



Corporate User's Internet Banking Site Administrator's Guide (RBSR)

Republic *Online*



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How do I register?

Registration Requirements

The first step in registering your business for Internet Banking, is to ensure you have the following requirements:

1. Site Administrator:

Your Company will be required to assign a Site Administrator, who will be responsible for the Company's internet banking profile, as well as adding company users, and assigning permissions to these users.

2. New Customer ID

New Customers: Your Customer ID will be given to you at the onboarding stage

Existing Customers: Your Customer ID would have been communicated to you via letter/email. If you have not received this information please contact your Engagement Lead/Relationship Manager.

3. Mobile Device

RepublicOnline requires that all users register a mobile device which will be used as the second-factor authentication device when logging in.

Existing Customer's Registration Process

Existing Customers!



Here's what
you need to
do...

STEP 1

Company Official/Director/Site Administrator must:

1. Identify your Company's Internet Banking Site Administrator.
2. Attend virtual demo/training session with the Bank officials.
3. Complete the Registration form provided with users' details.
4. Obtain authorization from Company's Authorised Signatories (*as noted on the company mandate held at the bank*) and include company stamp on document.
5. Return completed registration form to the Bank.



Once the users have been created an email notification will be sent to the email addresses registered on the form, confirming that their Company's IB profiles have been created.

STEP 2

Site Administrators:

6. Retrieve email sent from the Bank with the temporary password assigned.
7. Log on to Online Banking from the website using the username selected at registration and the Temporary password sent via email from the Bank.
8. Complete the first logging process and setup of security devices (**refer to First login process on pg 25**)
9. Proceed to create/setup other company users as required.

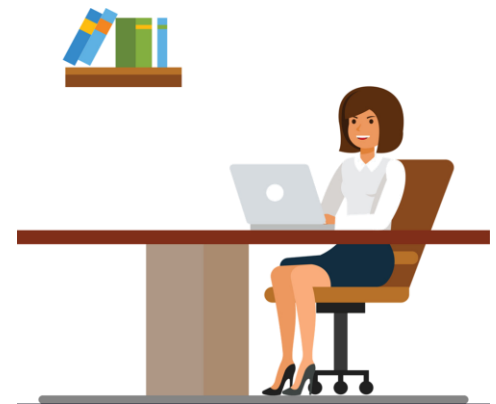


New Customer's Registration Process



Company Official/Director/Site Administrator

10. Log on to Online Banking from the website
11. Go to the bottom of the screen in the *Register for RepublicOnline* section and select the **Corporate** link (as shown below)



STEP 1

A screenshot of the RepublicOnline login page. The page has a light blue header with the text "Login to RepublicOnline". Below this is a login form with a username field labeled "Enter your Username" and a password field. A "Next" button is below the fields. At the bottom of the page, there is a link that says "Register new User for RepublicOnline Corporate | Personal". A dashed blue arrow points from the "Next" button to the registration link. On the right side of the page, there is an advertisement for Republic Bank Credit Cards with the text "Live your Best Life with a Republic Bank Credit Card" and a list of benefits.

- Complete the 5-step process, **(see page 10)**, to register your company/business.
- Print completed form and obtain authorization from Company's Authorised Signatories *(as noted on the company mandate held at the bank)* and include company stamp on document.
- Scan completed form and forward to **rbsribsupport@republicbanksr.com**



Once the user has been created an email notification will be sent to the email addresses registered on the form, confirming that the Company's IB profiles has been created

STEP 2

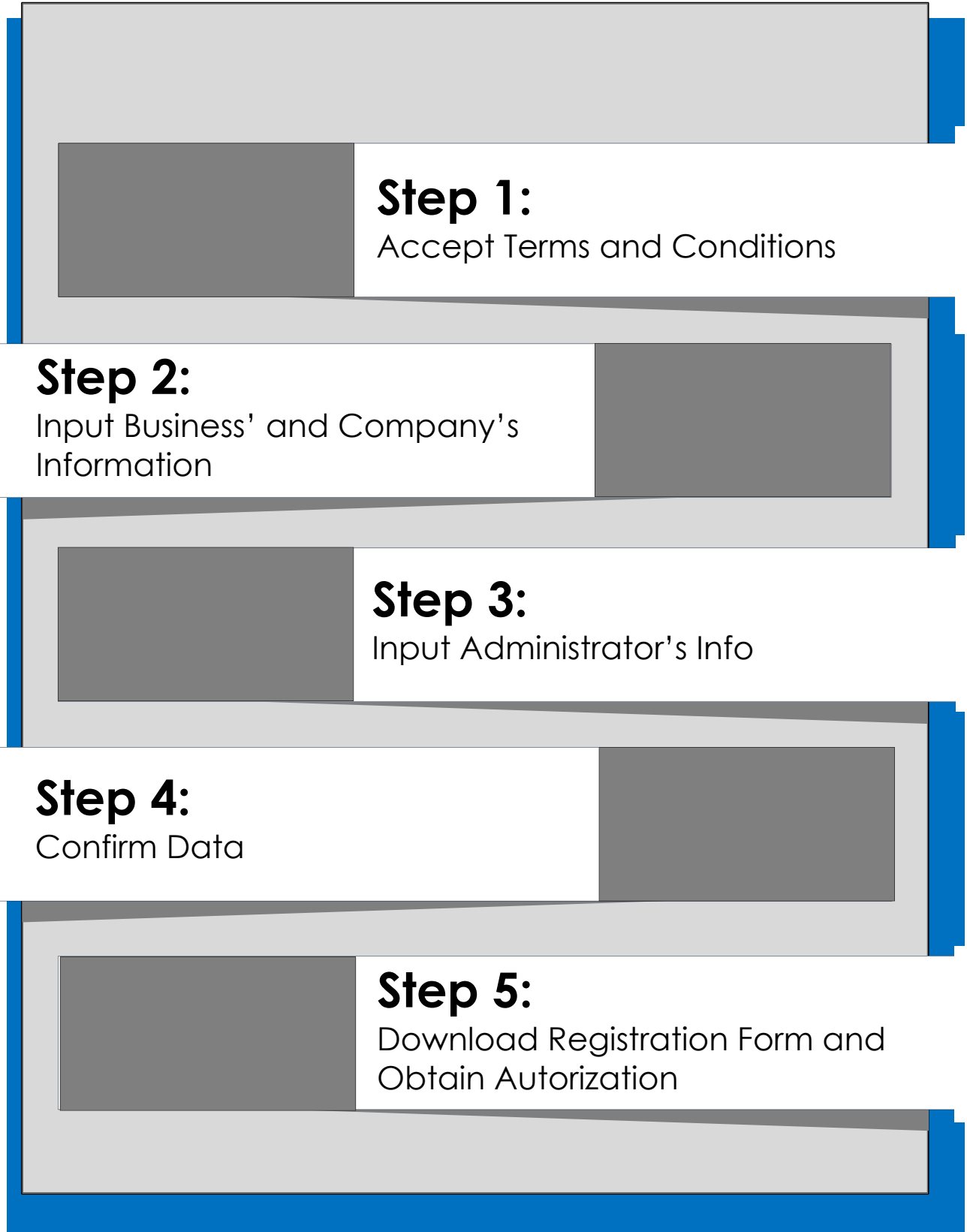
Site Administrator

12. Retrieve email sent from the Bank with the temporary password assigned
13. Log on to Online Banking from the website using the username selected at registration and the Temporary password sent via email from the Bank.
14. Complete the first login process and setup of security devices **(refer to First login process on pg 25)**
15. Proceed to create/setup other company users
Proceed to the site and create/setup other company users as required.



The Online Registration Process

includes the following five (5) steps:



Step 1:

Accept Terms and Conditions

Step 2:

Input Business' and Company's
Information

Step 3:

Input Administrator's Info

Step 4:

Confirm Data

Step 5:

Download Registration Form and
Obtain Authorization

Step 1: Accept Terms and Conditions

Corporate RepublicOnline Registration Form

Step 1 of 5: Terms and Conditions

Republic Bank Electronic Banking Services Terms and Conditions

This Agreement governs the Customer's use of Republic Bank's electronic banking services which permits Republic Bank's (as defined below) Customers to access account information and financial services through the use of personal computers, mobile devices or other similar access devices.

1. Definitions

1.1 'Account' means any bank account or investment account held with a Republic Bank;

1.2 'Customer' means a person who maintains an Account with a Republic Bank and has applied to access Electronic Banking Services;

☒ Accept the Terms and Conditions

Cancel **Continue**

- Please read the Republic Online Terms and Conditions carefully
- Select the radio button labelled “Accept Terms and Conditions” once completed and  to proceed.

Step 2: Input Business' and any Associated Company's Information



Corporate RepublicOnline Registration Form

Step 2 of 5: Complete Business Information and Associated Companies

Business Information

Business Name (?)

Required

[+ Add Company](#)

There are no associated companies. To add one press 'Add Company'

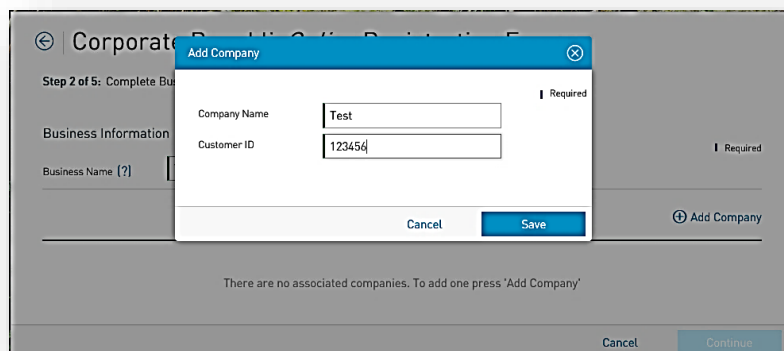
[Cancel](#) [Continue](#)



All mandatory fields will be denoted by the blue bar at the beginning of the field.

Required

- Please input the name of your business in the field provided
- Select the 'Add Company' option to input all associated companies.
 - For each company, the company name and customer ID are required (as shown below).



Corporate RepublicOnline Registration Form

Step 2 of 5: Complete Business Information and Associated Companies

Business Information

Business Name (?)

Required

[+ Add Company](#)

There are no associated companies. To add one press 'Add Company'

[Cancel](#) [Continue](#)

Add Company

Company Name

Customer ID

Required

[Cancel](#) [Save](#)



- **BUSINESS NAME:** If your business comprises a group of companies, the business name would be the group name and then each company should be listed under the 'Add Company' option.

If you only have one company then the Business Name and Company Name would be the same.

- **CUSTOMER ID:** The Customer ID will be provided by the Bank either at registration or, via mail. If you have not received your Customer ID, please contact your Engagement Lead.

The screenshot shows a web form titled "Corporate RepublicOnline Registration Form" with a back arrow icon. Below the title is the step indicator "Step 2 of 5: Complete Business Information and Associated Companies".

The form is divided into two main sections:

- Business Information:** Contains a label "Business Name [?]" and a text input field with the value "TestBus". A "Required" indicator is present to the right.
- Associated Companies:** Contains a table with two columns: "Company Name" and "Customer ID". The first row has the values "TestCo" and "#####". To the right of the table is a link "+ Add Company". Below the table are edit and delete icons (pencil and X).

At the bottom right of the form are two buttons: "Cancel" and "Continue". The "Continue" button is highlighted with a red rectangle.

- Once you have finished inputting your company/companies' information, you will be redirected to the screen above.
- Select  to proceed to step 3.

Step 3: Input Administrator's Information

Corporate RepublicOnline Registration Form

Step 3 of 5: Complete Administrator Information

Identification Type: Passport

Identification Number: 123456

First Name: Test

Last Name: User

Date of Birth: 01/08/2010

Email: testuser@email.com

Phone Number: 1112345678 (no spaces)

Mobile Number: 2461112222

Create Username: Tester

Reset Cancel Continue

- Please enter the details of the Company Administrator (your details).
- Once completed select **Continue** to proceed to step 4.



- ID type and Number:** These will be used for future instances where the user needs to be verified
- Date of birth:** Used to validate the age of the user. All Corporate RepublicOnline users must be 18yrs or older.
- Email:** This email will be used to confirm registration of user, send temporary passwords (OTPs) and any future correspondence for resetting the user's account.
- Mobile Number:** Mobile devices are required to be registered for second factor authentication.
- Username:** All users have the flexibility of creating their own unique Username (alphanumeric/no special characters allowed)

Step 4: Registration Data Confirmation

Corporate RepublicOnline Registration Form

Step 4 of 5: Registration Data Confirmation

Business Information

Business Name Testig

Associated Companies

Company Name	Customer ID
Test Store	55656351

Administrator Information

Identification Type	Passport
Identification Number	123456
First Name	Test
Last Name	User
Date of Birth	01/08/2010
Email	testuser@gmail.com
Phone Number	
Mobile Number	2461112222
Username	Tester

☒ I'm not a robot

reCAPTCHA
Privacy - Terms

Cancel Confirm

- Once all the required data has been entered, you will be required to confirm the details on the confirmation page.
- Confirm the reCaptcha by selecting the radio button labelled '***I am not a robot***'.
- Select **Confirm** to proceed to Step 5.

Step 5: Authorisation

Corporate Republic*Online* Registration Form

**Your registration was sent to the bank for approval**

Your Registration Form has been completed. Please click: "Download Registration Form" to access your form, print it, and sign in the relevant spaces provided. Once signed, please return the signed form to any one of our conveniently located branches to complete the Registration Process.

23/03/2021 10:02 AM

 **Download Registration Form**

Business Information

Business Name	TestBus
---------------	---------

Associated Companies

Company Name	Customer ID
TestCo	#####

Administrator Information

Identification Type	National ID
Identification Number	1991234459
First Name	Test
Last Name	User
Date of Birth	23/03/1985
Email	test@email.com
Phone Number	
Mobile Number	26498765432
Username	Test1

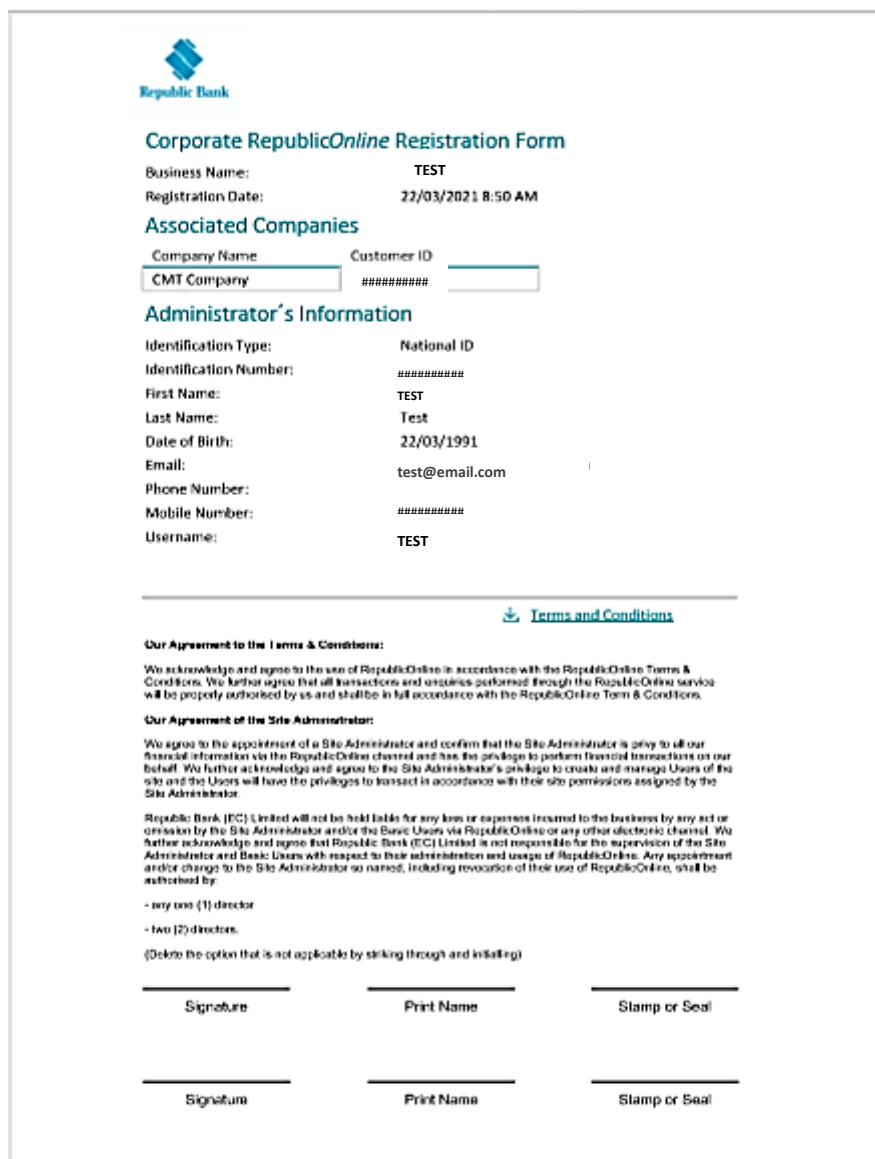
Finish

When the data is verified, the user will receive the confirmation message above, confirming that the request has been submitted to the Bank for approval.



The request will not be approved until the bank receives and validates the authorized registration form which bears the Director's signatures and company official stamp as listed in the Bank's records.

- Click on the  **Download Registration Form** to retrieve the registration form.



