

FREQUENTLY ASKED QUESTIONS



A completely **NEW**
Personal Online Banking
experience!

with special key features and benefits.

1. Can I change my address through the Self Service Portal?

No, it is not possible to a change address through the Self Service Portal. To do a change of address you must visit one of our branches.

2. Can I attach a document in Secure Mail and send it to the Bank?

Yes, you can send an attachment to the Bank.

3. For which type of transfer or amount, an additional authorization of using e-pass is required?

All transactions listed below will require e-Pass authorization:

- Bill Payment
- Create International Beneficiary
- Beneficiary
- International Payment
- Local or Group Bank Beneficiary
- Local Transfer
- Manage Beneficiaries
- Manage Templates
- Modify Active Bill Payment
- Modify Active International payment
- Modify Active Local or Group Payment
- Modify International Beneficiary
- Transfer to other WIB Accounts

- Excluded from 2nd authentication are 1. Transfer between own accounts and 2. Customers have the ability to pre-authorize transactions up to a certain amount when using payment templates. From then on, any payment made using that template will not require 2nd authentication. This means that the customer can factor their limit authentication.

4. What are the new limits? Are they daily limits or transaction limits?

In the table below you can see the new and higher limits, these are daily limits. If you exceed a daily limit, an error message will appear on screen stating "Amount exceeds daily limit".

Payment	Limit (ANG)	Limit (USD)
Own Account Transfer	50,000	27,472
Transfer to MCB Account	50,000	27,472
Local Transfers	50,000	27,472
Bill Payments	50,000	27,472
International Payments	25,000	13,736

5. I scheduled a future dated transaction but I don't see it in the "List of active transfers".

Per default scheduled payments within 30 days from current date are shown in the "List of active transfers". To view payments scheduled later than 30 days, the filter should be adjusted accordingly.

6. Is there a way to delete a future dated transaction that is set for over 3 months?

Yes, it is possible to delete a future dated transaction. Go to "Accounts" -> "List Active Transfers", set the filter accordingly in order to see all payments scheduled later than 30 days. Click on the "X" behind the payment you want to delete and then click on "CONFIRM".

7. Is it possible to modify the frequency of a recurring payment?

No, it is not possible. You can only change the amount and the description. You may have to delete the existing payment and create a new recurring payment with the modified frequency.

8. If I have a scheduled payment and my account does not have sufficient funds on the date it should be processed, will the system reject the payment?

If there is a lack of funds on the account to complete the payment, you will be notified that the payment cannot be performed due to "insufficient funds." If it is a future dated transactions or a scheduled payment, then on the day of processing the payment will not go through. You will also receive a notification.

9. In the case of a scheduled payment without sufficient funds on the account, for how many days will the system retry?

There is no retry.

10. Can I turn back on the option to receive paper-based statements?

Yes, you can. However, we do suggest you to consider the environment when making such a decision.

11. Do I need to re-link my Fun Miles card?

If your Fun Miles card was already linked, you don't have to link it again.

12. Why do I not see the account number when using Payment Type "Bill Payment"?

The "Billers List" is a list of vendors that have an account and agreement with the Bank. When the Biller is selected in Online Banking, the account number will be displayed behind the biller's name.

13. Modify Active Where can I find the Transaction-ID after I have submitted a transaction?

When performing a transaction, no Transaction-ID is displayed in Online Banking. However, in the footer of the "Cyber Receipt" you will find a "Cyber Receipt Reference", the transaction date and transaction time.

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14. What do I see on the Cyber Receipt?

On the Cyber Receipt you will find all the relevant details of the transaction you just made. At the bottom you will also find the Cyber Receipt Reference which is a unique code that is created when the document is generated. You can download this for future reference or directly email this confirmation to a third party. The email confirmation will be sent from a secured mail environment with a no-reply.

15. I do not see any options to link additional account. Will this be possible just as it was before?

Within Online Banking you only view accounts that you are entitled to have access. Online Banking is based on your Customer Information File at the Bank, meaning that you will only be able to see accounts attached to the file we have on you. Your status of authority over the account determines if the account will be available for you to view.

16. Some of my accounts are missing from my Online Banking. Why?

If you miss an account it is because the account is not related and/or assigned to your Customer Information File. This number is a unique number designated to you as a customer. If you have an issue with an account that is yours, but that is not assigned to your unique customer number, please contact us so we might help resolve this.

17. What do I need to do to have my missing accounts added?

If you feel that an account has unjustly been removed, and you would like to have this added for your online viewing, please contact us immediately so we can investigate and help resolve the issue. In some cases you will be required to provide added documentation.

