

Getting Started with CMBDirect Corporate

CMBDirect Corporate has many great features to help you manage your money. Here is a summary of what is available.

Account Services

The **Account Services** section provides information about the accounts that are linked to your CMBDirect Corporate User ID.

Select **Accounts** to see a list of your accounts. You can display Current Accounts, Savings Accounts, Credit Cards, Loans, Time Deposits, Investment and Insurance Accounts.

Note: Click the **Change Profile** button, under the **User Services** section, to add or delete accounts to the list.

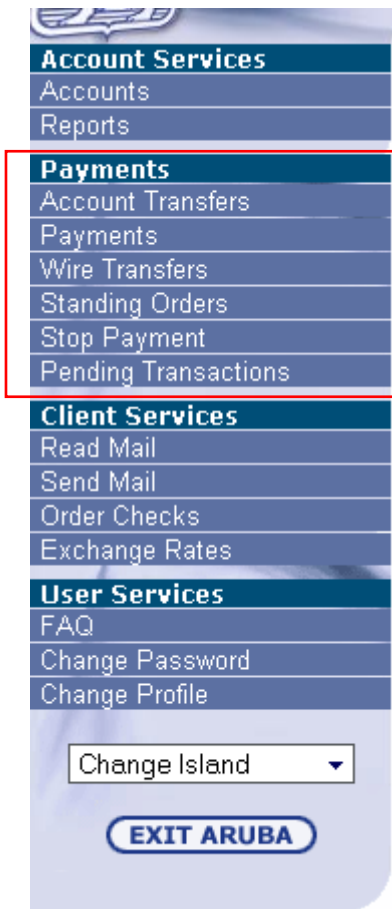
The account list displays the balances of all your accounts. For more detailed information, click on the **Account Inquiry, Last 10 Debits and Credits, Detailed History, Statements, Status of Checks** or **Cash Position** button at the top of the screen.

- *Accounts Inquiry*
Detailed account information is displayed for the selected account. The information provided will vary based on the type of account.
- *Last 10 Debits and Credits*
Displays the last 10 debit and credit transactions of the selected account. This information is only available for certain accounts.
- *Detailed History*
Displays the last 6 months of transactions for the chosen account.
- *Statements*
Displays online statements for Current Accounts.
- *Status of Checks*
Allows the customer to view the cleared status of checks.
- *Cash position*
Displays the daily Consolidated Cash Position report.

Select **Reports** to view transaction based reports in the form of **Error Reports** and **Notes**.

- *Error Reports*
Displays a list of available Unprocessed Transfers Reports.
- *Notes*
Displays a list of available Notes.



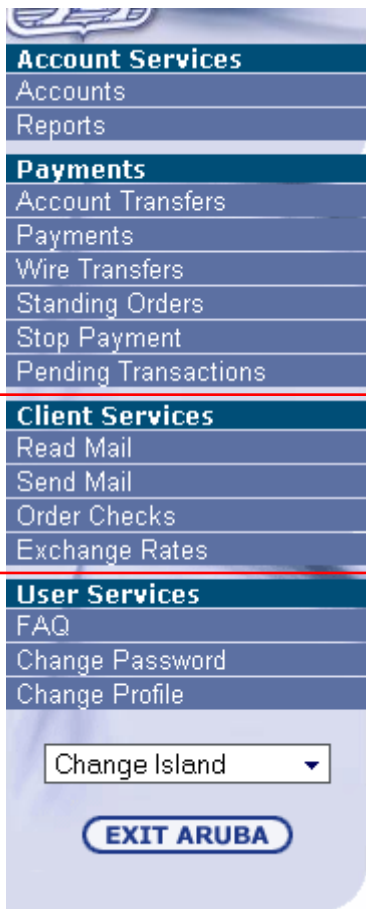


Payments

The **Payments** section allows the user to control payments and transfers between their own accounts or payments to others, both locally and internationally.