Republic Bank

Corporate RepublicOnline Registration Form

Business Name: TEST
Registration Date: 22/03/2021 8:50 AM

Associated Companies

Company Name	Customer ID
CMT Company	#####

Administrator's Information

Identification Type: National ID
Identification Number: #####
First Name: TEST
Last Name: Test
Date of Birth: 22/03/1991
Email: test@email.com
Phone Number:
Mobile Number: #####
Username: TEST

[Terms and Conditions](#)

Our Agreement to the Terms & Conditions:
We acknowledge and agree to the use of RepublicOnline in accordance with the RepublicOnline Terms & Conditions. We further agree that all transactions and inquiries performed through the RepublicOnline service will be properly authorized by us and shall be in full accordance with the RepublicOnline Terms & Conditions.

Our Agreement of the Site Administrator:
We agree to the appointment of a Site Administrator and confirm that the Site Administrator is privy to all our financial information via the RepublicOnline channel and has the privilege to perform financial transactions on our behalf. We further acknowledge and agree to the Site Administrator's privilege to create and manage Users of the site and the Users will have the privileges to transact in accordance with their site permissions assigned by the Site Administrator.

Republic Bank (EC) Limited will not be held liable for any loss or expenses incurred to the business by any act or omission by the Site Administrator and/or the Basic Users via RepublicOnline or any other electronic channel. We further acknowledge and agree that Republic Bank (EC) Limited is not responsible for the supervision of the Site Administrator and Basic Users with respect to their administration and usage of RepublicOnline. Any appointment and/or change to the Site Administrator so named, including revocation of their use of RepublicOnline, shall be authorized by:

- any one (1) director
- two (2) directors.

(Delete the option that is not applicable by striking through and initialing)

Signature	Print Name	Stamp or Seal
_____	_____	_____
Signature	Print Name	Stamp or Seal

- Print the form and pass to the relevant company authorities who must sign and affix the company stamps on the form.

Scan and submit the authorized form to **rbsribsupport@republicbanksr.com**



When the request is approved, the System Administrator will receive an email notification.



What makes the site secure?

What will I need to access the system?

To access the application, you will need the following:



Username:

- Users can set their own username at registration. The username is not case sensitive, but it must be unique and alphanumeric (i.e. comprise letters and numbers). Special characters (**e.g. "@"**, **"_"** or **" "**) are not permitted.



Password:

- Users set their password during the registration process.

(See Password guidelines on page 22)



Security Image:

- At your first login to the application, you must select one security image from the options provided.
- The image will be used as an anti-phishing device. Thereafter, each time you log in to RepublicOnline, the selected image will be displayed. This helps you to differentiate between the correct site versus a phishing site.

**Second Factor Authentication Device:**

- Users **must** register a mobile device, which will be used for authentication when logging on.
- This mobile device maybe a mobile phone or a tablet.
- Each user will also be required to select the preferred channel from the following options:

- **SMS Code:**

If this option is selected, each time an attempt is made to access the application via the web, a unique SMS code will be generated and sent to the registered mobile number, which the user will be prompted to enter.

- **RepublicMobile App:**

The Republic Mobile App offers 2 options for users:

- **OTP (One-time Password)**

Each time the user attempts to login to RepublicOnline, the system will generate an OTP code which the user must retrieve via the mobile app, and input on the web login.

- **SYNC**

When the user attempts to login to the application via the web, the system will attempt to connect or sync with the registered mobile device. The user will be required to either "Accept" or "Reject" this connection, before proceeding.



- **SMS fees may be applicable in some cases**
- **The user will set the username at Registration. All other security features will be setup thereafter, at the user's first login.**

What are the Security Restrictions?

The following constraints have been deliberately imposed in the application to enhance the security and integrity of the system and the transactions conducted online:



Disabled Back Button

If you select the Back button, the system will terminate the operation and the login page will appear.



Session Timeout Duration

To enhance the security, the system is equipped with a Session Timeout feature which enables the application to log off after 20 minutes of inactivity. The system will advise that the session has expired and prompt you to log in again.



Unique session control

The system will only allow you to access one session at a time. In instances where you attempt to log into the system and there is already an active session using the same credentials, a warning message will appear advising that you must cancel one of the active sessions before proceeding.

What are the Password Guidelines?

Consider the following guidelines when creating your RepublicOnline password:

- 🔒 The password should contain a minimum of 12 and maximum of 64 characters and requires atleast one Uppercase, one numeric and one special character (e.g. @\$%^&* etc)
- 🔒 Avoid using names of pets, parents or friends & relatives for your passwords.
- 🔒 Refrain from using passwords containing all the characters in your login ID. For example, if your login ID is 'j\$mith', then your password should not be 'j\$mithOne'.
- 🔒 The password fields will not allow any information to be copied from the clipboard
- 🔒 Spaces and other special characters are not allowed in the password.
- 🔒 Change your password at regular intervals.
- 🔒 Always avoid the use of the 'saved password' feature offered by any mailing application or software.
- 🔒 Ensure you always logout of the application, terminating transactions and all possible activities.

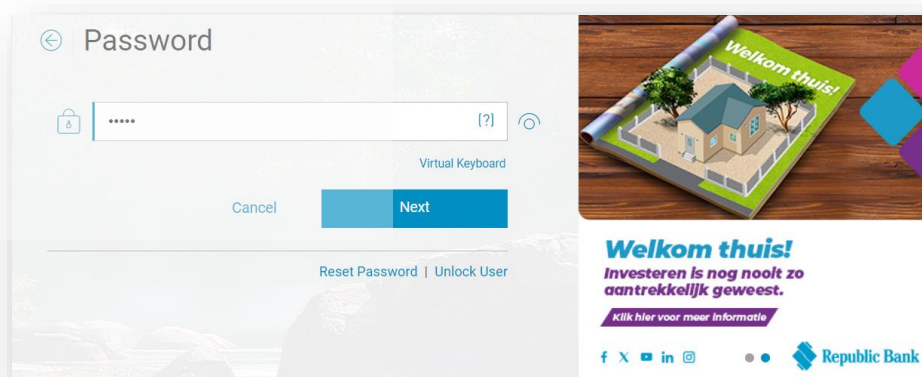


What are the Second Factor Authentication Device Guidelines?

The following are guidelines for the use of the second factor authentication device:

- 🔒 The device may be a mobile phone or a separate tablet with a sim card and/or wifi accessibility.
- 🔒 The selected should belong to the Internet banking customer.
- 🔒 Avoid leaving the device unattended.
- 🔒 Always ensure that you use the screen lock.
- 🔒 Connect to secure WIFI to conduct internet banking transactions, as public WIFI hotspots may be susceptible to hackers.
- 🔒 Keep your device's operating system up-to-date, to ensure that you have the most secure and efficient experience.





← Password

Virtual Keyboard

Cancel Next

Reset Password | Unlock User

Welkom thuis!
Investeren is nog nooit zo
aantrekkelijk geweest.
Klik hier voor meer informatie

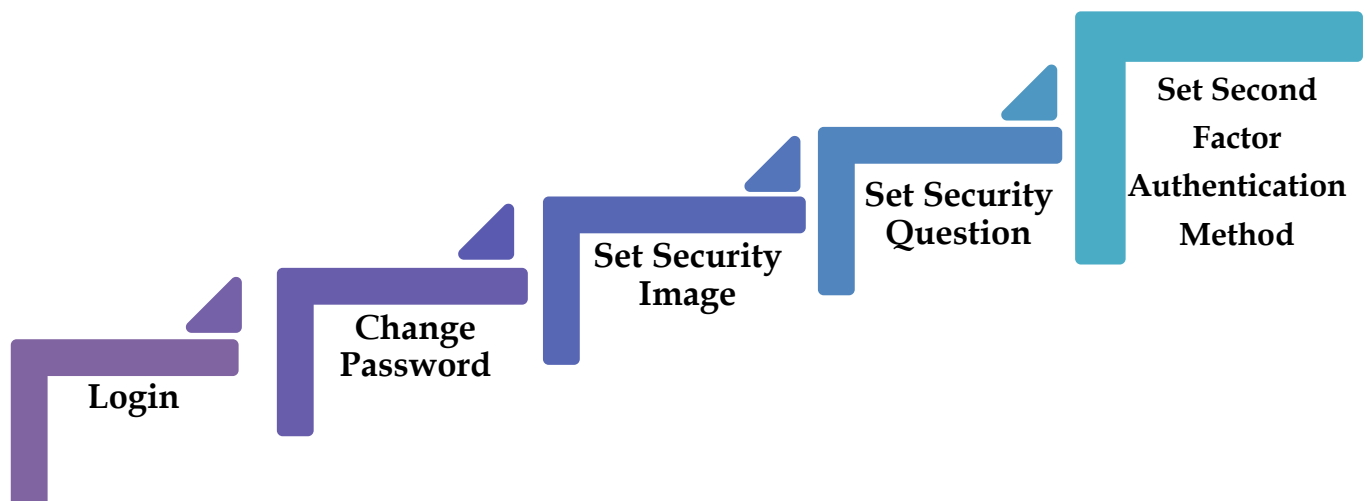
f X in @ Republic Bank

Logging in

Things I should know about the First Login

- 📝 As the site administrator, you will be the first user to access the Company's site. You will be required to login and complete the setup of your administrator profile first, then proceed to create the profiles of all other user's required by the Company.
- 📝 As the Site Administrators, you can create 2 types of users: **Basic** or **Administrative**
- 📝 All users, when created, will receive an email with a temporary password, which they must use to access the system for their first login.

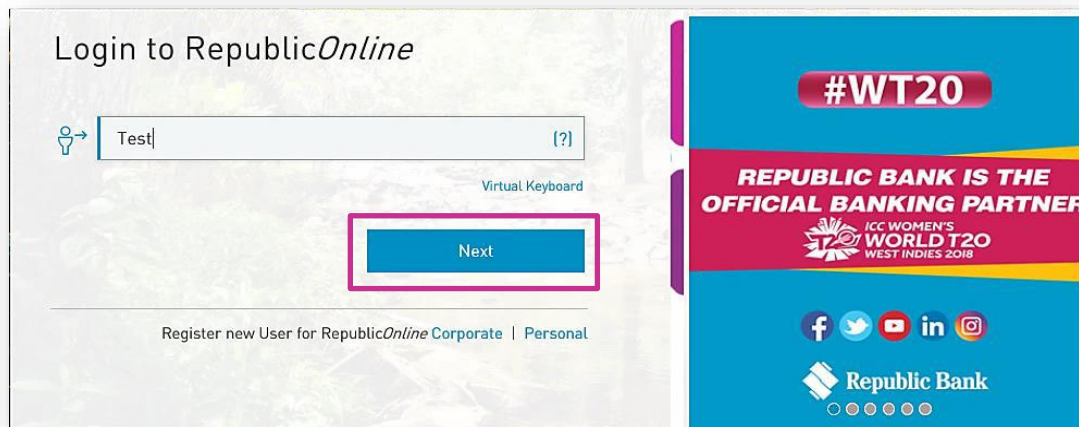
The first login entails the following **five(5)** step process for all users:



What are the steps involved in the First Login Setup?

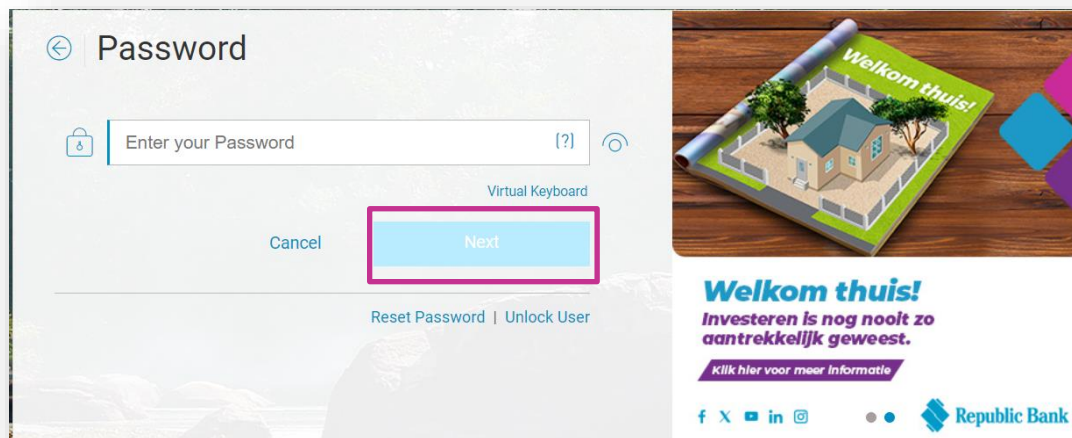
Step 1. Login

You must login to RepublicOnline using the username chosen at registration.



- Click  to proceed.

You will then be redirected to the password screen.



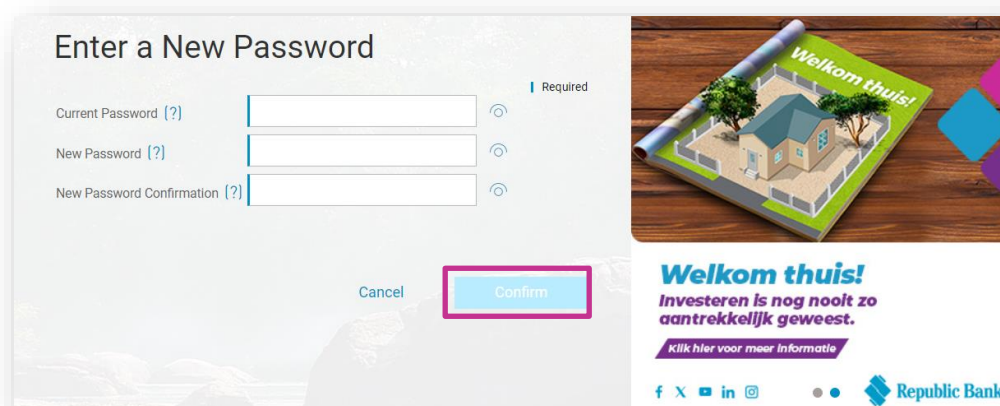
- Enter the temporary password sent via email and select to continue to step 2.



Users will have the choice of using a virtual keyboard, as an anti-key-logging device

Step 2. Change the password

When the temporary password is entered, you will be prompted to change the password:



The “Current Password” will be the temporary password sent to the user via email

- Once this step is completed, select **Confirm** and continue to step 3.

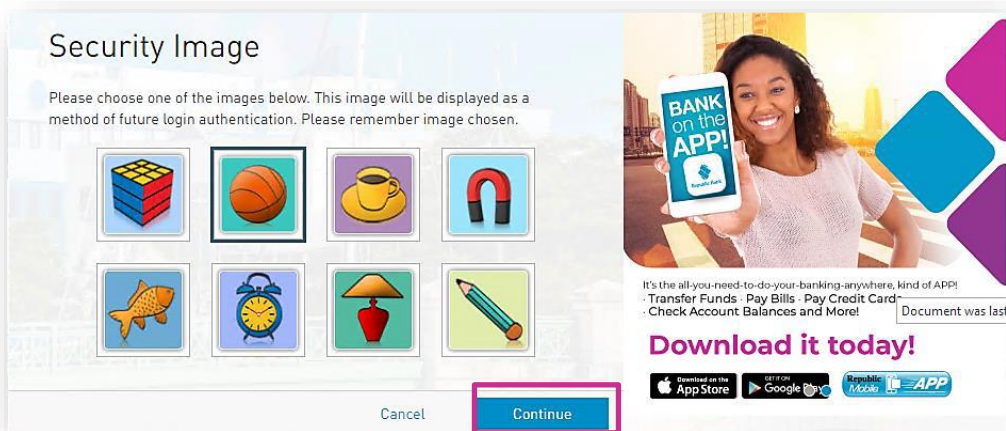


The Password selected should be 12-64 characters long and must include at least one capital letter, one number and one special character

Step 3: Set Security Image

The security image functions as an anti-phishing device. The image selected here, during the security setup will appear during all the user's future logons. This reassures users that they are logging into the correct site.

Select one (1) image from the list provided.



- Click **Continue** to proceed to the following step of the security setup process.



The chosen image will not be saved until all the steps are completed

- The **Cancel** option cancels the entire process and redirects you to the login screen.

Step 4. Set Secret Question

The secret question will be used as a validation to update personal data, security and user settings.



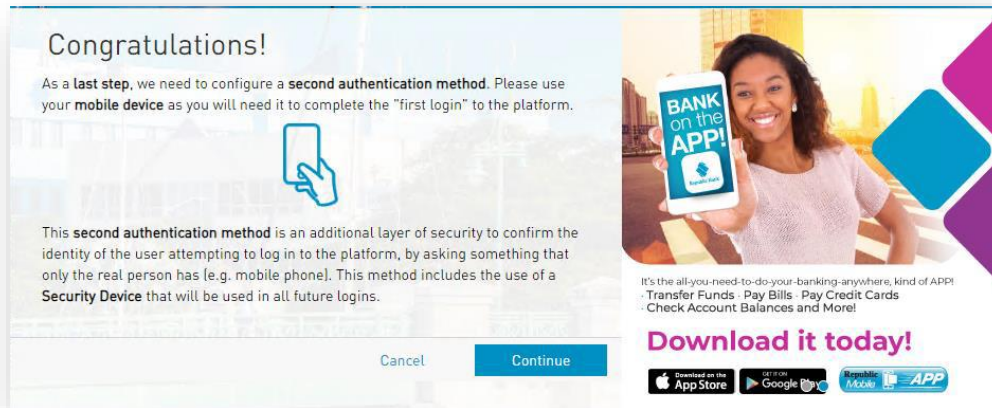
You must create your own secret question. The system does not provide any templates or options for the secret question.

- Enter a secret question (of your choice)
- Enter the answer to the question in the "Secret Answer" field provided.
- Select **Continue** and proceed to step 5 of the process.
 - **Return:** redirects user to the previous step
 - **Cancel:** takes user to the login screen



The secret question and answer are not case-sensitive

Once completed the user will receive the following message.



