



Frequently Asked Questions

July 2016

Clarien Bank Limited through its wholly owned subsidiary companies is licensed to conduct bank, investments and trust business by the Bermuda Monetary Authority.

INTRODUCING CLARIEN iBANK

Enjoy an enhanced eBanking platform designed to provide the control, security and payment convenience you prefer.

Enhanced Security and Functionality

Market leading standard multifactor authentication for log in and transactions, available immediately in hard token format

Optimised Menu Navigation and Access

Ease-of-access to customer account portfolios, history and statements, payments, transfers and all current chequing and savings transactions

Customisation

Customised alert functionalities, end user configurability and control

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GENERAL INFORMATION

What is Clarien iBank?

Clarien iBank is the enhanced, online banking platform of Clarien Bank, which provides 24/7 access to your account balances, recent activity and various operations. Clarien iBank allows you to initiate wires and transfers, foreign exchange operations, pay bills and complete an array of banking transactions.

How can I access Clarien iBank?

In order to access Clarien iBank, you must first establish a Clarien Bank account. You may then enroll in Clarien iBank at either Clarien Branch location (19 Reid St., Hamilton or 161 South Road, Paget in Bermuda).

Once enrolled, you may access the service by visiting www.clarienbank.com and selecting the iBank button in the top, right corner of the homepage. You will be required to enter your username and password. Your authentication device, or token, distributed to you upon enrollment or migration to the system will be required for system access.

Access to Clarien iBank requires agreement to the Terms and Conditions of the service. Commercial clients must also agree to Indemnity and Self-Authorization terms.

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What operations can I perform through Clarien iBank?

Retail iBank Users

- View of all Clarien Bank accounts
- Display of account transactions, account balances and recent activity updated in real-time;
- Download activity reports
- Display information about credit facilities provided by the bank
- Initiate and view account transfers
- Initiate Domestic and International Transfers (including future dated and recurring)
- Complete Bill Payment
- Initiate and view Future dated and recurring bill pay transactions (available soon)
- Create customised alerts
- Send secure messages to Clarien Bank

Commercial iBank Users

In addition to the above Retail operations, Commercial Users can:

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- Manage users and assign accounts
- Assign Transactions & Manage Multi-level Authorization
- Manage Beneficiary Groups
- Receive bill payment from clients
- Manage Group Payment
- Display Pending Transactions and Results
- Upload File of Beneficiaries

How can I get assistance with Clarien iBank services?

There are several resources available to assist with your questions regarding iBank services, including:

- Clarien iBank User Guide – available within the iBank system by selecting the Question Mark icon in the top, right corner of any page
- Send a secure email message via iBank – select the Envelope icon in the top, right corner of any page to compose your message and a Clarien representative will respond to your inquiry
- Visit a Clarien Bank location in Bermuda (19 Reid St., Hamilton or 161 South Road, Paget)
- Call the Clarien Client Service Centre on 441-296-6969

When is Clarien iBank available?

The Clarien iBank application allows you to perform banking operations via Internet 24/7 wherever you are in the world, by accessing the website www.clarienbank.com.

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TECHNICAL DETAILS

What are the computer system requirements for successful launch and use of the Clarien iBank application?

Supported Desktop/Laptop Browsers

- Internet Explorer v9, 10, 11 on Windows
- Microsoft Edge v20 (on Windows 10)
- Chrome v43, 44, 45 on Windows
- Firefox v39, 40, 41 on Windows
- Safari v8.x, 9.0 on Mac

Supported Mobile Browsers

- Chrome/Stock browser on Android 4.x, 5.0 tablets and smartphones
- Safari on iOS 7, 8, 9 tablets and smartphones

Note: a Clarien iBank mobile app will be available at a later date.

Operating Systems

Any operating system with the supported web browsers

Browser Settings

Ensure your browser has the following enabled:

- JavaScript
- Cookies
- SSL 128 bytes encryption. Clarien recommends updating your browser to the latest version to ensure it is compatible with security requirements for Clarien iBank.

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FUNCTIONS

Which Clarien bank accounts can I view in iBank?