18. I see a credit card that is not mine in my list of accounts, what do I need to do?

You might not recognize your credit card number, because Online Banking lists your credit card account number. You can verify if the account is yours by reviewing the transactions and double checking your credit limit. If indeed the account is not yours, please contact us immediately.

19. When I make a transactions to a WIB account, I do not get a receipt. Where can I get a receipt for such a transaction?

The Cyber receipts are available in "Settings" -> "Online Activity". If you need Cyber receipts older than 30 days, you can use the "Show Filters" option.

20. I get the following message during login process: "At least one of the authentication elements you entered was invalid or your account is locked." What am I doing wrong?

You have incorrectly entered one or all of the three fields: username, password or e-Pass. For security reasons we cannot specify which is entered incorrectly. Please review your information before trying again. During the launch period of 2 months your access will be blocked after 10 attempts. After the launch period the attempts will drop to 3.

21. I downloaded the new mobile banking app, but I am unable to login to the app. The system gives me a "Challenge & Response"? What does that mean?

You have entered an incorrect Username. The system does not recognize the Username entered. It is important to make sure that you download the correct version of the mobile app of the correct island, because they are all similar.

22. Where can I find my statement?

Your statements are available in "Accounts" -> "Account Statements". If you recently downloaded a statement, you can also find it in "Settings" -> "File Downloads/Uploads". Important note: statements you download will be stored on the local computer/pc.

23. How can I remove an account in my Online Banking?

You are not able to remove an account from your Online Banking. You will have to visit one of our Branches to request the removal of the account(s) from your Customer Information File. What you can do is hide the account in "Settings" -> "Manage Accounts" -> set account to access level "excluded". Once the accounts are hidden they do not appear on your dashboard anymore, but they are not deleted.

24. Where can I see my standing orders that are pending to be processed?

They can be viewed in "List of Active Transfers". On this list you are able to see all future-dated and recurring transactions that are scheduled within the next 30 days. Your scheduled payments are also visible on the home page under "Upcoming & Scheduled Payments". You will see the first 10 payments that are coming up.

25. I have a payment scheduled to be processed in a couple of months. Am I not supposed to see this in "List Active Transfers"?

You will see the payments that are upcoming within the next 30 days. If it is not within the next 30 days, you will not see it on the list. Use the "Show Filters" option to see payments beyond 30 days.

26. Where can I see the overview of all the exchange rates?

The rates are posted on the home page and are visible once you log on.

27. How do I pay my credit card?

In "Payments and Transfers" you select Payment Type "Bill Payments". For AMEX: use biller "American Express Payments". For WIB VISA/MASTER CARD: use biller "WIB credit card USD". For WIB Kompa Leon: use biller "WIB credit card ANG".

28. How do I pay a MoneyCard? Is that the same option as for a Credit Card?

This is the same Payment Type "Bill Payments" but different Biller - "WIB MoneyCard USD".

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29. Can I still transfer money to an expired MoneyCard?

Yes, it is possible. The Online Banking application does not check if the MoneyCard is expired. We do recommend that you update your card when it is due. You can visit one of our Branches to purchase a new card. There is no need to transfer balances from expired card to the new card because the cards are linked to the same card account number.

30. Which payment type do I use to make a payment from WIB to MCB?

Local Transfer payment type

31. If I make a payment from WIB to a MCB Group account (Aruba/Bonaire/Curacao) on Friday, when will it be on the account?

Immediately. Payments between accounts, within MCB Group and Bill Payments are processed in real-time during the weekends. Local Payments, International Payments and Scheduled Payments will be processed on Monday.

32. Where can I find my Migrated Payment Information?

In "Manage Templates" and in "Manage Beneficiaries".

33. Is there an automated check on correct IBAN numbers?

Yes, there is a check on the length of the IBAN code, and also a cross-check verification with the selected country of destination.

34. In Manage Account, what do the account levels mean?

No Restriction: the account is displayed in the list and you are able to transact to or from the account.

Display Only: the account is displayed, but you are not able to transact from that account. You can however, still to transact to that account (credit the account).

Transactions Only: the account is not displayed in the account list but you are able to transact to and from the account.

Excluded: you will not see this account on the list neither can you transact to or from this account.

If you transfer from your account to an "excluded" account of yourself you will get the following error-message "You cannot perform a transaction between these accounts". To still perform transactions you will have to unhide the account(s).