- Select **Continue**

Step 5. Select Second Authentication Method

The final step in the process is the setup of the second-factor authentication method. This security device will serve as an additional layer of security.

This step involves the enrolment of a separate, mobile device which will be used to validate the user at each login.

The options available here are *SMS* and *Mobile App*. You will be required to select one of these options and enter the mobile number, to register or enrol the device.

Second Authentication Method

The second authentication method is an additional layer of security to ensure that you are the actual user attempting to log in. The chosen method will be used for all future logins.

Preferred Method:

[What is this \[?\]](#)

[Cancel](#) [Continue](#)

Welkom thuis!
Investeren is nog nooit zo aantrekkelijk geweest.
[Klik hier voor meer informatie](#)

f x in



The second-factor authentication device will only be required for web logins only. Mobile App. users will not be required to have a separate security device when accessing the App unless they are accessing their login via another app that is NOT the Security Device

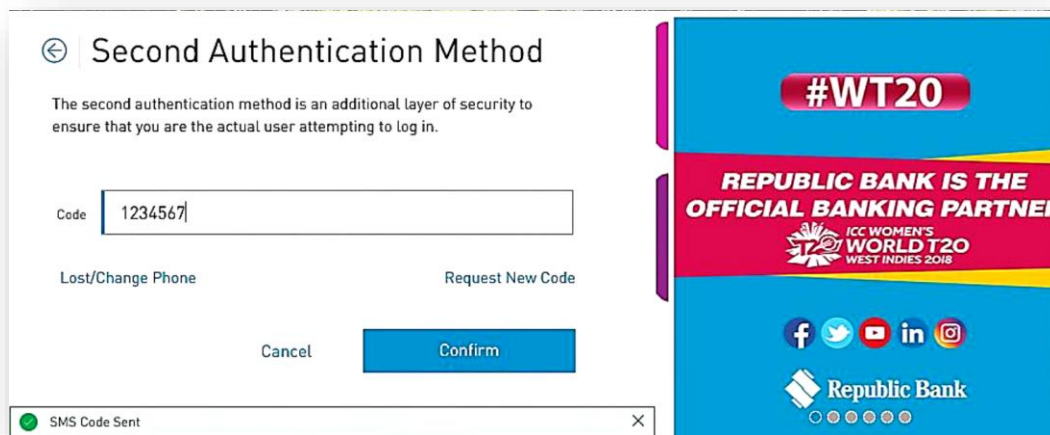
Option 1- SMS:

Once the SMS option is selected, you must perform the following:



1: Confirm/Input Mobile Number

Input the mobile number you wish to enrol and select **Confirm** to proceed.



- The SMS option requires the user to enter a local mobile number.
- The prefix for the mobile number being used is also required for registration (E.g.597#####)

2: Enter SMS Token

An SMS code/token will then be sent to the mobile number entered. Enter the code received in the field labelled “Code”

3: Confirm Action

Select **Confirm** to complete the registration of the mobile device.

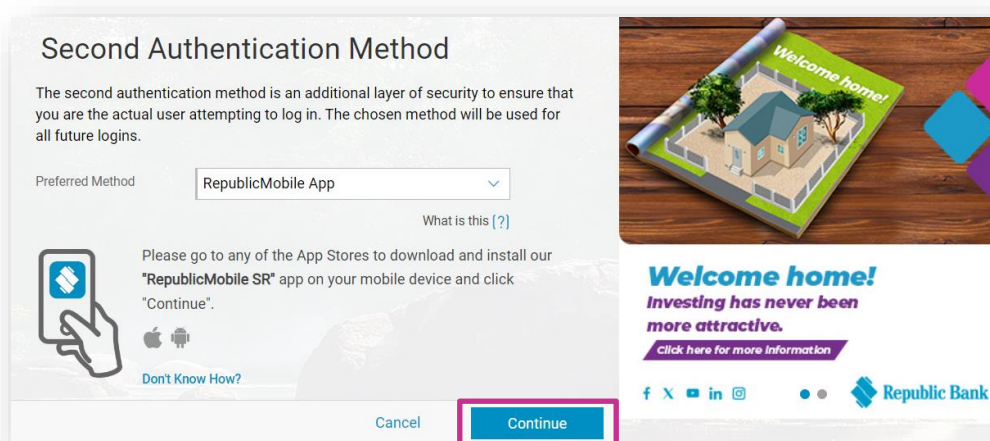
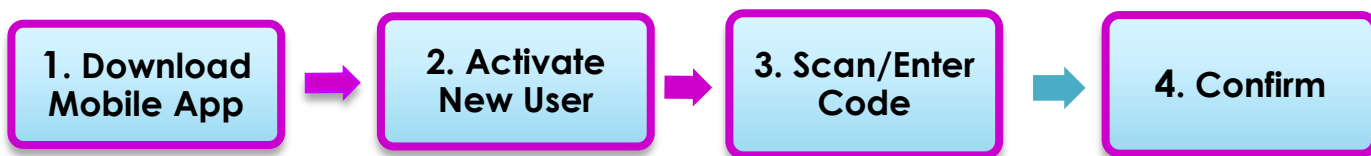
When this step is completed, you will be redirected to the RepublicOnline dashboard.



Each time an attempt is made to login to RepublicOnline, you will receive an SMS, containing a code/token which must be entered on the website to validate the user.

Option 2 - RepublicMobile App:

When the Mobile App option is selected, you will be instructed to complete the following:

**1: Download the App**

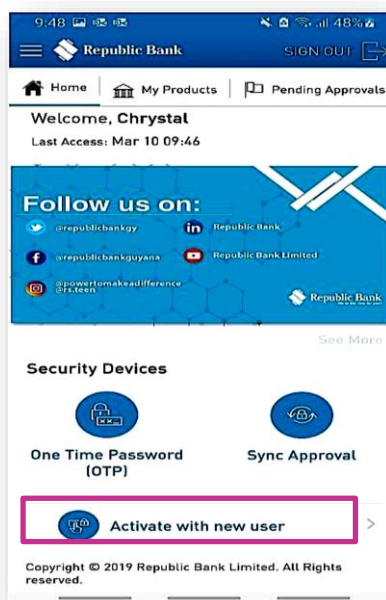
The Republic Mobile App is available on both Android and Apple devices.

Go to the relevant app store, search for **RepublicMobile SR App** and download.



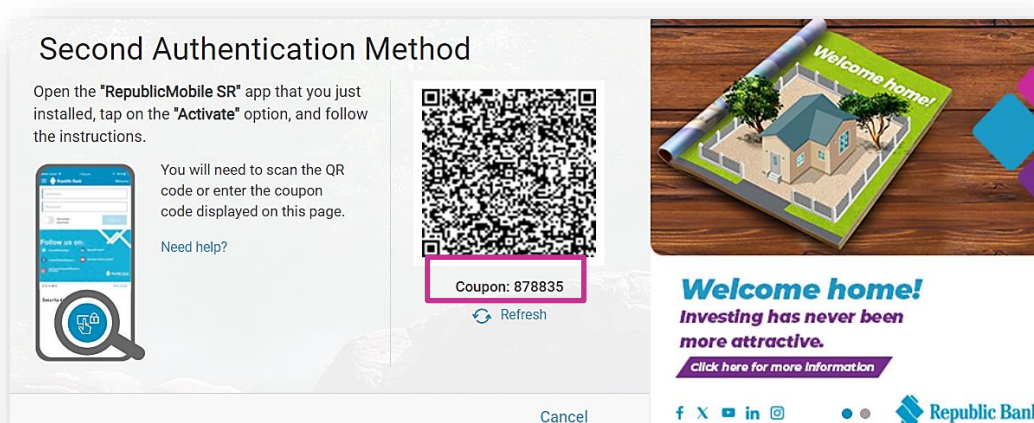
2: Activate New User

Once the Mobile App has been downloaded, you will be prompted to activate the new user. Launch the App and select the 'Activate with new user' option at the bottom of the screen

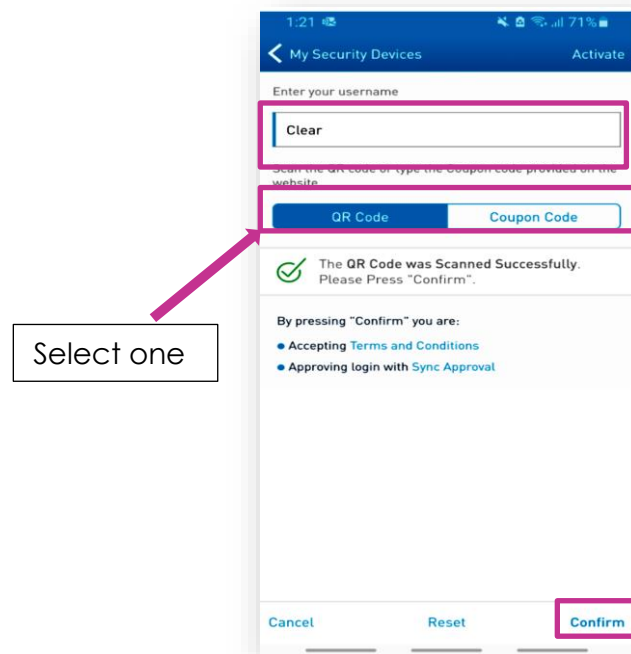


3: Scan/ Enter the Code

At this stage the website will display a QR code and a Coupon below.



On the Mobile App, enter your Username, and then, either scan the QR code or enter the coupon displayed on the Site.



4: Confirm Action

Once the code entered has been successfully accepted, select  to complete the registration of the mobile device.



The Mobile App offers two (2) options for users. At each login attempt to Republic Online, you must select either the (i) OTP or (ii) Sync option



OTP

To retrieve the OTP the user must go to the Mobile App to generate it. Once the OTP is obtained, enter it into the required field, and select **Next** to proceed.



OTPs are generated by the Mobile App on request. These are set to expire one (1) minute after being generated. If the incorrect OTP is entered, or, if it expires before being used, you will be required to generate another one.

Sync

When the Sync option is selected, the system will attempt to connect to or synchronize with the registered mobile device. Before proceeding, you must either Accept or Reject the request.

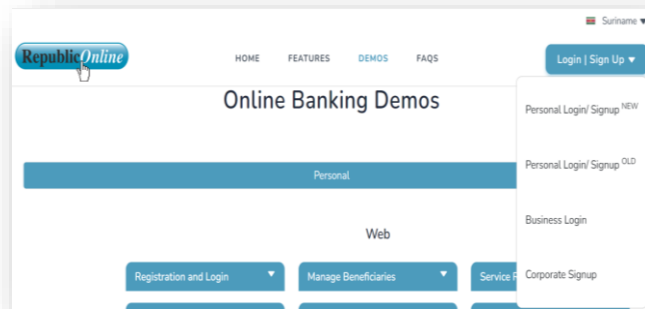
How to perform a Regular Login?

The regular login process entails four (4) simple steps

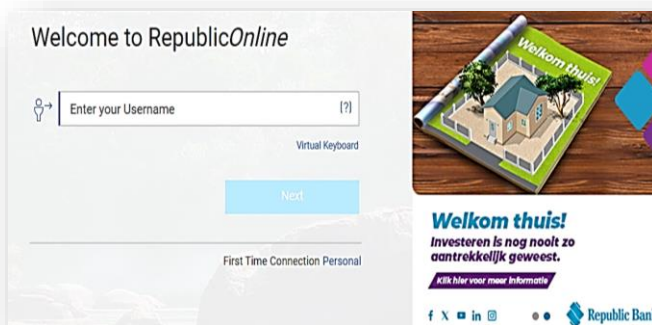
1.

Step 1: Access Republic Bank's website:

- Access the site
- Click login



2.



Step 2: Enter the Username:

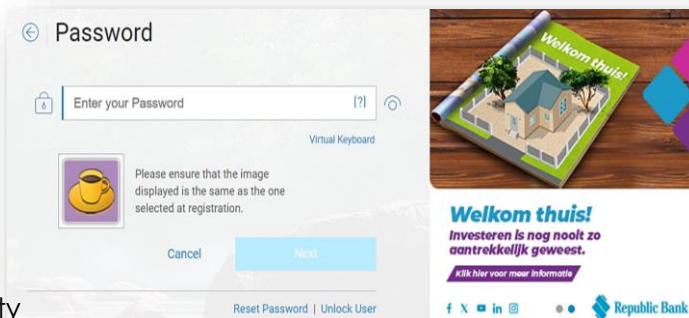
Enter your Username in the field labelled **Enter your username** and click

Next

3.

Step 3: Enter the Password:

- Enter the password in the field provided.
- Ensure that the image displayed is the one selected during the security setup.
- Select **Next** to proceed



4.

Step 4: Second factor authentication:

SMS: If the SMS token was selected as the second factor authentication device, the system will send a code to the associated mobile device via SMS. Enter the code in the field labelled Code and click

Next

to proceed.

RepublicMobile App:

If the mobile app was selected second factor authentication option, the user must select either the *OTP* or *Sync* option

OTP: Open the RepublicMobile App on the associated mobile device to retrieve the OTP

- Enter the OTP in the field provided and click

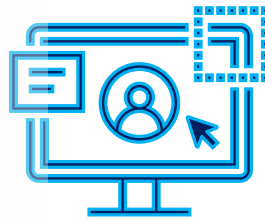
Next

to proceed.

Sync: Go to the mobile device and select **Accept**.

Next

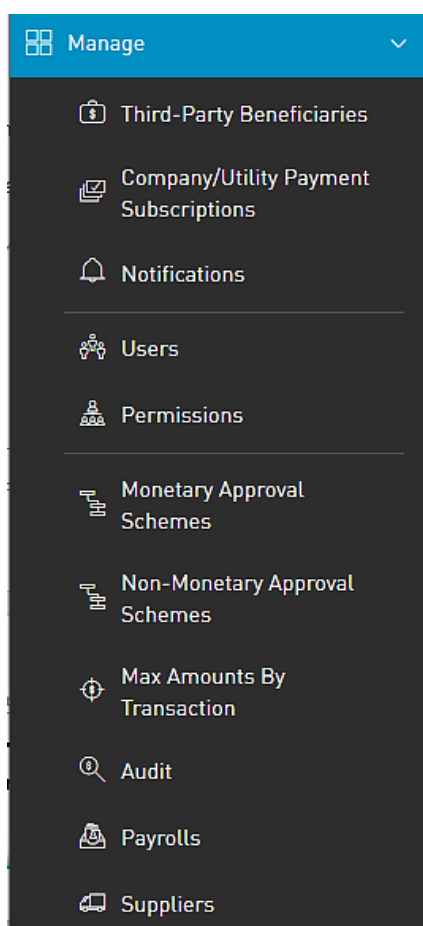
Once this step is complete select **Next** to proceed to the Home Page.



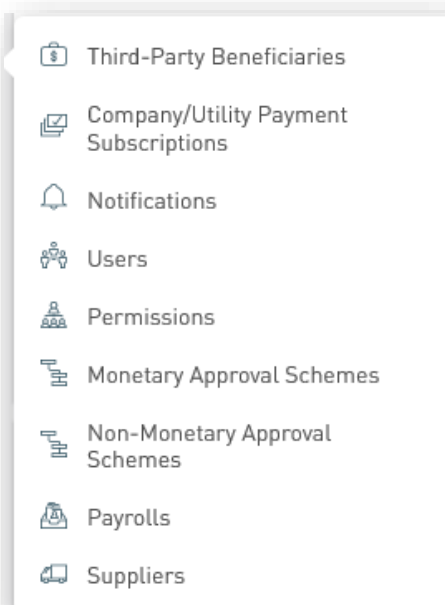
Managing the Site's Administration

What is RepublicOnline Site Administration?

- ✍ In Corporate RepublicOnline a Business enterprise is given an Internet Banking Profile; This is referred to as the **Business Site**.
- ✍ The Site comprises all the business' companies (if applicable) as well as all their products and the services available to them.
- ✍ Each company or business is responsible for administration of their own site and has the flexibility to set-up their user how they see fit. The Bank will only intervene if assistance is requested, in cases where there may be a need to troubleshoot an issue.
- ✍ All of the administrative features on any Business' Site can be accessed via the **Manage** Tab in either the **Quick** or **Main Menu**.



OR



- This section outlines the administration of the Business Site which will be managed by the *Site Administrator*.

What are the responsibilities of the Site Administrator?

For each Business Site, there must be a Site Administrator. The Site Administrator is created with the Business' Site and by default, this user is given administrative permissions, which enables them to conduct all the administrative and maintenance functions of the site. This includes the following:

1. Creation of users
2. Maintenance/amendment of user access (enable, delete etc.)
3. Assignment of permissions
4. Creation and maintenance of non-monetary approval schemes
5. Creation and maintenance of monetary approval schemes



The Site Administrator also has the permissions to amend their own profile as well as to create other Administrators.

What are Users, Permissions and Approval Schemes?

- These are the three (3) elements of any business site and govern how the site will be run and more importantly, who will be the key players in the running of the site.
- It is the responsibility of the Site Administrator to manage all of these, based on the company's requirements.
- In essence, the management of users is multi-layered but can be broken down by these three elements:

1- Users

- Created as a blank slate

2- Permissions

- Determine what the users can see/do on the site

3 - Approval Schemes

- Define which users can authorise/approve transactions



Users

Users (Overview)

The Site Administrator is created by the Bank and is responsible for the creation of all other company users. This administrator also has permissions to add, amend and delete users.

There are two types of users that may be created for a Business Site:

<i>Users</i>	<i>Administrator</i>	<i>Basic</i>
Features		
Creation	When a business site is created at least one(1) Administrative User must be created with it.	Basic users are created by the Administrative user or Administrator subsequent to the creation of the site.
Default rights	Created with a default set of administrative permissions for the Site.	Created with no rights; in essence a blank slate. These users must be granted features and permissions by the Administrator.
Non-Monetary functions (Administrative rights: to create/amend users, permissions, approval schemes and so on)	By default the administrative users are granted these rights.	No default rights granted upon creation, but the administrator can grant non-monetary functions to these users if required.
Monetary Functions	By default these users are not granted monetary functions but if required, these functions can be added.	

