an account from the drop-down menu.
3. Set the start and end date of the query.
4. Press 'Search'.
5. Select the transaction to which you want to create a SWIFT message copy by pressing on the icon beside the selected transaction.
6. Enter your Internet Access Code/Digipass Response Code and press 'Submit'.
7. A pop up window will warn you that we will charge a fee upon each request.
8. Press 'OK' if you agree to the fee.
9. Return to the 'SWIFT message copy' menu point where you can see the list of requested statements.
10. Press the 'Eye' icon beside the requested SWIFT message copy to download it.
11. Press 'Click here to download!' to save the SWIFT message copy in PDF format.

# SERVICES

## Change Password:

1. Type your 'User identifier' which you used to log in to the NetBank (Customer ID).
2. Type your original Internet Access Code in the 'Old IAC' field.
3. Type your new Internet Access Code in the 'New IAC' field.
4. Confirm your new Internet Access Code by typing it again in the relevant field.
5. Press `OK` to activate new Internet Access Code

## Setting up SMS transaction alerts:

1. Tick the box beside 'Would you like to subscribe for the SMS-transaction alert service?'
2. Enter your mobile phone number starting with '+' and your country code.
3. Press 'Subscribe'.

## Setting up e-mail notifications:

1. Login to the Netbank with your IAC or Digipass Response Code
2. Click on menu "services"
3. Click on sub-menu "e-mail notifications"
4. Select by ticking the box/es the account you wish to receive notifications about
5. Type the e-mail address you wish to get the notifications to
6. Double check the e-mail address and press ok
7. You will get a message specifying the request has been finished

## Request Digipass:

1. Select the account number to which you want to order the Digipass.
2. Enter your Internet Access Code and press 'Submit' to request the Digipass.
3. A pop up window will warn you that we will charge a fee upon this request.
4. Press 'OK' if you agree to the fee.

## Activate Digipass:

## Physical Digipass activation

1. Turn on your Physical DIGIPASS device.
2. Enter the Initial PIN you see on your NetBank screen into your Physical DIGIPASS device
3. Press the '=' button and the text "CHOOSE NEW PIN" appears
4. Change your PIN as requested by following the instructions on your Digipass screen.

## Software Digipass (LB DIGIPASS Application) activation

Manual activation

1. Open the LB DIGIPASS Application on your phone
2. Select „Enter activation data" menu in the app
3. Type the Serial number of the Digipass you seen on your NetBank screen
4. Type the Activation code you seen on your NetBank screen
5. Create your DIGIPASS PIN by typing a code of your choice
6. Confirm your DIGIPASS PIN by re-typing the same code
7. Press „OK"
8. For supported fingerprint readers** the following text appears: "Your device has a fingerprint sensor. Do you want to activate biometric protection?"
9. If "Yes", please scan your fingerprint to protect your DIGIPASS
10. If "No", the DIGIPASS PIN will protect your DIGIPASS

These settings can later be changed in the Settings Menu, please see the User's Manual

11. Your Validation Number appears on your mobile phone's screen
12. Type this Validation Number to the NetBank
13. Press „Send"

Activation with QR code***

1. Open the LB DIGIPASS Application on your phone
2. Select „Scan activation data” menu in the app
3. Read the QR code*** from the NetBank screen by framing it with your mobile phone’s camera
4. Create your DIGIPASS PIN by typing a code of your choice
5. Confirm your DIGIPASS PIN by re-typing the same code
6. Press „OK”
7. For supported fingerprint readers** the following text appears: ”Your device has a fingerprint sensor. Do you want to activate biometric protection?”
8. If ”Yes”, please scan your fingerprint to protect your DIGIPASS
9. If ”No”, the DIGIPASS PIN will protect your DIGIPASS

These settings can later be changed in the Settings Menu, please see the User’s Manual

10. Your Validation Number appear on your mobile phone’s screen
11. Type this Validation Number to the NetBank
12. Press „Send”

### Cancel Digipass:

1. Select the account number which is connected to the Digipass you want to stop.
2. Enter your Internet Access Code and press ’Submit’ to stop the Digipass.
3. A pop up window will warn you that we will charge a fee upon this request.
4. Press ’OK’ if you agree to the fee.