Select **Account Transfers** to transfer money between your own accounts. Select **Payments** to make local payments. Select **Wire Transfers** to make international payments. Select **Standing Orders** to setup recurring payments. Select **Pending Transactions** to view and authorize payments that need additional authentication before processing.

- *Account Transfers*
Select **Account Transfers** to transfer money between your own accounts. A **Standard** Account Transfer executes in real-time and requires available funds in the debit account. A **Group Balance** Account Transfer (requires enrollment) executes periodically throughout the business day and requires sufficient funds on a group balance level. Transfers assume the currency of the debit account.
- *Payments*
Select **Payments** to make a local payment. Click **Create New Group** to create your Payment Group and add beneficiaries. Click **Send File** to upload an FEP File.
- *Wire Transfers*
Select **Wire Transfers** to pay bills or send funds internationally. Wire transfer requests can be saved in Wire Groups for later use. Click **Create New Group** to create a new Wire Group and add beneficiaries.
- *Standing Orders*
Select **Standing Orders** to setup recurring local payments. Standing Orders can be made to beneficiaries from the **Bank List**, or you can create your own beneficiaries.
- *Stop Payment*
Select **Stop Payment** to request the stop payment on an issued check, in case the check has been lost or stolen.
- *Pending Transactions*
Select **Pending Transactions** to view **Pending Standard Transfers, Pending Payments & Group Transfers** and **Pending Standing Orders** that need additional authorization. Select the transaction category from the submenu to verify and/or authorize Pending Transactions.



Client Services

Read Mail

Select **Read Mail** to read notifications about maintenance, new services and answers to questions you may have submitted. Upon Log On you will see a notification that tells you how many unread mails are ready to be read. Once the message has been read, the mail is automatically deleted. It is therefore recommended to print the message before going to the next one. Click the **Next** button to delete the current message and to display the next one.

- *Send Mail*

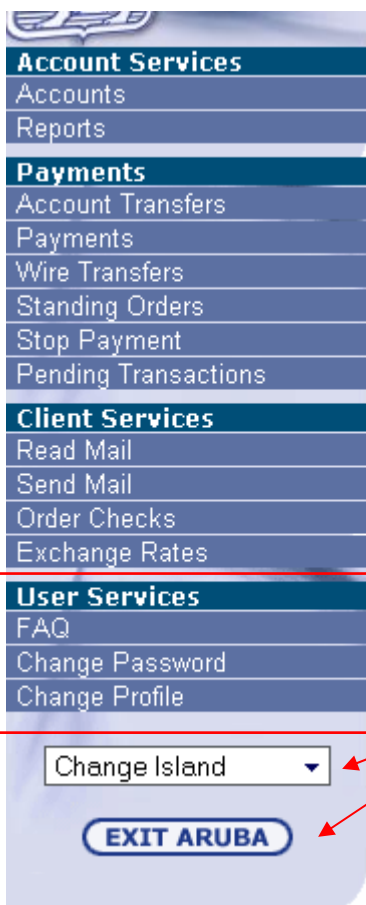
Select **Send Mail** to send the bank secure messages.

- *Order Checks*

Select **Order Checks** to order or re-order bank checks and indicate the type of checks, language, number of checks per book, number of book and the pick-up branch. The selected checking account will be debited for the usual charges.

- *Exchange Rates*

Select **Exchange Rates** to view daily updated exchange rates. Exchange rates are updated every business day. Please contact your branch or the Treasury Department for currencies that are not listed in the overview.



User Services

- *Frequently Asked Questions (FAQ)*

The service offers the customer guidelines with regard to certain services and questions.

- *Change Password*

Click **Change Password** to change the password on your currently used Security Certificate. Password can be changed any time.

- *Change Profile*

This section allows you to change your address or to add and /or remove accounts to/from your Internet banking account. Click **Change Address** to request change in address, phone numbers and email address. Click **Add/Remove Accounts** to add or remove accounts.

Change Island & Exit Aruba

If you are setup on multiple islands click the **Change Island** drop down menu to switch to the selected island.

Click the **Exit Aruba** button to leave *CMBDirect Corporate*.