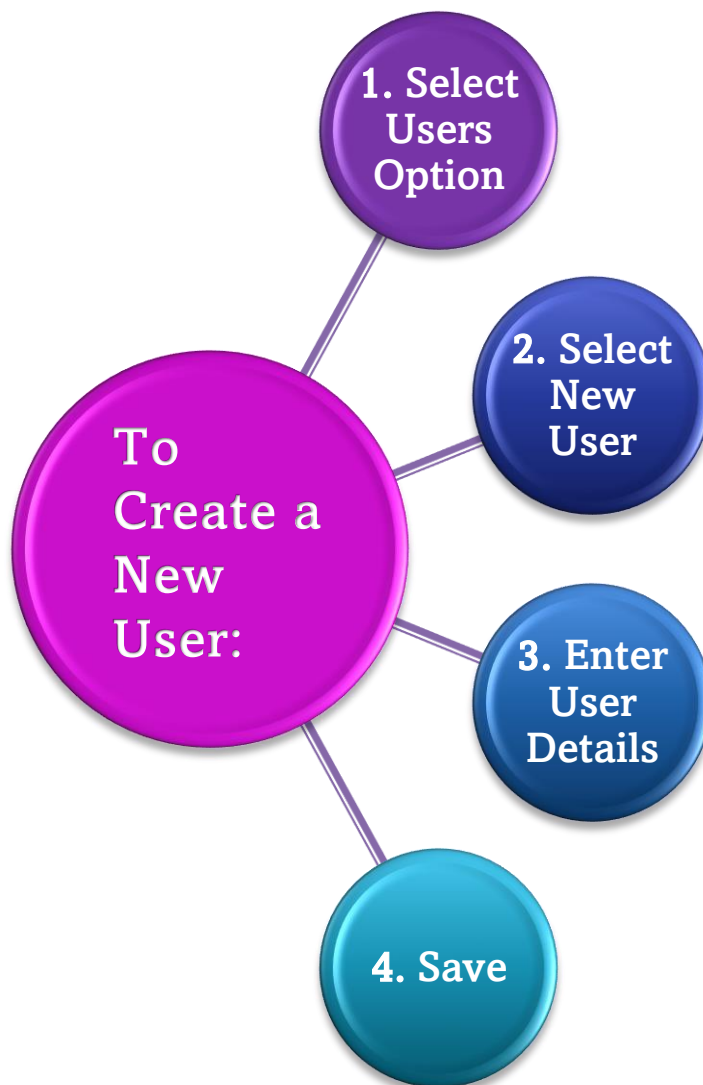


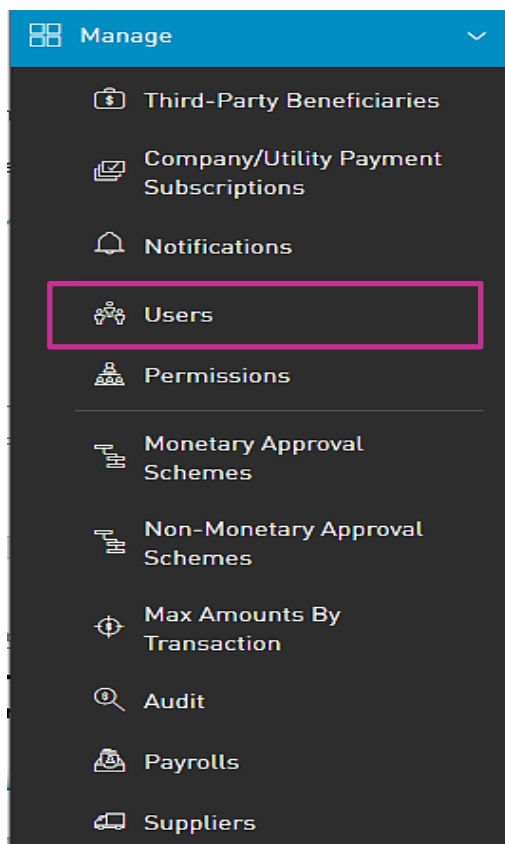
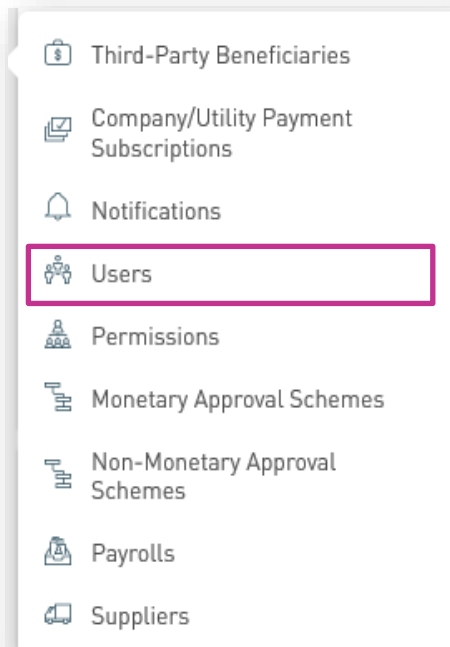
In summary, a business has the flexibility to create any combination of rights depending on the business need. In other words, they may create

- 1. User with administrator rights only**
- 2. Basic User for Monetary transactions only**
- 3. Administrator User with permissions for monetary transactions**
- 4. Basic users with a mix monetary and administrative permission**

How to create a user?

The User Creation process entails 4 steps as follows:



STEP 1: SELECT THE USERS OPTION UNDER THE THE MANAGE SECTION FROM EITHER THE QUICK OR MAIN MENU**OR**

You will be redirected to the Users Page.

Users Page

This page contains a master list of all the Site's users, and includes the following:

1. Username
2. First and Last Name
3. Type (Basic or Administrator)
4. Status

Users

User Status:

Username	First Name	Last Name	Type	Status
Alicia	Alicia	Moore	Basic	Blocked by Administrator
cmtest10	Dominic	Sooklal	Basic	Active
CMTest6	Test	Example	Administrator	Active
cmtest19	Alicia	Kurbanali	Administrator	Active
Danelle	Danelle	Reyes	Basic	Active

Show More

Add New User

Contextual Menu

Status Filter

STEP 2: SELECT NEW USER

Once this option has been selected you will be redirected to the *New User* page which contains a digital form to be completed for the new user.

STEP 3: ENTER THE USER DETAILS

New User

User Type:

Username:

General Information

First Name:

Last Name:

Date of Birth:

Identification Type:

Identification Number:

Email Address:

Phone Number:

Mobile Number:

The following data will be requested for each user:

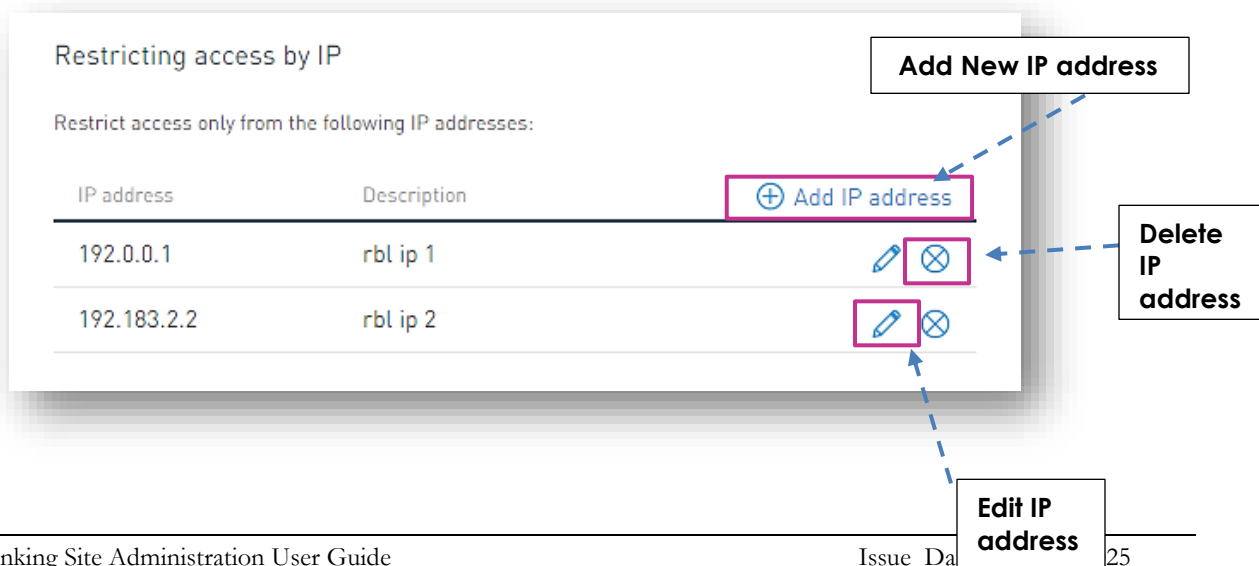
User data:

-  User Type (Basic or Administrator) [Required]
-  Username [Required]
-  First Name [Required]
-  Last Name [Required]
-  Date of Birth [Required]
-  Identification Type [Required]
-  Identification Number [Required]
-  Email Address [Required]
-  Phone [Optional]
-  Mobile Number [Required]

The Administrator may also restrict the user by IP Address. In this way, the user will only have access to the company's site from a specific location. **(Optional Feature)**

The following information will be requested:

- IP Address
- Description

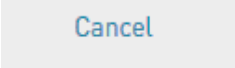
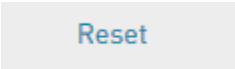


The screenshot shows a web interface titled "Restricting access by IP". Below the title, it says "Restrict access only from the following IP addresses:". There is a table with two columns: "IP address" and "Description". The table contains two rows: one with IP address "192.0.0.1" and description "rbl ip 1", and another with IP address "192.183.2.2" and description "rbl ip 2". To the right of the table, there are three callout boxes with arrows pointing to specific elements: "Add New IP address" points to a "+ Add IP address" button; "Delete IP address" points to a delete icon (a circle with an 'X') for the first row; and "Edit IP address" points to an edit icon (a pencil) for the second row.

IP address	Description
192.0.0.1	rbl ip 1
192.183.2.2	rbl ip 2

STEP 4: SAVE

Once the required information has been input, select one of the following options to proceed:

- : to save the new user.
- : to cancel the process
- :to clear all the information entered in the screen.
-  to return to the previous page.

When the new user's profile is saved, he/she will receive an email notification, advising of their username and temporary password.

The user must then follow the First Login Setup process (25).

User Profiles

To view a user profile, select the "Edit" option on the contextual menu of the user, from the list.

  User B

User Type

Administrator

Username

User B

Required

General Information

First Name

User

Last Name

B

Date of Birth

08/06/2001

Identification Type

Passport

Identification Number

009998888

Email Address

email@email.com

Phone

Mobile Number

592222333

Restricting Access By IP

Restricting Access Except From the Following IP Addresses:

IP Address

Description



Reset

Cancel

Save

A – Example of an Administrative User Profile

  User A

Required

User TypeBasic

UsernameUser A

General Information

First Name

User

Last Name

A

Date of Birth

10/10/2001

Identification Type

National ID

Identification Number

0011223344

Email Address

email@email.com

Phone

Mobile Number

5921112222

Restricting Access By IP

Restricting Access Except From the Following IP Addresses:

IP Address	Description
 Add IP Address	

Reset

Cancel

Save

B – Example of a Basic User Profile

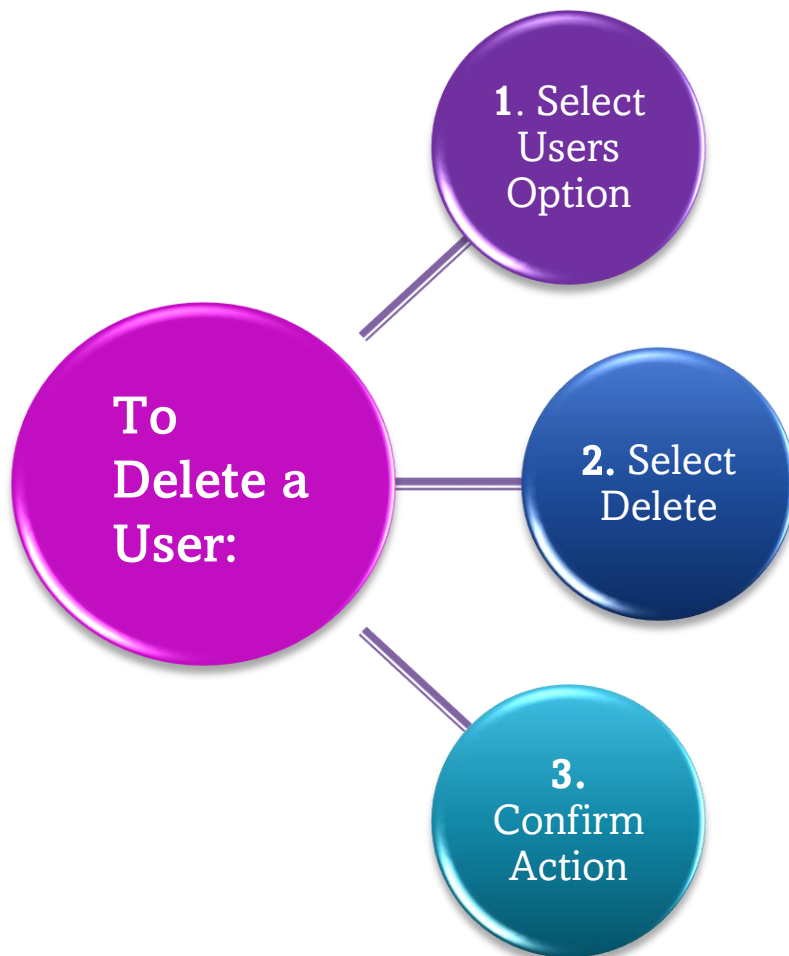
How to Edit a User?

There may be instances where a user's profile details need to be updated. The process to edit a user's profile entails **4** steps as follows:



How to Delete a User?

The process to delete a user's profile entails **3** steps as follows:

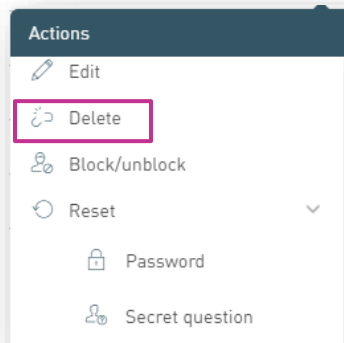


STEP 1: SELECT USERS OPTION:

Select the **Users** option under the the **Manage** section of either menu.

STEP 2: SELECT DELETE

Click on the  contextual menu of the respective user from the list displayed on the **Users Page** and select the “Delete” option.

**STEP 3: CONFIRM ACTION**

When this option is selected, a message box will appear, asking the Administrator to confirm the action. Select **Confirm** to proceed.

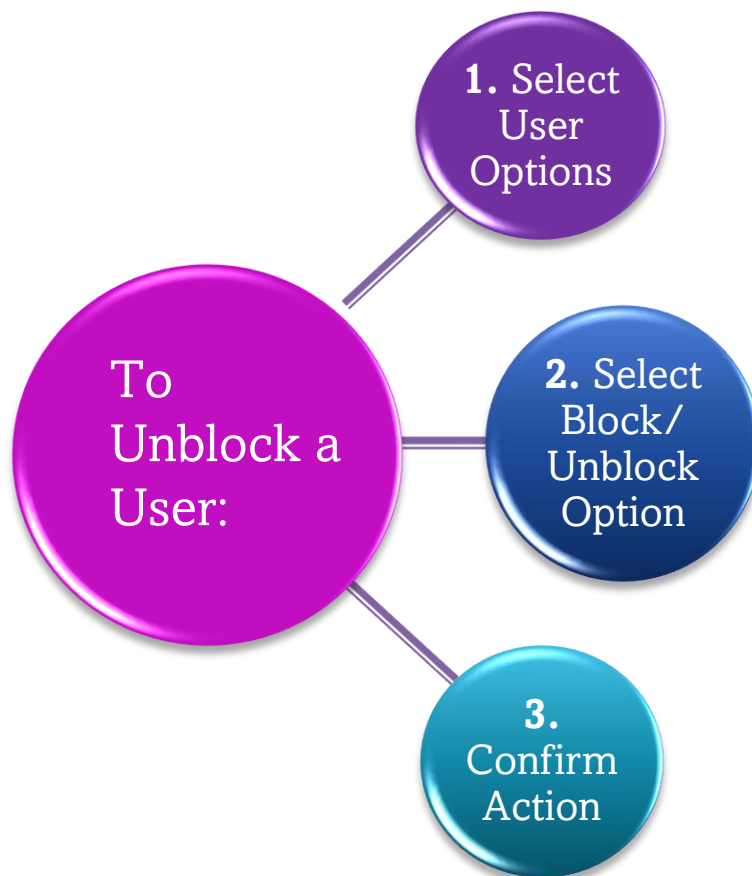


- Only the Site Administrator, or users assigned the permission “Administration- Users” will be able to delete users.
- The Site Administrator cannot delete his/her own profile.
- A user whose profile has pending changes cannot be deleted.
- A company must always have at least one (1) Site Administrator. Therefore, the Site Administrator cannot be deleted unless another one exists for the Company.

How to Block/Unblock a User?

The block and/or unblock feature is used to enable or disable a user's access when required.