You can see the online balance and the details of the transactions you perform for the following types of Clarien accounts:

- Chequing accounts
- Savings accounts
- Time deposits
- Loan accounts
- Credit cards

If you are unable to view any of your accounts,

1. Check your view settings. Select **My Money > My Portfolio** to see all your accounts
2. Verify that all accounts were migrated to iBank (previous eBanking users)
3. The accounts were selected on your iBank enrollment form (new users)
4. Check with your Administrator (Commercial Users)

How long does it take for a transaction performed through Clarien iBank to be processed?

Transactions between your Clarien accounts or to another Clarien account are immediate. Transactions with another Bermuda bank are same day unless they are sent after the cut-off times set by both banks sending and receiving the transactions, in which case they will be completed the next business day if applicable.

Can I also order transactions during the night or over the weekend?

Yes. However, transactions ordered during the night or over the weekend will be processed on the next working day. In order to verify that transactions have been processed, please consult the balance of the debited account or the history of the transactions from the “My Portfolio” menu.

Are there costs associated with Clarien iBank transactions?

For a complete list of Clarien iBank fees, please view the [Clarien Bank Fee Schedule](#), located at www.clarienbank.com under Information Centre > Rates and Fees.

Can I order transfers in foreign currency (USD, EUR, etc)?

Yes, you can instruct foreign currency transfers between your own accounts, as well as Clarien account payments (to other clients with accounts opened in Clarien Bank), and local payments (towards accounts in Bermuda). The complete list of currencies can be retrieved within the specific payment screens, in the “Currency” list.

What is a “Cyber Receipt”?

This is a document that summarizes all the details of the transaction and confirms your online request or transaction. In order to verify your transaction, please consult the “Online Activity” option within Clarien iBank or the bank statement.

The Bank does not take any responsibility for incomplete transactions due to insufficient account funds.

What is a “pre-authorized transaction template”?

This enhanced functionality allows you to complete transactions using your templates without having to complete the token authentication (challenge/response) step. The template must be created or edited with the “pre-authorized” check box selected, an amount pre-filled and the challenge/response initially completed on the token. Once these steps are complete, these templates will not require token authentication as long as the transaction amount is under the pre-defined amount or the bank’s set limit.

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ACCOUNT SECURITY AND CONFIDENTIALITY

Are my transactions secured?

The security of transactions represents a top priority for Clarien Bank. For this reason, Clarien iBank uses the following security measures:

- The authentication and authorization based on unique passwords generated by the application and token on every login operation, as well as for transaction signing.
- The transmission of information between the Bank and Clarien iBank clients is encrypted using the secured protocol SSL 128 bytes
- The system automatically disconnects a user after 15 minutes of inactivity
- Access to the site is blocked after 10 consecutive wrong attempts to help decrease the potential for fraudulent activity.

Can another user – such as a friend or colleague – access Clarien iBank using the same User Name and Password?

The User Name, as well as the PIN code of the token for Clarien iBank are strictly personal. Security elements should be kept confidential. If you decide to share this information, access to your account and account activity could be compromised and any unwanted transactions will be your responsibility.

Clarien iBank was designed with market-leading security measures, but the security of the computer you are using for accessing the application, as well as the degree of vigilance when using the internet banking application are entirely your responsibility.

Do I need an anti-virus programme?

The use of an anti-virus protection programme is recommended to reduce your exposure to viruses.

I have an anti-virus programme already installed; am I protected?

Please be sure that your anti-virus software is frequently updated for the highest level of protection.

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IBM SECURITY TRUSTEER RAPPORT

What is IBM Security Trusteer Rapport?

When you log into Clarien iBank for the first time, you will see the following Clarien-branded pop-up window inviting you to download and install IBM Security Trusteer Rapport:



Your account is nobody else's business. Keep it that way.

Download IBM® Security Trusteer Rapport®.



Protect your corporate account against cybercriminals and fraud.



Works with antivirus solutions, stopping threats they can't protect you from.



Trusteer Rapport is effective, easy to use, and won't slow down your computer or impact your work with other business applications.