35. In which situations do the Security Questions come back?

In the event you lose your ePass card, you can still log into the Self Service Portal to report the ePass temporarily/permanently lost or stolen using the "Security Questions".

36. What is a "Swift Confirmation"? Is that the same as a Swift Acknowledgement?

You can find the "Swift Confirmation" in the "List of External Payments" and this is the same as "Swift Acknowledgement".

37. For how many years will my statements be kept?

At this moment there is no set limit. Meaning they are available at any time.

38. For how many days will the transaction history be kept?

In first instance, Online Banking shows the transaction history of the past 30 days. You may use the filters to retrieve more data.

39. For how many days will the Online Activities be visible?

You can view these for 30 days. For online activities older than 30 days you can use the "show filter" options.

40. Why do I need to register my email address?

This is a requirement of the system as part of the activation process and to make use of the Forgot Password Functionality.

41. Can I reverse a payment via Online Banking?

Once a payment is submitted, it will be processed immediately. Only future dated and recurring payments can be deleted. All actions can be viewed in the Online Activity section.

42. What is the difference between Available Balance and Current Balance?

Available Balance: amount that is available to spend. This is including any approved overdraft and credit facilities. Thus it is the actual balance of the account.

Current Balance: this amount is less any pending transactions, such as cheques that may be on hold or transactions that require verification.

43. What is the difference between Manage Beneficiaries and Manage Templates?

In your Beneficiaries List you find the account number and name of the owner of an account. Templates are created based on transactions you performed. If you have a Saved Templated it will include the comments; when using the templates you only have to enter the amount. In "Settings" you can manage both lists.

44. What is the difference between "List Active Transfers" and "List External Payments"?

The "List Active Transfers" is an overview with all recurring and future-dated transactions within the next 30 days, while the "List External Payments" is an overview with all payments leaving the Bank.

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45. Why do I not get these security questions asked when I choose the option "Forgot Password"?

The "Forgot Password" functionality is to request a new temporary password. "Security Questions" are only used to log into the Self-Service portal when the user does not have an ePass.

46. I do not see where I can enter the "Intermediary Bank" when I try to make an international payment.

Based on the currency of the payment, the system selects the Correspondent Bank the payment will be sent. The Correspondent Banks select the Intermediary Banks and transmits the payment further.

47. I can access "My Online Banking" application through the website on my iPhone, but not able to perform a transaction after selecting a saved template, why not?

This means that the browser settings on your iPhone are set on "Private". After deactivating the private settings, the Online Banking site will work as expected.

48. I do not see my credit card payment history, why not?

If you are an Additional Card Holder, you will only be able to view your card history. The Primary Card Holder will have access to view available balance, card limit and transaction details.

49. What does this icon mean in the "List Active Transfers"?

In the "List Active Transfers" when clicking on the icon, a "Payment History" screen will appear. This overview provides a list of all the payments already processed, including the status of the payments.

50. What are the types in "List External Payments"?

In "List External Payments" the following types are available "Outward via Internet" and "Inward via Internet".

"Outward via Internet" are payments that leave the Bank, excluding MCB-Group payments. "Inward via Internet" are payments that enter the Bank, excluding MCB-Group payments.

51. Which type of accounts are available in Online Banking? And which account are not?

The following accounts are available in Online Banking: Current-, Savings-, Loan-, Time-Accounts and Credit Cards.

Account types that are not available are: Investment-, Insurance accounts and any other type of accounts that are not linked to a Customer Information File.

52. In which language is the Online Banking application available?

The Online Banking application is available in Dutch and English. It will not be available in any other language.

53. After how many days do I have to change my Online Banking password?

Every 120 days.

54. What are the technical requirements for Online Banking application?

There are the supported Desktop/Laptop Browsers:

Internet Explorer VII on Windows 7 or later Microsoft Edge v20, 25, 38

on Windows 10 Chrome v54, 55, 56 on Windows

Firefox v45, 51 on Windows

Safari v8, 9, 10 on Mac

The Supported Mobile Browsers:

Chrome/Stock browser on Android v4A, 5, 6 tables and smartphones Safari on iOS

v8, 9, 10 tables and smartphones Microsoft Edge on Windows 10 mobile

Native Downloadable Applications (DMAs) for smartphones and tables iOS v8, 9, 10

Android v4.4, 5, 6 Operating Systems

Any operating system with the supported web browsers

Browsers Settings Enabled JavaScript Enabled cookies

The technical requirements are also displayed in "Help" on the Online Banking website.

55. How do I best get in touch with the bank?

The easiest and most convenient way for you to get in touch with us is via our online secured mail ????????