### Viewing your pending requests:

1. Select your account number.
2. Choose start and end date of your query.
3. Select from the drop down list what the given period refers to.
4. To filter your search, tick the relevant boxes.
5. Press ’OK’.

## Messages

### Sending mail

1. Select the subject of your mail from the drop-down list.
2. Type your message in the empty field.
3. Press ’Sending’ to send your message.

### Unread mail sent to you:

1. Messages sent to you by the bank are shown under the ’Unread messages’ menu point.
2. Tick the messages you read or press ’Mark all’ to select all of your messages.
3. Press the ’Mark as read’ button to move the selected messages into the ’Read mail’ folder.

### Reading your mail:

1. You can find your read mail in the ’Read mail’ folder.
2. Tick the messages you want to cancel or choose ’Mark all’ to select all of the messages.
3. Press ’Delete’ to delete your messages.

## Sent mail:

1. Click on 'Sent mail' to see your messages sent to the bank.
2. Tick the messages you want to delete or choose 'Mark all' to select all of the messages.
3. Press 'Delete' to delete your unneeded messages.

# Monitoring your investments with Loyal Bank through our NetBank

After logging onto the NetBank using your Digipass please click on the Investment icon in the NetBank and the drop-down menu appears.
The drop-down menu is divided into five main parts; My Portfolio, Stock History, Precious Metals, Loyal Fund and Loyex. Each of these parts contains information about certain parts of the investment portfolio that you can hold in Loyal Bank.

## My Portfolio:

**My portfolio** has all the information on your different investment accounts and different investment portfolios that are held with Loyal Bank. It consists of the Account number, Account type, Quantity, Purchase value and Market value. An Operations part allows you to buy, sell or go to the account that the particular investment is connected to.

After clicking on the purchase icon the purchase form opens. This form allows you to immediately purchase additional units of the particular investment.

After clicking on the sale icon the sale form opens and allows you to sell parts of your investment.

When clicking on the delivery icon for precious metals the delivery form appears. The description on how to fill out this form is below.

## Stock History:

**The Stock History** section allows you to access previous transactions that have happened through an investment account. It opens up a statement on metal transactions for a particular period of time. The system allows you to choose for which account and period of time you want the statement. The statement shows account type and name, the opening and closing amounts for the period, transactions that were made and all other relevant information for a particular account.

The particular account can be chosen by clicking on the arrow next to the name of the account, and the time period for which the required statement can be checked is attainable by clicking on the calendar icon, choosing a date in the calendar that appears and doing the same for the end of the period and clicking OK.

## Precious Metals

The precious metal part of the website holds metal purchase, metal sale and metal delivery forms which are to be filled and submitted in cases of any metal purchase, sale or delivery. The prices contained in the metal purchase, sale and delivery form are indicative only: the actual price will be determined when the actual purchase is being made. All precious metals are distributed at market prices from third parties, and so we do not have fixed prices for our investors. The price of delivery is set by third party logistics specialists and we will notify you when we get the price for the delivery, and the delivery will be processed and made only after we obtain your agreement for the suggested price of delivery.

**The Metal purchase** form holds information on the particular products that you may wish to purchase. It is important to be careful to put all the quantities in properly and tick the box by which you accept the general terms and conditions of every transaction because the transaction cannot be completed without ticking that box. Typing in the Digipass Response Code confirms the transaction.

In the case of deliveries you will needs to tick the box before delivery and fill in all the required information according to the guidelines set under metal delivery part of this section.

Accounts and types of metal are chosen by clicking on the arrow and choosing from a drop down menu. There is a choice between investing in Platinum, Palladium, Gold or Silver by choosing a different metal under the type of metal and for all four metals, the same form appears. The products are listed and only the amount of products that are going to be purchased needs to be specified and whether the products are to be delivered.

In all four types of metals it is important to tick the box that says that you agree with the terms and conditions for the purchase because the transaction cannot happen without doing that. By typing in the Digipass Response Code, you finalise the purchase. If the purchase request was successful, a request confirmation screen appears (the one shown below). In case the transaction cannot be made, a message will be sent to your NetBank inbox.
To access the NetBank inbox, you need to go to Mail-Unread mail, and your inbox will appear after clicking on that icon. In the inbox, there will be messages on any problems that might have happened with the transactions. You will know that you got a message in the inbox because there will be a message in the header of your NetBank saying that you have new messages, such as the one shown below.