[Download Now](#)

[Learn More](#) [View Demo](#) [Remind Me Later](#)

IBM Trusteer

The free download is optional and is not required to use Clarien iBank. However, Clarien recommends that users download IBM Security Trusteer Rapport as it provides additional levels of security for online banking.

IBM Security Trusteer Rapport provides:

- Protection of web browser sessions to prevent tampering of customer transactions
- Defence against identity fraud to safeguard personal information
- Prevention of malware infections and removal of existing malware
- Protection against phishing of login credentials and payment card data to preserve private information

If I don't download Trusteer Rapport will my iBank session and account information still be secure?

Yes. However Trusteer Rapport adds an extra, constantly updated layer of protection. Think of it as adding more security cameras or locks to your home or office. If you do not wish to download Trusteer Rapport at this time, click on the X at the top right of the dialog box or click "Remind Me Later".

I already have Trusteer Rapport installed through another bank. Do I need to reinstall it and if so, will it overwrite my existing installation or affect my account?

No. You do not need to reinstall Trusteer Rapport. As long as Trusteer is up-to-date you will continued to be protected by all banks that are supported by Trusteer Rapport, with the addition of Clarien Bank. If you go through the installation process and you see the screen below, select the middle option (“It works – I just want to update it”) and select “Next”.



How do I install Trusteer Rapport?

Trusteer Rapport is integrated with Clarien’s iBank but is controlled by the customers and therefore needs to be downloaded on a per-machine basis for each desktop or laptop you wish to use to access Clarien iBank. It is not available to download for any mobile devices such as tablets or smartphones.

For Windows users:

1. Select “Download Now” from the Welcome screen (*see Overview, above*)
2. When prompted if you would like to run this program, select “Yes”.
3. When prompted, select “Agree” to End User License Agreement (EULA) and click “Install”.
4. When installation is complete, click “Finish”.
5. Trusteer will run automatically, as indicated by a green icon in the Task Bar and the Browser address window.

For Mac users (Safari browser):

1. Select “Download Now” from the Welcome screen (*see Overview, above*)
2. Click **Rapport.dmg** to open the downloaded file
3. A folder containing two files will open. Double-click the **Rapport.pkg** file to begin the installation process
4. The Rapport Installer will open – click “Continue.”
5. A link to the End User License Agreement (EULA) will appear. Click “Continue” and then “Agree.”
6. The installer will advise how much disc space is required to install Rapport. Click “Install” to continue.
7. Enter your system username and password if prompted and click “Install Software”
8. When installation is completed, click “Close” to exit the installer

Chrome browser

Customers using Google Chrome browser must install an additional extension after it has downloaded.

1. Right click on the green Trusteer logo in the Task Bar, All Programs Start menu, or Browser address window.
2. Select Trusteer Endpoint Protection Console
3. Under Product Settings, go to Chrome extension and select “install”. The extension will then automatically download to your browser.



How does Trusteer work?

The Trusteer icon will appear on or near your browser address bar. When you go to a site that is protected by Trusteer Rapport the icon will turn green. If a site not protected by Trusteer Rapport the icon will be grey. Trusteer Rapport detects and blocks any attempt by malware to infect the browser and your online banking session.

Can I turn Trusteer off?

Yes – but to ensure continuous protection, this is not recommended. If you stop Trusteer, you must manually restart it.

For Windows users:

To stop Trusteer, right click on the green Trusteer logo in the Task Bar, All Programs Start menu, or Browser address window and select “Stop Trusteer Endpoint Protection”.