The process to edit a user's profile entails **3** steps as follows:

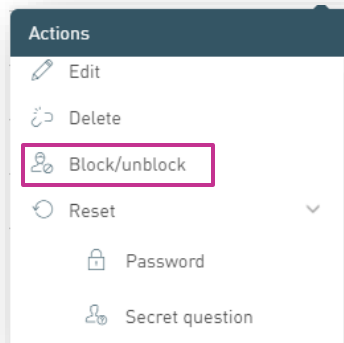


STEP 1: SELECT USERS OPTION:

Select the **Users** option under the the **Manage** section of either menu.

STEP 2: SELECT BLOCK/UNBLOCK OPTION:

Click on the  contextual menu of the respective user from the list displayed on the **Users Page** and select the “Block/Unblock” option.

**STEP 3: CONFIRM ACTION**

When this option is selected, a message box will appear, asking the Administrator to confirm the action. Select **Confirm** to proceed.

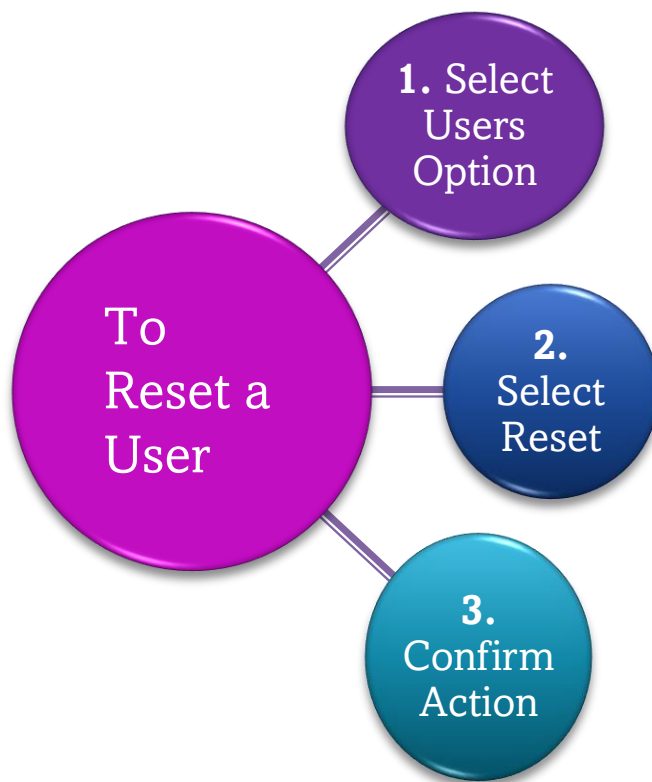


1. An administrator can only unblock a user that was blocked by themselves or another company user.
2. A user whose profile has pending changes cannot be blocked/unblocked
3. A user that was blocked by the Bank cannot be unblocked by the company
4. A user blocked by security device cannot be unblocked by a company user.

How to Reset a User?

A Company Administrator may reset Users' Passwords and/ or Secret Question if required.

The process to reset a user's profile entails **3** steps as follows:

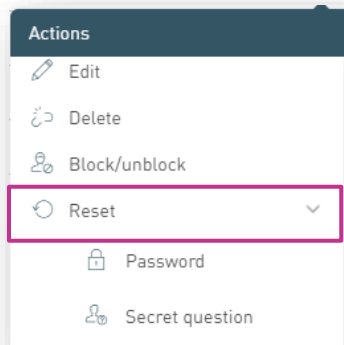


STEP 1: SELECT USERS OPTION:

Select the **Users** option under the the **Manage** section of either menu.

STEP 2: SELECT RESET OPTION:

Click on the  contextual menu of the respective user from the list displayed on the **Users Page**. Click on the  icon to open the "Reset" options and select the option that needs to be reset (Password or Secret Question).



STEP 3: CONFIRM ACTION:

When the reset option is selected, a message box will appear, asking the Administrator to confirm the action. Select **Confirm** to proceed.

For Password Resets: An email will be sent to the user with a new password, which they will be required to change at their next login.



For the Resetting of the Secret Question: The user will be prompted to enter a new question and answer at their next login



Permissions

Permissions (Overview)

Every action in a corporate site is governed by specific permissions.

Permissions are the rights or access privileges that are granted to all RepublicOnline users. These essentially define the access that the Corporate RepublicOnline user will have to the different features and transactions.

Without assigned permissions, users will be able to log on to the Site, but they will not have rights to view or conduct any transactions. Therefore,

Permissions are generally categorised into three (3) groups:

1. **Administrative** – These are related with the administration and maintenance of the site, users and so on.
2. **Product** – Associated with particular products or accounts
3. **General**

Examples:

Permission Name	Description	Permission Type
Administration – Users	Allows users to view and manage users of a site (this permission does not allow user to approve creation or edition of users)	Administrative
Account - Detils	Allows users to view the detail of a saving or checking account	Product (Chequing)
Financial Status – Assets and Liabilities	Allows users to view this web part in the dashboard	General



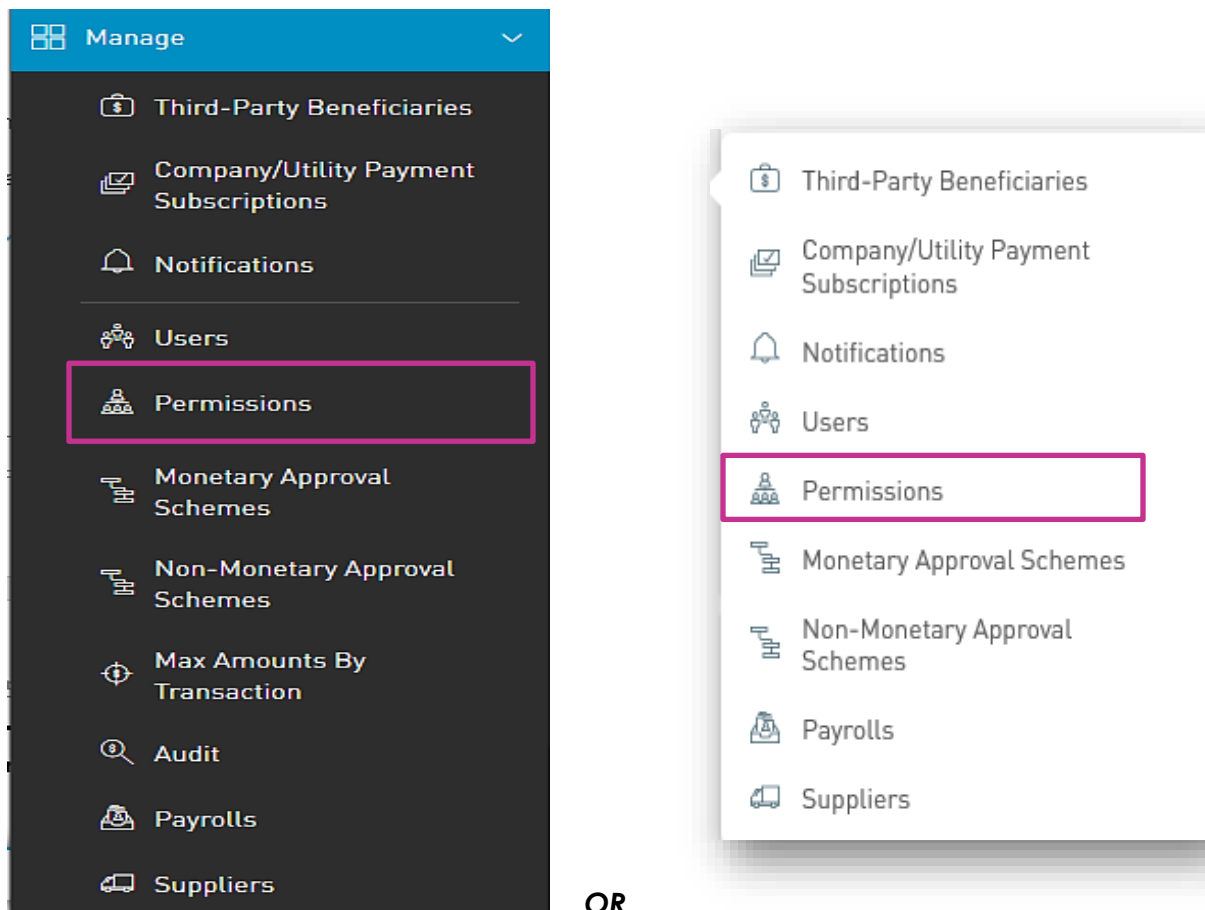
The *Permissions List* is a critical tool for the Site Administrator as it will serve as a guide in creating and amending all Corporate user profiles.

Refer to Appendices B, C and D to view the complete lists of all Corporate User Permissions

Permissions Administration

The Permissions Page contains a master list of all the Business Site's users' permissions.

To access this page select the **Permissions** option under the the **Manage** section of either menu.



This action will redirect the user to the Permissions Page.



Only the users assigned the relevant permissions will be able to access to the Permissions Configuration. (Refer to Appendix for list of Permissions)

Permissions Page

The screenshot shows the 'Permissions' page in the Republic Bank interface. The page has a blue header with the bank logo and user information. A left sidebar contains navigation icons. The main content area includes filter options and a table of permissions.

Filters: A box labeled 'Filters' points to the filter section at the top of the main content area, which includes 'All Features', 'All Users', and 'Channels' (All, Banking Web, Apps).

Advanced Filter: A box labeled 'Advanced Filter' points to the 'Advanced Filter' dropdown menu.

Assign New Permission: A box labeled 'Assign New Permission' points to the 'Assign New Permission' button in the top right corner.

Table: The table lists permissions with columns for User, Feature, Account, Banking Web, and Apps. It includes a note: 'Disabled rows correspond to administrative features. Administrative features will not be removed from administrators.'

User	Feature	Account	Banking Web	Apps
☐ CMTest6 Test Example	Administration - Pending Approvals		✓	✓
☐ CMTest6 Test Example	Administration - Alias Configuration		✓	✓
☐ CMTest6 Test Example	Administration - Permissions Configuration		✓	
☐ CMTest6 Test Example	Administration - Approval Schemes		✓	
☐ CMTest6 Test Example	Administration - Transaction Amounts		✓	
☐ CMTest6 Test Example	Administration - Users		✓	
☐ CMTest6 Test Example	Administration - Utility Payment Subscription		✓	✓
☐ CMTest6 Test Example	Administration - Third Party Accounts		✓	✓
☐ CMTest6 Test Example	Common Approval		✓	✓
☐ CMTest6 Test Example	Administration - Scheduled Transactions		✓	
☐ CMTest6	Financial Status - Assets and Liabilities		✓	

Advanced Filter

Assign New Permission

The Permissions Page displays the list with all the Site's permissions and their assigned users. The list contains the following details:

- User (username, and full name)
- Permission
- Product (where applicable)

How to assign permissions?

To assign permissions, go to the Permissions Page and click on the [Assign New Permission](#) link:

Permissions

Assign new permission

All Features ▾
All Users ▾

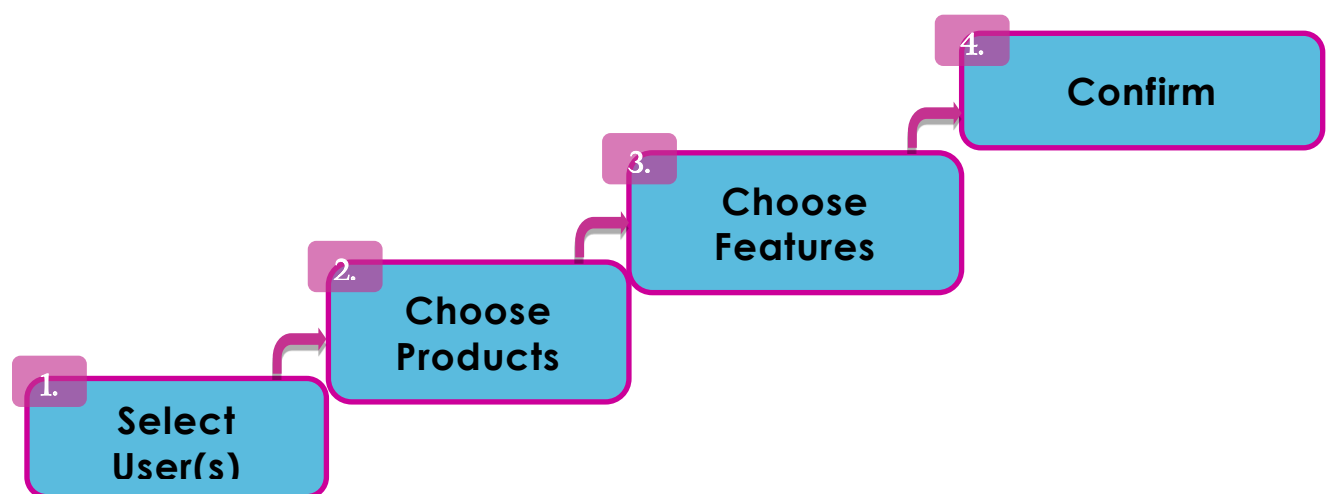
Channels: All Web Mobile Apps

Advanced Filter ▾

User	Feature	Product	Web	Mobile	Apps
boatadmin Boat Admin	Account Balances	☑ (Alias) XXXXX-919	✓		
boatadmin Boat Admin	Account Balances	☑ (Alias) XXXXX-904	✓	✓	
boatadmin Boat Admin	Account Balances	☑ My Account XXXXX-902	✓	✓	
boatadmin Boat Admin	Account Balances	☑ CC XXXXX-934	✓	✓	
boatadmin Boat Admin	Account Balances	☑ (Alias) XXXXX-449	✓	✓	
boatadmin Boat Admin	Account Balances	☑ (Alias) XXXXX-450	✓	✓	
boatadmin Boat Admin	Account Statement	☑ (Alias) XXXXX-904	✓	✓	
boatadmin Boat Admin	Account Statement	☑ My Account XXXXX-902	✓	✓	
boatadmin Boat Admin	Account Statement	☑ CC XXXXX-934	✓	✓	
boatadmin Boat Admin	Account Statement	☑ (Alias) XXXXX-449	✓	✓	
boatadmin Boat Admin	Account Statement	☑ (Alias) XXXXX-450	✓	✓	

Deleted

The process entails 4 steps as follows:



Step 1: Choose User

The master list of all the Site users will be displayed here. Select the radio button next to the name of the user you wish to assign permissions to.



Multiple users may be selected in this step, if they all require the same permissions.

☐	Username	Name	Last Name	User Type
☐	Alicia	Alicia	Kurbanali	Basic
☐	Danelle	Danelle	Test	Administrator
☒	Greg	Greg	Test	Basic
☐	melr	melissa	ramnarine	Administrator



☒ Replace Existing Permissions

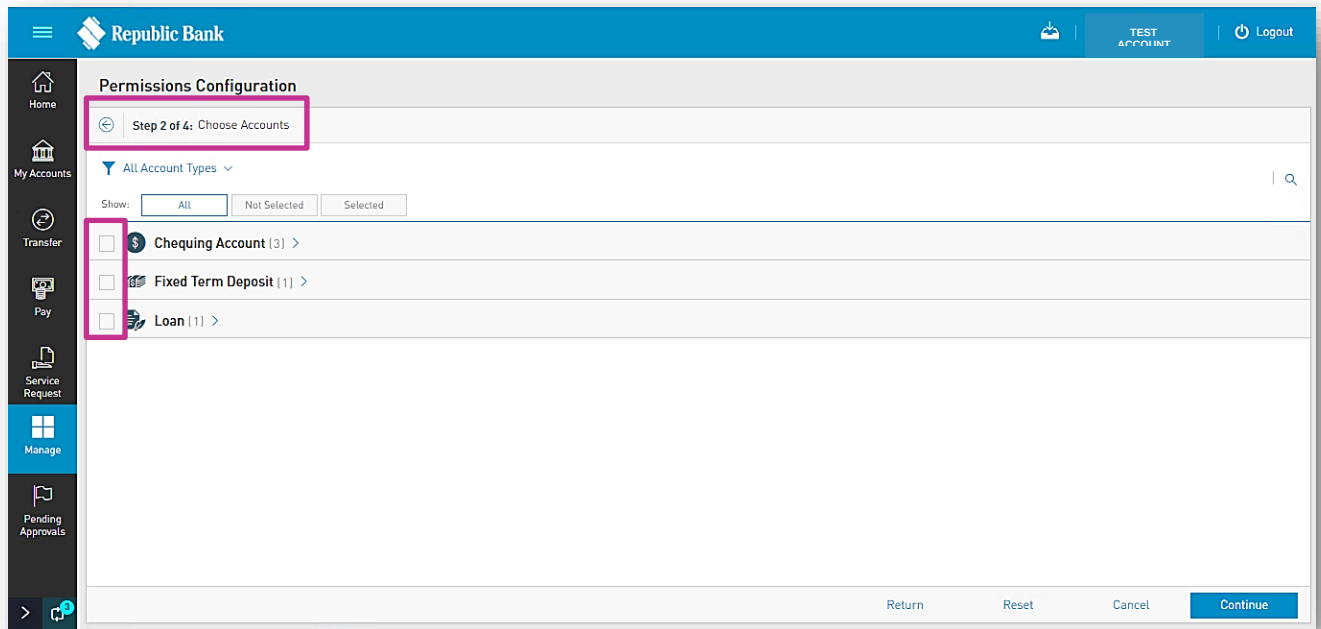
- Enable toggle if the user's current permissions are to be removed/replaced.

☐ Replace Existing Permissions

- Leave toggle off if the user needs to retain their existing permissions.

Step 2: Choose Accounts

This screen displays a master list of all available accounts for which permissions may be assigned. Here the products are categorised by type and may be filtered if required.



Expand the category to select the relevant product.



This step may be skipped if the user does not require permissions related to particular products (i.e. if the user is being assigned Administrative or General permissions).