**The Metal sale** form allows you to choose which current account you want the money from the sale of the precious metals to go to, and which investment account you want to sell the metals from. It also allows the choice of quantity of particular type of product that is being sold. The price of the sale is given by Loyal Bank according to the terms of use. Typing in the Digipass Response Code confirms the transaction. Choosing accounts and type of metal is done by clicking on the arrow next to the name of account.

The sale order allows you to choose a current account you want the money to go to and to choose an investment account you want the money sold from. After choosing the investment account the metals need to be sold from, the type of metal is automatically filled and metal holdings in that particular account get listed immediately, so that you need to choose only the quantity of metals you wants sold.
You will see the same window when the purchase request was successful. In case the transaction cannot be made, a private notification will be sent to your NetBank inbox. In order to finalize the transaction you need to type in the Digipass Response Code and click on the sign and submit request button.
To access the NetBank inbox, you need to go to Mail-Unread mail, and your inbox will appear after clicking on that icon. In the inbox, there will be messages on any problems that might have happened with the transactions. You will know that you got a message in the inbox because there will be a message in the header of your NetBank saying that you have new messages.

**The Metal delivery** form allows you to deliver some or all of your stock of precious metals that we hold in safe keeping for you to a certain physical address.

In this form, the crucial information to be filled in correctly is the address and the details of the person to whom the delivery is made. The system is again set up in a way that you choose only the investment account and the current account from which the costs of delivery are to be deducted and NetBank automatically lists the products and quantities that are available under this account.

If you want to purchase additional metals for delivery that can be done through the metals purchase part of NetBank by ticking the delivery box and filling in the details of the delivery. The address fields are set up in a way that the first information to be given is the state or country, then city and the street details at the end. The cost of delivery will be advised by us within the next 2-3 working days and the delivery will be executed only after you accept the quoted cost of delivery.

The fields that need to be filled out in the metal delivery are current account from which the cost of delivery will be deducted, the investment account and type of metal that is being delivered and the investment account from which the metals should be delivered (according to currency and type of metal). The available quantity to be delivered becomes immediately visible and you can choose the amount of precious metals you want delivered. The address part of the form has to be filled in correctly in order for the delivery to be completed successfully. In case the transaction cannot be made a private message will be sent to your NetBank inbox.

To access the NetBank inbox, you need to go to Mail-Unread mail, and your inbox will appear after clicking on that icon. In the inbox, there will be messages on any problems that might have happened with the transactions. You will know that you have a message in the inbox because there will be a message in the header of your NetBank saying that you have new messages, such as the one shown below.

## Loyex transactions

The possible transactions with a Loyex account are Loyex funding and Loyex withdrawal. In order to sign a Loyex investment account transaction you only need your Digipass Response Code.

**Loyex funding** is a simple transaction. You only need to choose the Loyex account you want the money transferred to, type in the amount of money you want transferred to that account, and type in your Digipass Response Code as a signature. After the transaction has been successfully signed, there will be a request confirmation. In case the transaction cannot be completed you will get a message into the NetBank inbox.

To access the NetBank inbox, you need to go to Mail-Unread mail, and your inbox will appear after clicking on that icon. In the inbox, there will be messages on any problems that might have happened with the transactions. You will know that you got a message in the inbox because there will be a message in the header of your NetBank saying that you have new messages, such as the one shown below.

In order to withdraw funds from your Loyex account and transfer them back to your current account, you need to fill out the **Loyex withdrawal**. In this case the account number and the amount need to be filled, and upon successfully signing the request, you will see a request confirmation. If the transaction cannot be done you will receive a private notification to your NetBank inbox.

To access the NetBank inbox, you need to go to Mail-Unread mail, and your inbox will appear after clicking on that icon. In the inbox, there will be messages on any problems that might have happened with the transactions. You will know that you got a message in the inbox because there will be a message in the header of your NetBank saying that you have new messages.