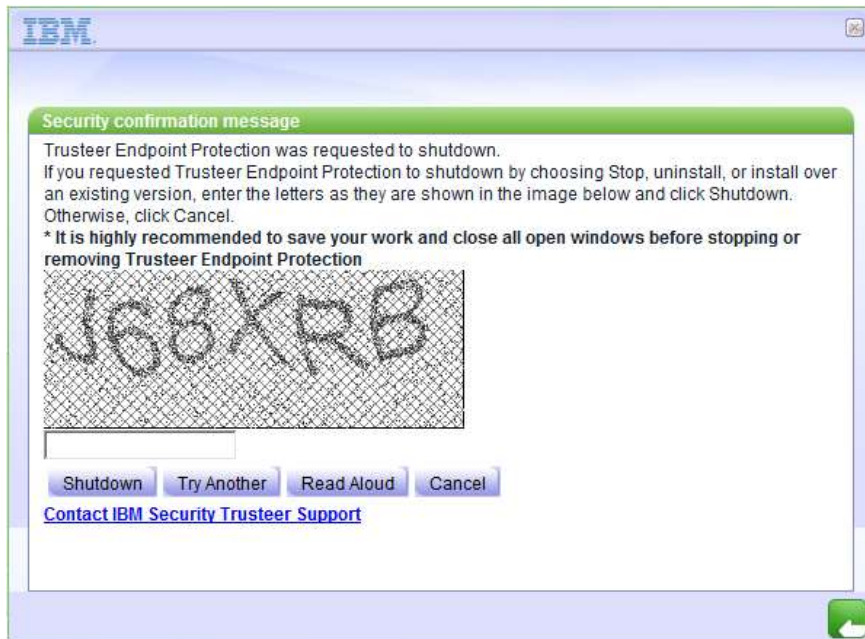
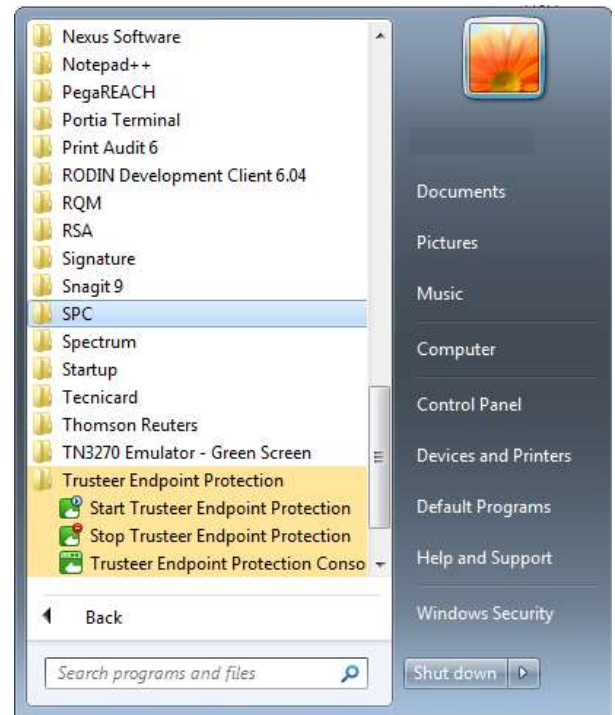
To start Trusteer, right click on the green Trusteer logo and select “Start Trusteer Endpoint Protection”.

For Mac users:

To stop Trusteer, right click on the green Trusteer logo in the Browser address window or in Applications/Trusteer Endpoint Protection and select “Stop Trusteer Endpoint Protection”.

To start Trusteer, right click on the green Trusteer logo and select “Start Trusteer Endpoint Protection”.

When users click on “Stop Trusteer Endpoint Protection” they will be prompted with a Security confirmation message and will need to enter a verification code to complete the shutdown of Trusteer Rapport:



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AVOIDING ONLINE FRAUD

What is Phishing?

“Phishing” is the use of fraudulent websites and/or emails that falsely appear to represent Clarien Bank or other financial institutions.

Online Security Tips

Customers are reminded to beware of fraudulent websites and/or emails that falsely appear to represent Clarien. These sites or messages – known as “phishing” – are designed to steal your identity and fraudulently transfer money out of your online bank account(s).

Here are tips to help prevent becoming a victim of this fraudulent activity:

Know Your Bank

We will never ask for your account information online. If you receive an email requesting that you verify your Clarien account information, you are urged not to respond. This is a key sign that the message is fraudulent.

We will never ask you to follow links.

Messages that appear to be from Clarien that include links to other sites are likely fraudulent messages. Do not click on any links and close the message immediately.

Do not call suspicious numbers.