Step 3: Choose Features

Features refer the relevant rights or access that the user may be granted.

This screen displays a master list of all available features that may be assigned. If a product was selected in the previous step, the list will contain all available features related to the selected product.

If no product was selected, then only administrative Features available on this Site will be listed (as shown below).

The screenshot shows the 'Permissions Configuration' screen for Republic Bank. The title bar includes the bank logo and 'TEST' status. The left sidebar contains navigation icons for Home, My Accounts, Transfer, Pay, Service Request, Manage, and Pending Approvals. The main content area is titled 'Step 3 of 4: Choose Features' and includes a search bar and filter buttons ('All', 'Not Selected', 'Selected'). A table lists various features with checkboxes for selection under 'Apps' and 'Banking Web' columns. The 'Continue' button at the bottom right is highlighted with a red box.

Feature	Apps	Banking Web
(*) Administrative feature. Administrative features will not be removed from administrators even if "Replace Existing Permissions" option has been checked.		
☐ Account - Details	☐	☐
☐ Account - Statements	☐	☐
☐ Account - Transaction History	☐	☐
☐ Administration - Approval Schemes (*)		☐
☐ Administration - Audit and Logs (*)		☐
☐ Administration - Company/Utility Payment Subscriptions (*)	☐	☐
☐ Administration - Nickname Configuration (*)	☐	☐
☐ Administration - Payroll (*)		☐
☐ Administration - Pending Approvals (*)	☐	☐

Buttons at the bottom: Return, Reset, Cancel, Continue (highlighted).

(*) Denotes the administrative features.

- Select required feature and channel by clicking on the relevant radio button(s) and select **Continue** to proceed to step 4.

OR

To make it easier, we have created Permission templates:

Permissions Configuration

Step 3 of 4: Choose Features

Apply Permissions Template ▾

Show: All Not Selected Selected

Feature Apps Banking Web

(*) Administrative feature. Administrative features will not be removed from administrators even if "Replace Existing Permissions" option has been checked.

☐ Account - Details	☐	☐
☐ Account - Statements	☐	☐
☐ Account - Transaction History	☐	☐
☐ Administration - Approval Schemes (*)		☐
☐ Administration - Audit and Logs (*)		☐
☐ Administration - Company/Utility Payment Subscriptions (*)	☐	☐
☐ Administration - Nickname Configuration (*)	☐	☐
☐ Administration - Payroll (*)		☐
☐ Administration - Pending Approvals (*)	☐	☐

Return Reset Cancel Continue

Apply Permissions Template ▾

Feature Profiles

- Profile 1 - Create, Approve & View
- Profile 2 - Create & View
- Profile 3 - Create only
- Profile 4 - View Only
- Profile 5 - Credit Card Only
- Profile 6 - Approve & View

There are six (6) profiles which are associated with the main functions of internet banking users. Once a template is selected, the corresponding features will be selected from the list below.

- Select the required Permissions Template (or Profile) from the list provided the and select **Continue** to proceed to step 4.



Permissions may also be restricted by channels whereby a user may be granted permissions on one channel only. E.g. Permissions to approve transactions on Web only. Please see Appendix E for description of Permission Templates.

Step 4: Confirm

Permissions Configuration

Users to whom permissions will be assigned

Username	Name	Last Name	User Type
Danelle	Danelle	Test	Administrator
Greg	Greg	Test	Basic

Products to which permissions will be assigned

Savings Account

{Alias}
xxxxxxxx

Features that will be enabled

Feature	SMS	Messenger	Apps	Banking Web	
(*) Administrative feature. Administrative features will not be removed from administrators even if "Replace Existing Permissions" option has been checked.					
Account - Details	✓	✓	✓	✓	
Account - Statements			✓	✓	
Payment - Loan History			✓	✓	
Payment - Payroll				✓	
Payment - Payroll History			✓	✓	
Payment - Your Loan	✓	✓	✓		

Return Cancel **Save**

Click to view details

Click Save to proceed

This step allows the user to review/validate the information entered in the previous step, before submitting the changes.

Once the information has been verified select **Save** to proceed.

To go back to the previous step to edit transaction select **Return**

To cancel transaction request select **Cancel**



Approval Schemes

Approval Schemes (Overview)

Approval schemes outline which users have the authorisation to approve transactions on a Business Site. Schemes comprise the scope, as well as the users assigned to the scope and their authorisation privileges.

Approval Schemes are categorised as follows:

1. Non-Monetary Schemes

These schemes comprise:

- (1) A function or permission
- (2) The Users authorised to approve the process
- (3) The Approval Percentages.

2. Monetary Schemes

These schemes comprise:

- (1) A function or permission
- (2) The Users authorised to approve the process
- (3) The Approval Percentages.
- (4) Transaction Limits

Key Elements of Approval Schemes

- Scope (Permissions + Users)
- Approval Percentages
- Approval Limits (Monetary Approval Schemes only)

Scope (Feature and Account)

RepublicOnline has an established list of permissions, that govern every potential action or transaction on the system. The Company's Administrator is responsible for creating the users and assigning them the relevant permissions. In the same way, users who are tasked with the responsibility of approving processes or transactions, must also be granted the permission to approve.



Users who are required to approve must be granted the following permissions

- **Common Approver: this permission enables the approval rights**
- **Administration-Pending Approvals: this permission**
.. . . .

Approval Percentages

All approval schemes contain approval percentages. These define the percentage of approval that the assigned users have access to approve, for the particular functionality or transaction.

Example:

Edit User Profile: User A – 50%

User B – 50%

User C – 100%

In this scenario, the process can be approved by either *User A*, *B* or *C*. *User C* has 100% approval and can therefore approve alone. However, *Users A* and *B* are assigned 50% approval. This means that if *User A* approves the transaction, it will only be 50% approved. In this case, the request will remain “Pending Approval” until *User B* or *C* approves it.

All transactions require 100% approval. In this example, *Users A* and *B* may approve together or, they may each approve with *User C*. The requirement is for a minimum of 100% but, the system does not prevent users if their combined approval percentage exceeds 100%.



All approval schemes must reach 100% for the scheme to be complete.

Example:

Approval Configurations without Amount Limit			
User Name	Complete Name	Percentage	⊕ Add User
melr	melissa ramnarine	50	⊗
Alicia	Alicia Kurbanali	50	⊗
Danelle	Danelle Test	100	⊗
Total Percentage		200%	
		Reset	Cancel
		Confirm	

Approval Limits

When creating Monetary Approval Schemes, the Administrator has two options;

- He/she may create the scheme "Without Amount Limit", whereby all users assigned to the scheme may authorise transactions up to any amount

OR

- The scheme may be created where the assigned approvers may only approve up to a pre-set limit

Example 1:

Scheme X: Transfer of funds from Corporate Account 1

Limit: \$50,000

User A – 50%

User B – 50%

User C – 100%

In this example, the users have authority to approve the transfer of funds from Account 1 up to \$50,000. If the transfer exceeds this limit, these three users would not be able to approve it.



One user may be assigned to multiple schemes with varying configurations and limits.

Example 2:

Scheme Y: Transfer of funds from Corporate Account 2

Limit: -

User A – 50%

User B – 50%

User C – 100%

In this case, we see that the same users have the authority to approve the transfer of funds from Account 2 up to any amount, as a limit was not defined in this scenario.



One account may be assigned to multiple schemes with varying configurations and limits.

Example 3:

Scheme Z: Transfer of funds from Corporate Account 1

Limit: -

User A – 25%
100%

User B – 25%

User C – 50%

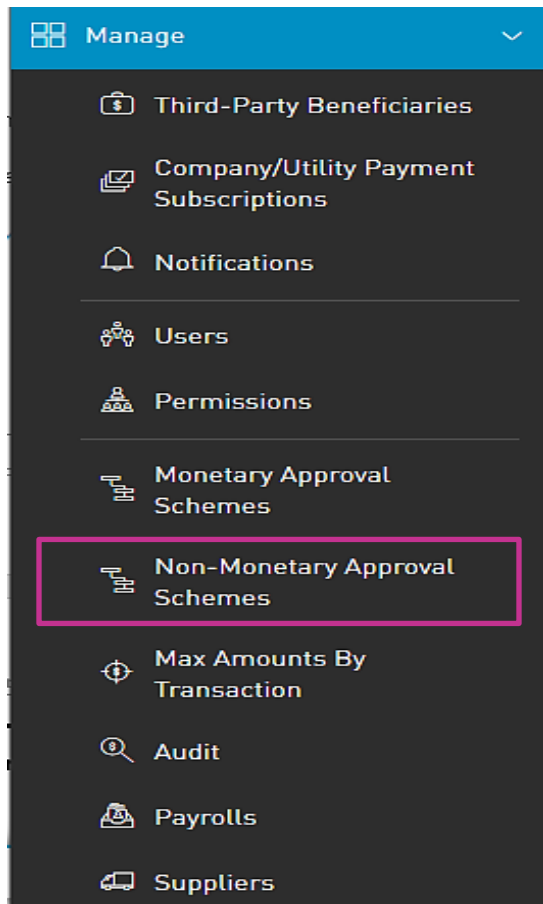
User D –

This scenario is an example of how the same users may belong to multiple schemes involving the same account. In example 1, Users **A** and **B** could authorise up to 50% of transfers from Account 1, up to \$50,000. In Scheme 3, no limit was set. Therefore, if there are any fund transfers from Corporate Account 1 exceeding \$50,000, the same users may authorise, but their approval percentages in this case, are different.

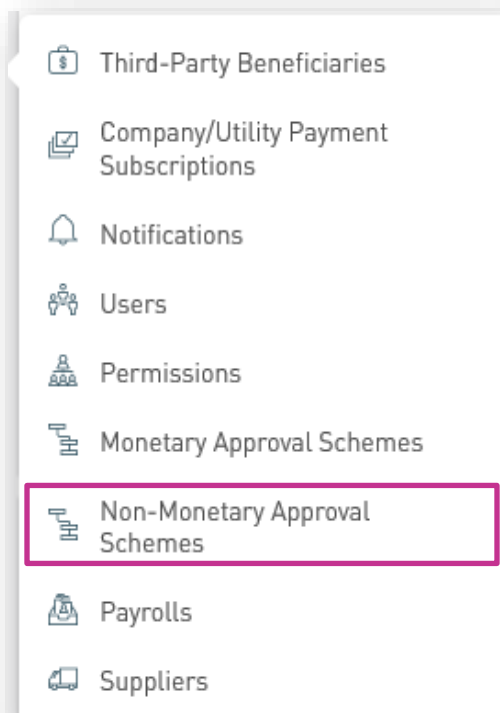
	Scheme X	Scheme Z
User A	50% approval up to \$50,000	25% approval; unlimited
User B	50% approval up to \$50,000	25% approval; unlimited
User C	100% approval up to \$50,000	50% approval; unlimited

How to create a Non-Monetary Approval Scheme?

To access this page select the **Non-Monetary Approval Schemes** option under the **Manage** section of either menu.



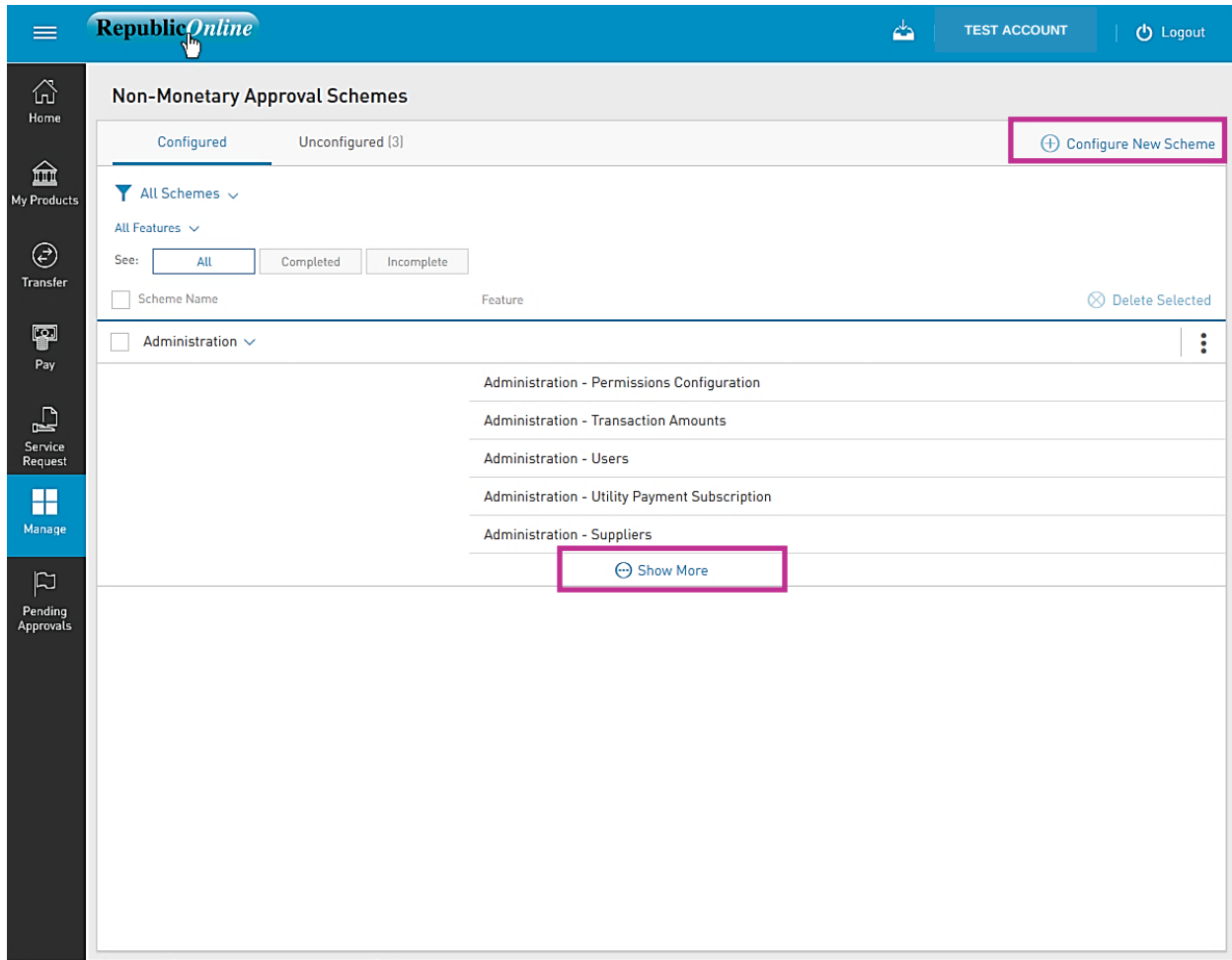
OR



Only the users assigned the relevant permissions will be able to access the Non-Monetary Approval Schemes feature. (Refer to Appendix for list of Permissions)

The Non- Monetary Approval Schemes Page.

This page displays all existing Non-Monetary Approval Schemes.



Select the [+ Configure New Scheme](#) link to create a new approval scheme.

Step 1: Select Feature (Scope of Approval Scheme)

Republic Bank

TEST Logout

Configure New Approval Scheme

Step 1 of 3: Scope Selection

All Features ▾

- ☐ Feature
- ☒ Administration - Third-Party Accounts
- ☐ Card - Block Cards
- ☐ Credit Card - Block Credit Cards

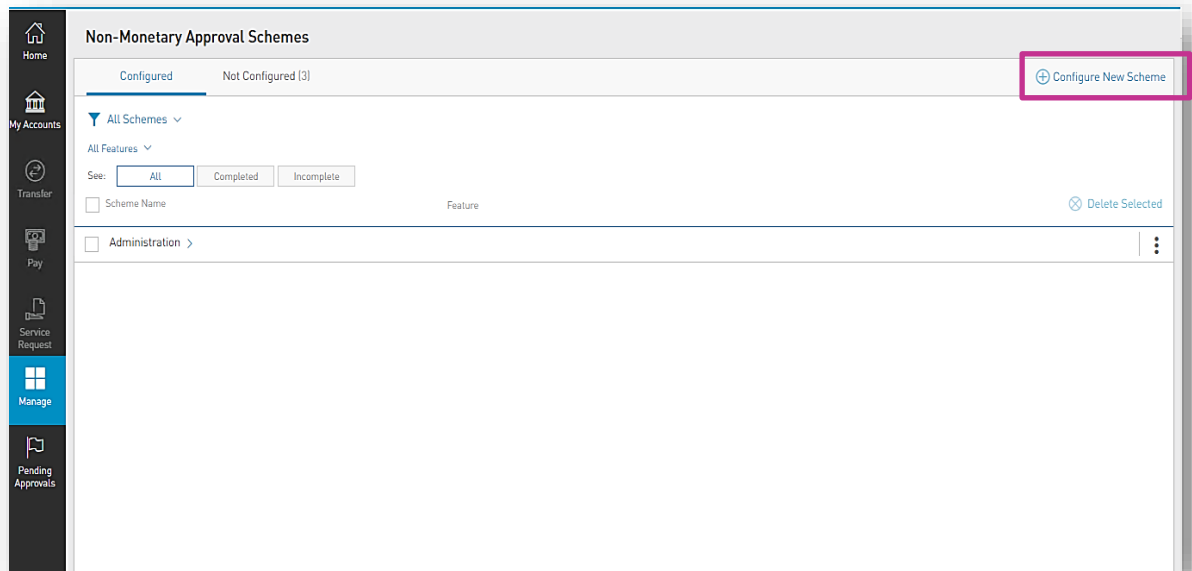
Cancel Continue

Select the required feature by ticking the radio button.

Select **Continue** to proceed or **Cancel** to cancel the request if required.

Step 2: Configure New Approval Scheme

- Click on the [+ Configure New Scheme](#) link to configure the Approval Scheme.



- Click on the [+ Add User](#) link to add users to the scheme.

- Select the users to be added by clicking on the radio buttons.

+ Add User

Users

☒
melissa ramnarine

☒
Alicia Kurbanali

☐
Danelle Test

Cancel
Apply

- Input the approval percentages required.

Approval Configurations without Amount Limit
✕

User Name	Complete Name	Percentage	+ Add User
melr	melissa ramnarine		✕
Alicia	Alicia Kurbanali		✕

Total Percentage 0%

! Incomplete Percentage

Reset
Cancel
Confirm

- Click on **Confirm** to proceed.

Approval Configurations without Amount Limit
✕

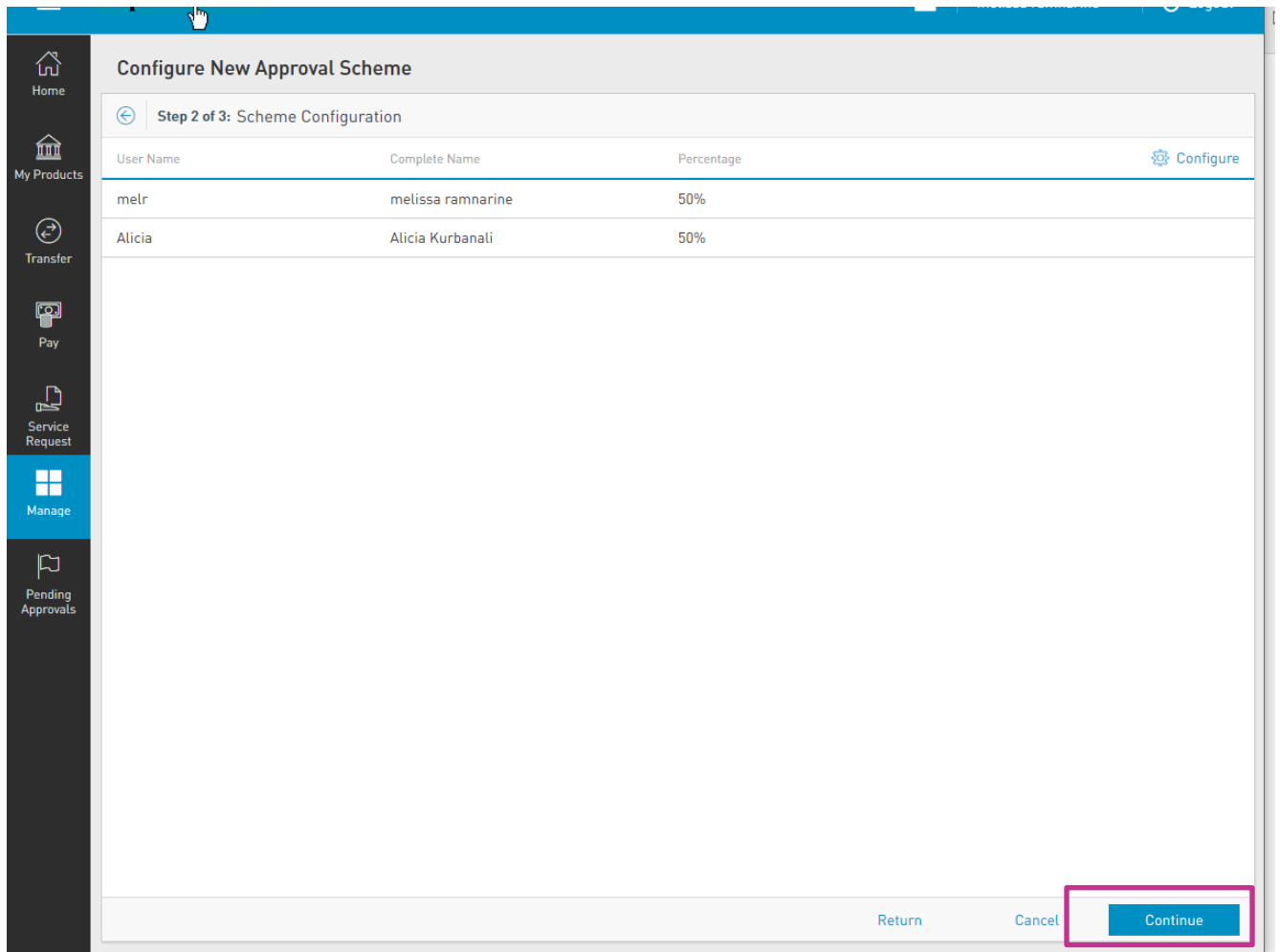
User Name	Complete Name	Percentage	+ Add User
melr	melissa ramnarine	50	✕
Alicia	Alicia Kurbanali	50	✕

Total Percentage 100%

Reset
Cancel

Confirm

This completes the configuration process of the non-monetary approval scheme. The user will be redirected to the Scheme Configuration screen.



Configure New Approval Scheme

Step 2 of 3: Scheme Configuration

User Name	Complete Name	Percentage	 Configure
melr	melissa ramnarine	50%	
Alicia	Alicia Kurbanali	50%	

Return Cancel **Continue**



The available actions are:

- **Continue** : to confirm the date and proceed to the next step.
- **Cancel** : to cancel application.
-  or **Return** : to return to the previous step

Step 3: Confirm New Approval Scheme

- Click **Save** to proceed.

RepublicOnline

TEST ACCOUNT Logout

Configure New Approval Scheme

Step 3 of 3: Confirmation

Scope of Scheme

Feature

Card - Block Cards

Approvers

User Name	Complete Name	Percentage
melr	melissa ramnarine	50%
Alicia	Alicia Kurbanali	50%

Return Cancel Save

- Enter a name for the new scheme in the space provided.

New Scheme

New Scheme Name

Name

Cancel Confirm

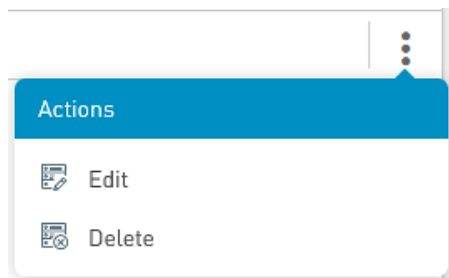
This step completes the process for creating a New Non-Monetary Approval Scheme.

Once the scheme is saved the user will be redirected to the Non-Monetary Approval Schemes page where the new scheme will be listed.

The screenshot displays the 'Non-Monetary Approval Schemes' page. On the left is a sidebar with navigation links: Home, My Products, Transfer, Pay, Service Request, Manage (highlighted), and Pending Approvals. The main content area has a header 'Non-Monetary Approval Schemes' with tabs for 'Configured' and 'Unconfigured (2)'. A '+ Configure New Scheme' button is in the top right. Below the tabs, there's a filter section with 'All Schemes' and 'All Features' dropdowns, and 'See: All', 'Completed', and 'Incomplete' buttons. A table lists schemes with columns for checkboxes, 'Scheme Name', and 'Feature'. The 'Administration' scheme is selected, and its contextual menu (three dots) is highlighted with a red box. A 'Delete Selected' button is also visible.

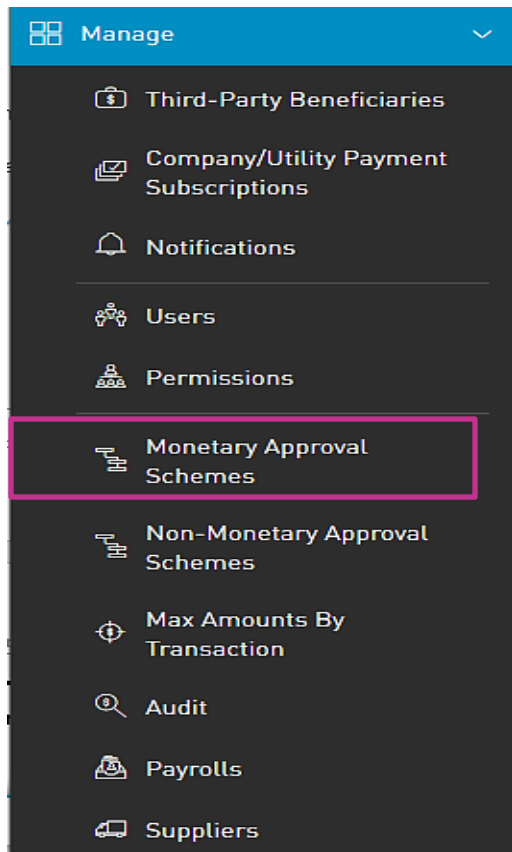


From the page the user may also edit and delete selected approval schemes via the contextual menu of the relevant scheme.

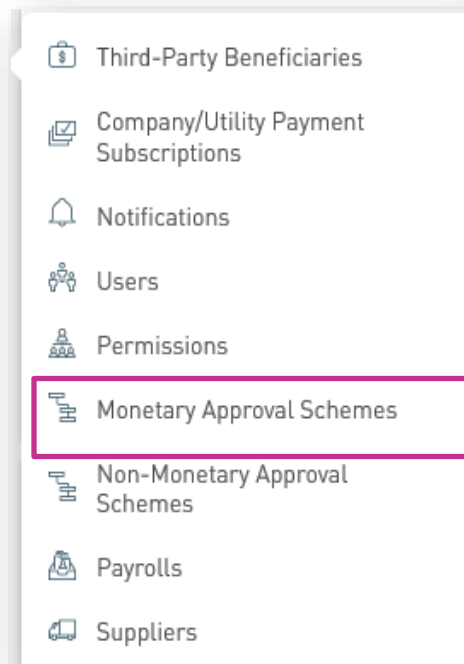


How to create a Monetary Approval Scheme?

To access this page select the **Monetary Approval Schemes** option under the **Manage** section of either menu.



OR



Only the users assigned the relevant permissions will be able to access to the Non-Monetary Approval Schemes feature. (Refer to Appendix for full list of Permissions)

The Monetary Approval Schemes Page

This page displays all existing Monetary Approval Schemes.

The screenshot shows the 'Monetary Approval Schemes' page in the RepublicOnline interface. The page includes a sidebar with navigation options like Home, My Accounts, Transfer, Pay, Service Request, Manage, and Pending Approvals. The main content area has a title 'Monetary Approval Schemes' and two tabs: 'Configured' and 'Unconfigured (10)'. A 'Configure New Scheme' button is located in the top right corner. Below the tabs, there are filters for 'All Schemes', 'All Features', and 'All Products', along with 'See' buttons for 'All', 'Completed', and 'Incomplete'. A table header shows columns for 'Scheme Name', 'Feature', and 'Products', with a 'Delete Selected' link. One row is visible with 'Payroll 1' and a dropdown arrow.



Pay attention to the Configured and Unconfigured details shown at the top of the page, as all Schemes must be configured (i.e. Approvers must be established) for users to perform those transactions.

Step 1: Select Scope



Feature + Product = Scope

Configure New Approval Scheme

Step 1 of 3: Scope Selection

All Features ▾

All Accounts ▾

Feature	Account
☒ Payment - Your Credit Card	① Chequing Account
☒ Payment - Payroll	① Chequing Account
☐ Payment - Company/Utility Payments	① Chequing Account
☐ Payment - Suppliers	① Chequing Account
☐ Transfer - International Bank Account	① Chequing Account

[Show More](#)

Cancel **Continue**

Select the required feature by ticking the radio button.

Select **Continue** to proceed or **Cancel** to cancel the request if required.

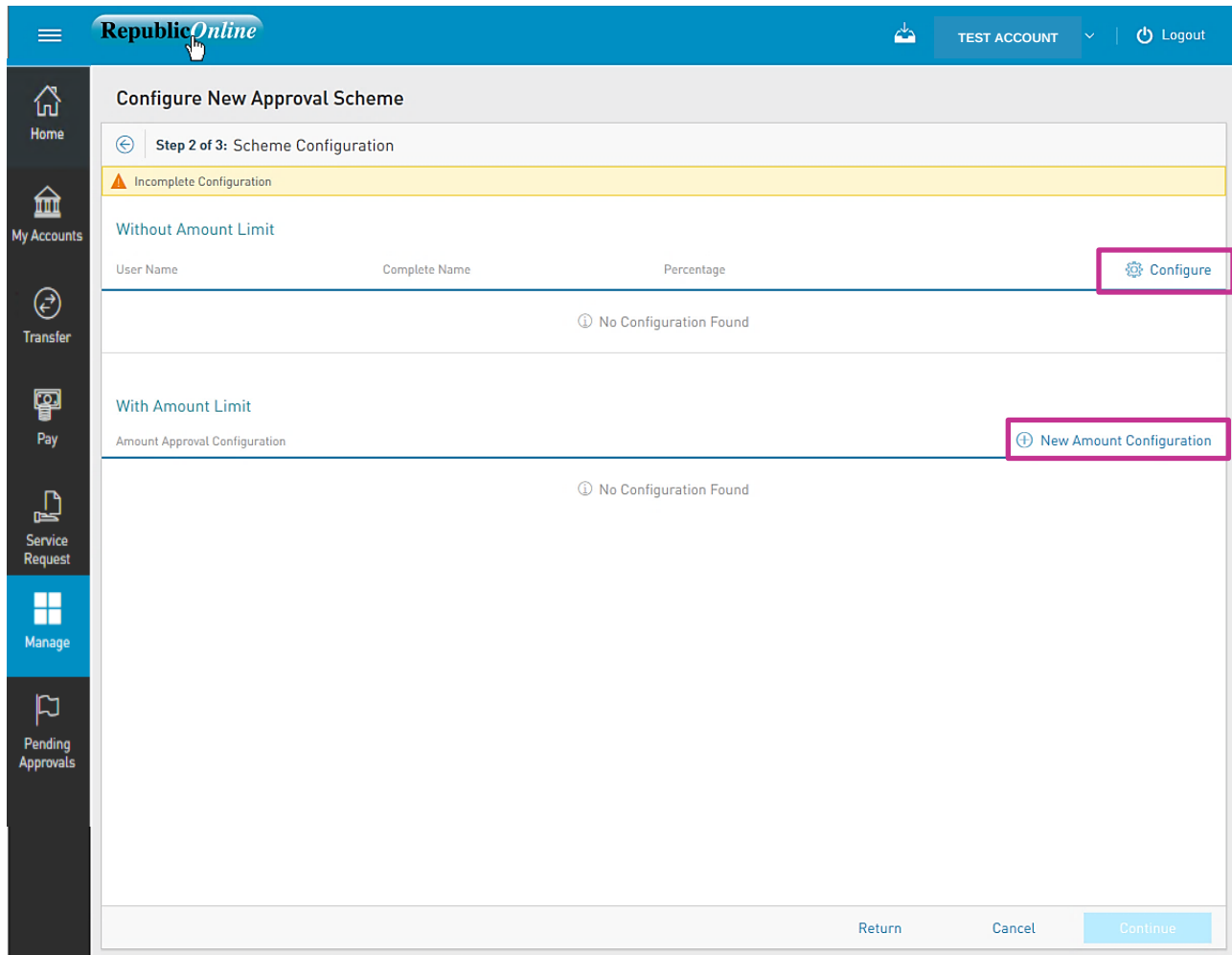


The product attached to the scope will serve as the debit account in the scheme.

Step 2: Configure New Approval Scheme

Here there are two options:

- Click on the  [Configure](#) link to configure a new approval scheme without an amount limit.
- Click on the  [New Amount Configuration](#) link to configure a new scheme with an amount limit.



Configure New Approval Scheme

Step 2 of 3: Scheme Configuration

Without Amount Limit

User Name	Complete Name	Percentage
No Configuration Found		

With Amount Limit

Amount Approval Configuration

No Configuration Found		
------------------------	--	--

Return Cancel Continue

Without Amount Limit

- Click on the  [Add User](#) link to add users to the scheme.

Approval Configurations without Amount Limit

User Name	Complete Name	Percentage
No Users Found.		

Total Percentage 0%

Incomplete Percentage

Reset Cancel Confirm

+ Add User

- Select the users to be added by clicking on the radio buttons.

Users

Search

☒ melissa ramnarine

☒ Alicia Kurbanali

☐ Danelle Test

Cancel Apply

- Input the approval percentages required.

Approval Configurations without Amount Limit

User Name	Complete Name	Percentage	
melr	melissa ramnarine		⊗
Alicia	Alicia Kurbanali		⊗

Total Percentage 0%

Incomplete Percentage

Reset Cancel Confirm

+ Add User

- Click on **Confirm** to proceed.

Approval Configurations without Amount Limit

User Name	Complete Name	Percentage	
melr	melissa ramnarine	50	
Alicia	Alicia Kurbanali	50	

Total Percentage 100%

Reset Cancel **Confirm**

This completes the configuration process of the monetary approval scheme with no amount limit. The user will be redirected to the Scheme Configuration screen.

With Amount Limit

- Insert Amount Limit in the space provided.
- Click on the [Add User](#) link to add users to the scheme.

Approval Configurations with Amount Limit

Limit Amount

SRD Insert Amount

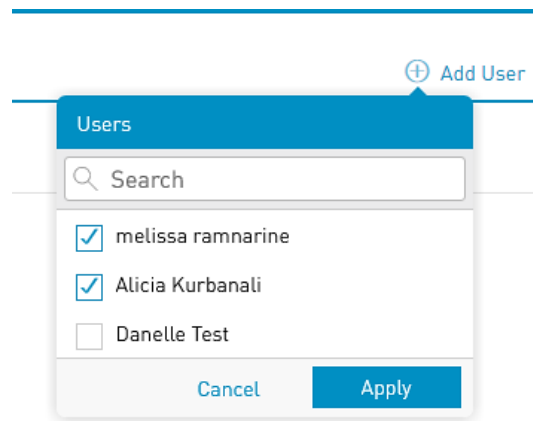
User Name	Complete Name	Percentage	
No Users Found.			