Emails that ask you to call a number that does not appear to be legitimate should be considered suspicious. Do not call the number – contact us directly instead.

Verify the Clarien Site

To verify that you are on a legitimate website prior to entering your username and password or answering security questions, go to the address bar in your web browser and click on the padlock icon.

Customers are asked to immediately report suspicious activity by calling the Clarien Client Service Centre on 441 296 6969 or send suspicious emails to phishing@clarienbank.com.

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ALERTS

There are currently six different types of alerts that are available in iBank. Two of the alerts (username & password changes) are automatically generated and clients do not have the ability to “opt out” of receiving these alerts.

Setup and customise the alerts you wish to receive related to your accounts. The following alert types are available:

- Username Changes (automatically generates to email in iBank system – cannot opt out)
- Password Changes (automatically generates to email in iBank system – cannot opt out)
- Current/Savings Account Alerts:
 - Balance below a limit
 - Balance above a limit
 - Outgoing wire transfer
 - Last recurring transfer

You have the option of having the alerts sent to either one or two of your email addresses. You can provide your email address(es) in the “Alert Delivery Settings” section on the “Alerts” tab in iBank.

Please note that for Commercial clients, the administrators will have to assign the new transaction types to the sub-users, in order to allow the alerts to be set up.

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COMMERCIAL CUSTOMER SPECIFIC FUNCTIONALITY

How is multi-level authorisation facilitated within Clarien iBank?

Commercial clients can create and manage users and their respective authorities. Each client can appoint an administrator, who will manage employee access with multi-user role authorization and validation options.

How are users managed?

The commercial administrator is able to create/modify users, assign user roles (Maker, Authorizers) and setup daily limits for authorizers.

How are accounts assigned by the commercial administrator?

The commercial administrator will be able to assign the accounts which will be available to each user along with the access level that the user will have for each account (Full Access, Display Only or Transactions Only).

How are transactions assigned and authority levels managed?

For each user, the commercial administrator is able to perform the following:

- Assign the transactions (monetary and enquiry transactions) to which the user will have access; and
- For each of the transactions which may require multi-level authorization the administrator will assign the authority level of the user. The authority level can be further differentiated depending on the amount level and the account debited. (e.g. A user may have a different authority level for a Domestic Transfer up to 1000 BMD and a different authority level for a Domestic Transfer above 1000 BMD or for a Domestic transfer debiting a certain account.)

What is the purpose of 1-Many payments?

1-Many payments are utilized mostly for optimising bulk payments such as payroll payments. Clarien iBank enables two types of 1-Many payments:

- Group Payments transaction where the payment detail is created with in the applicaiton
- Uploading a file of payment details to be executed by the appliciton

1-Many payments include Clarien Payments and Local Transfers.

How are beneficiary groups managed?

Using this function, commercial customers will be able assign pre-defined beneficiaries into groups.

How does the Group Payment function work?

Commercial customers can post 1-Many payments by debiting one of the customers' current or savings accounts and crediting the beneficiaries of the selected beneficiary group. The user can alter the transaction data (e.g. credit amounts and descriptions) but cannot alter the account data of the beneficiaries.

The transaction can be same date or future dated and may also be cross-currency or same currency (i.e. the credited amount for each beneficiary can be in a different currency than the currency of the debited account).

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How are 1-Many Payments posted via File Upload?

1-Many payments are posted via uploading a text file which contains multiple credit records. The transaction can be same date or future dated, and may also be cross-currency or same currency (e.g. The credited amount for each beneficiary can be in a different currency than the currency of the debited account.)

Are Pending Transactions Displayed?

Pending Transactions awaiting additional authorisation are displayed as follows:

- Modify or Delete a transaction (if the transaction has not yet received any authorisations)
- Display details (along with information about authorisations received so far)
- Authorise or Reject an individual transaction
- Authorise, Reject or Reschedule multiple transactions (e.g. all transactions uploaded together via a Transfers and Payments File Upload).

Transactions with past dates that have not yet received the required authorisations are displayed as expired. The user has the ability to individually change the date of a transaction or choose multiple transactions and reschedule them. Extensive filtering options are available to locate transactions.

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