Total Percentage 0%

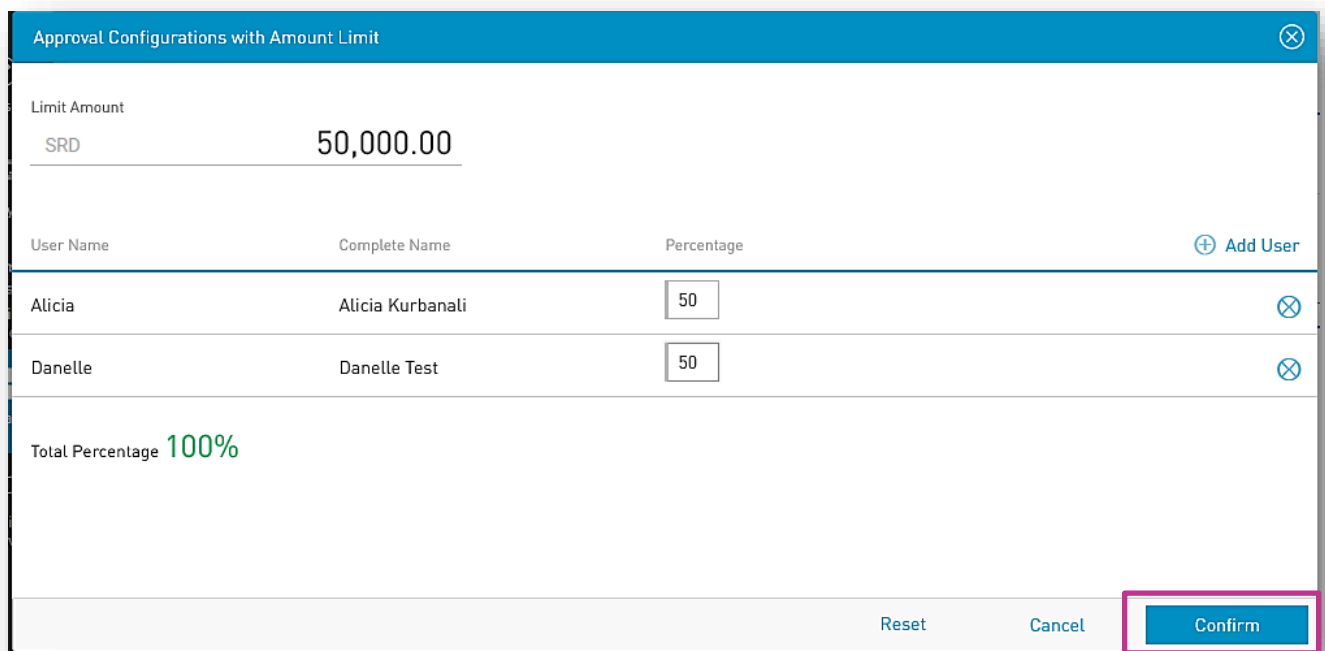
Incomplete Percentage

Reset Cancel **Confirm**

Select the users to be added by clicking on the radio buttons.



- Input the approval percentages required.



User Name	Complete Name	Percentage
Alicia	Alicia Kurbanali	50
Danelle	Danelle Test	50

- Click on **Confirm** to proceed.

This completes the configuration process of the monetary approval scheme with an amount limit. The user will be redirected to the Scheme Configuration screen.

Configure New Approval Scheme

Step 2 of 3: Scheme Configuration

Without Amount Limit

User Name	Complete Name	Percentage
No Configuration Found		

With Amount Limit

Amount Approval Configuration

Until SRD 7500.00

Return Cancel Continue



The available actions are:

1. **Continue** : to confirm the date and proceed to the next step.
2. **Cancel** : to cancel application.
3.  or **Return** : to return to the previous step

Step 3: Confirm New Approval Scheme

- Click **Save** to proceed.

Republic Bank

TEST Logout

Configure New Approval Scheme

Step 3 of 3: Confirmation

Scope of Scheme

Feature	Account
Payment - Suppliers	Chequing Account

Approvers

User Name	Complete Name	Percentage
No configuration found		

Approvers with Amount Limit

Amount Approval Configuration

Until SRD 7500.00 >

Return Cancel Save

- Enter a name for the new scheme in the space provided.

New Scheme

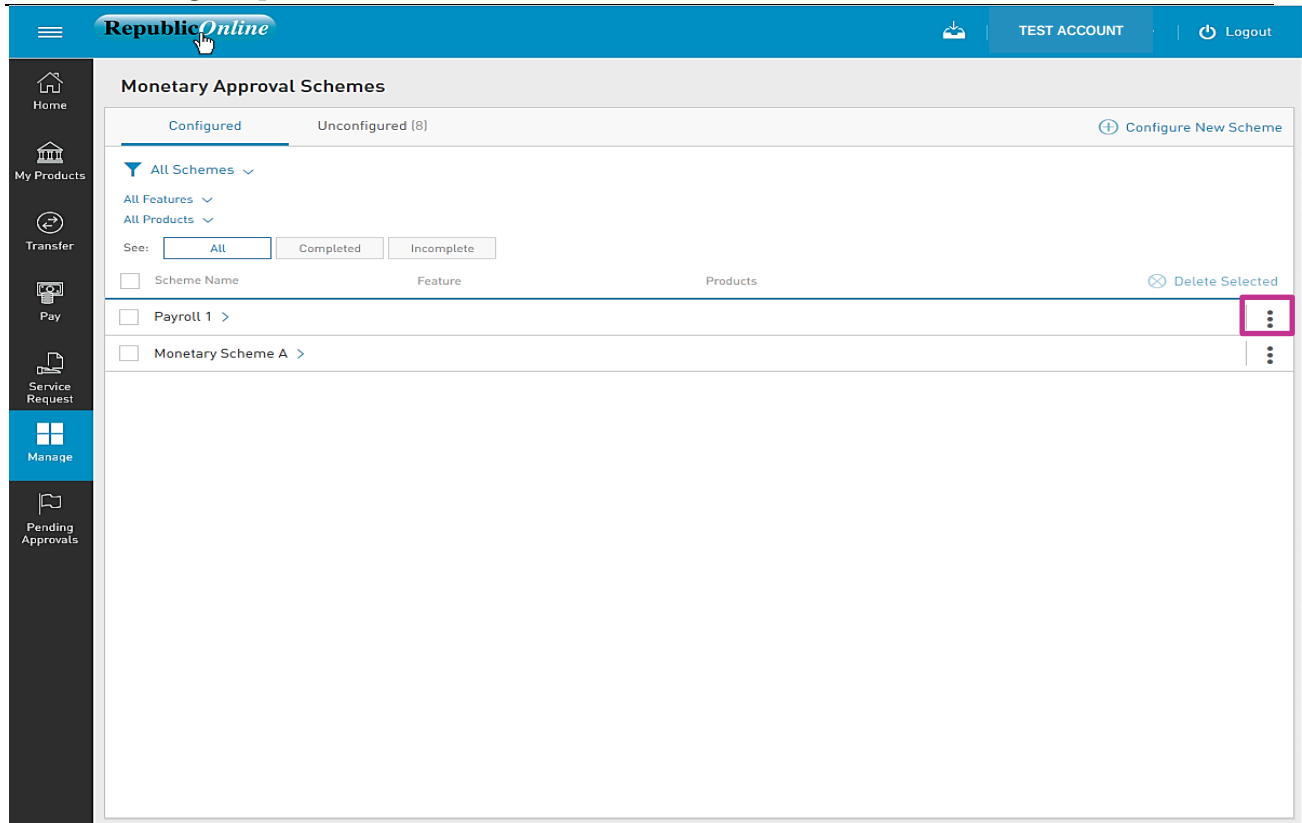
New Scope Name

Name

Cancel Confirm

This step completes the process for creating a New Monetary Approval Scheme.

Once the scheme is saved the user will be redirected to the Monetary Approval Schemes page where the new scheme will be listed.



Monetary Approval Schemes

Configured | Unconfigured (8) | [Configure New Scheme](#)

All Schemes ▾

All Features ▾

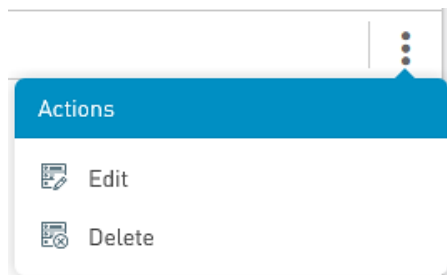
All Products ▾

See:

☐	Scheme Name	Feature	Products	Delete Selected
☐	Payroll 1 >			
☐	Monetary Scheme A >			

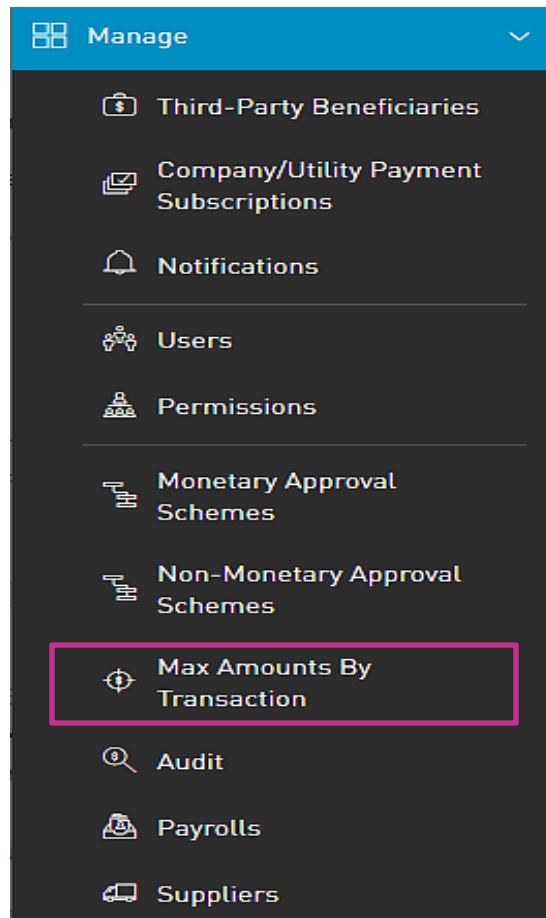


From the page the user may also edit and delete selected approval schemes via the contextual menu of the relevant scheme.



Max Amount By Transaction

To access this Transaction Limits feature select the **Max Amounts by Transaction** option under the the **Manage** section of the **Main** menu.

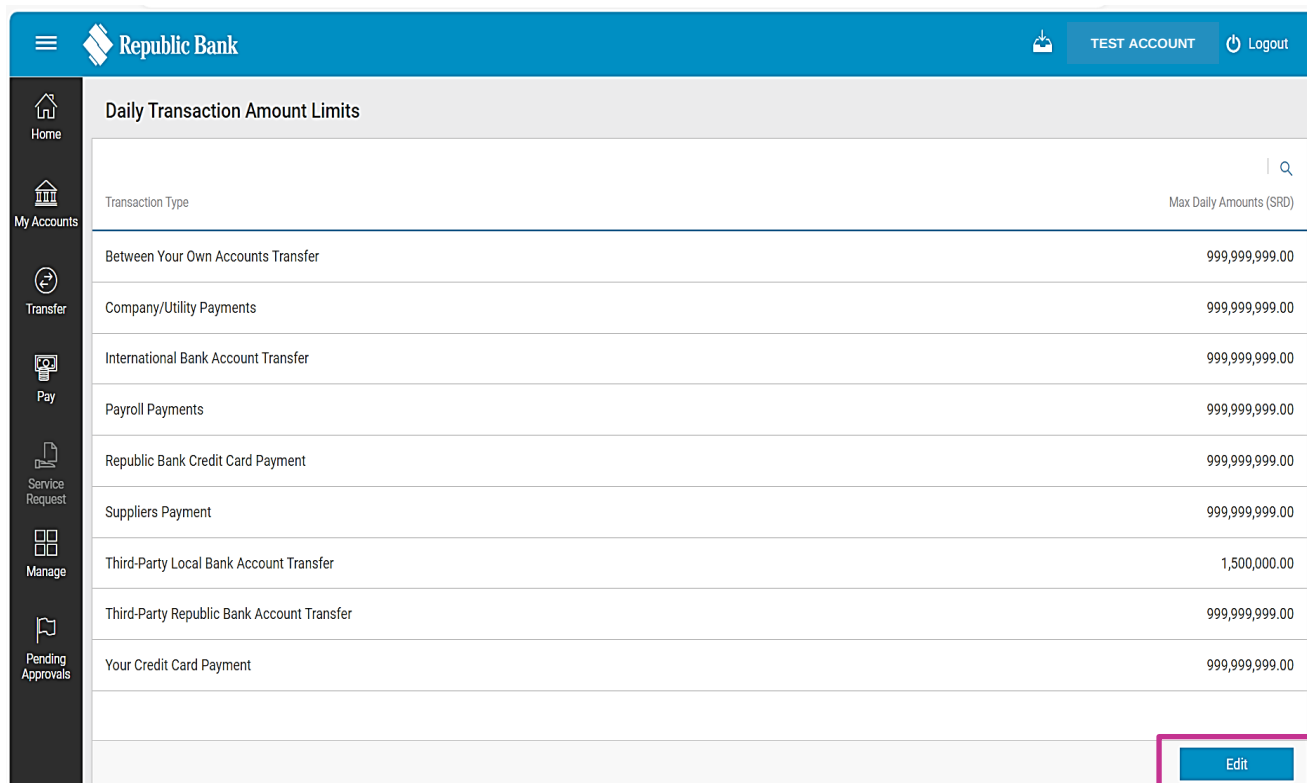


Only the users assigned the relevant permissions will be able to access to the Transaction Limits feature. (Refer to Appendix for list of Permissions)

Daily Transaction Amount Limits Page

This page displays the master list of the daily transaction limits for the Business Site.

- To Edit this list, click on the **Edit** button at the bottom of the page.



Daily Transaction Amount Limits	
Transaction Type	Max Daily Amounts (SRD)
Between Your Own Accounts Transfer	999,999,999.00
Company/Utility Payments	999,999,999.00
International Bank Account Transfer	999,999,999.00
Payroll Payments	999,999,999.00
Republic Bank Credit Card Payment	999,999,999.00
Suppliers Payment	999,999,999.00
Third-Party Local Bank Account Transfer	1,500,000.00
Third-Party Republic Bank Account Transfer	999,999,999.00
Your Credit Card Payment	999,999,999.00
Edit	

- Edit the amount in the relevant fields and click **Save** to proceed.

Republic Bank

TEST ACCOUNT | Logout

Home

My Accounts

Transfer

Pay

Service Request

Manage

Pending Approvals

Edit Daily Transaction Amount Limits

Required

Between Your Own Accounts Transfer	999,999,999.00	Max Value: 999,999,999.00
Company/Utility Payments	999,999,999.00	Max Value: 999,999,999.00
International Bank Account Transfer	999,999,999.00	Max Value: 999,999,999.00
Payroll Payments	999,999,999.00	Max Value: 999,999,999.00
Republic Bank Credit Card Payment	999,999,999.00	Max Value: 999,999,999.00
Suppliers Payment	999,999,999.00	Max Value: 999,999,999.00
Third-Party Local Bank Account Transfer	1,500,000.00	Max Value: 1,500,000.00
Third-Party Republic Bank Account Transfer	999,999,999.00	Max Value: 999,999,999.00
Your Credit Card Payment	999,999,999.00	Max Value: 999,999,999.00

Cancel Save

How to audit the business' online transactions?

Through the Audit feature, users can access the site's audit logs in a tabular format.



Only the users assigned the administrative permissions will have access to the Audit feature.

Filter

Contextual Menu

Audit

Last 7 days ▾

All Users ▾

All Actions ▾

Action Result:

All Channels ▾

Date	Action	Result	User	Channel
18/09/2019 6:00 PM	Display Financial Status Information	Ok	melr	Banking Web
18/09/2019 6:00 PM	Feature Max Amounts	Ok	melr	Banking Web
18/09/2019 6:00 PM	Confirm Site Features Max Amounts	Ok	melr	Banking Web
18/09/2019 5:49 PM	Feature Max Amounts	Ok	melr	Banking Web
18/09/2019 5:46 PM	Internal Operation of the System	Ok	melr	Banking Web
18/09/2019 4:55 PM	Internal Operation of the System	Ok	melr	Banking Web
18/09/2019 4:47 PM	Internal Operation of the System	Ok	melr	Banking Web
18/09/2019 4:39 PM	Internal Operation of the System	Ok	melr	Banking Web
18/09/2019 4:25 PM	Internal Operation of the System	Ok	melr	Banking Web
18/09/2019 4:12 PM	Internal Operation of the System	Ok	melr	Banking Web

[Show More](#)

For each action or transaction, the following data is shown:

- Date
- Action
- Results
- User
- Channel

Filters

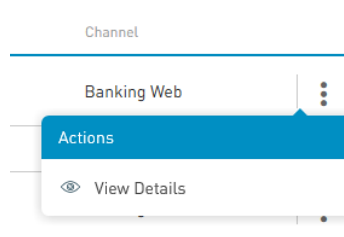
- **Last 7 Days:** enables filtering of logs by time period. Click the ▾ to change option.
- **All Users:** enables filtering of log by users. Click the ▾ to change option.

- **All Actions:** enables filtering by logs by specific actions. Click the  to change option.
- **Action Result:** enables filtering by status of action. (All/OK/Error)
- **All Channels:** enables filtering by channel. Click the  to change option.



Contextual Menu

The menu on each log offers the View detail option only



The only action available for the Audit is the view detail access. No site user has permission to amend any detail on the audit log.

Auditlog Information Details Screen

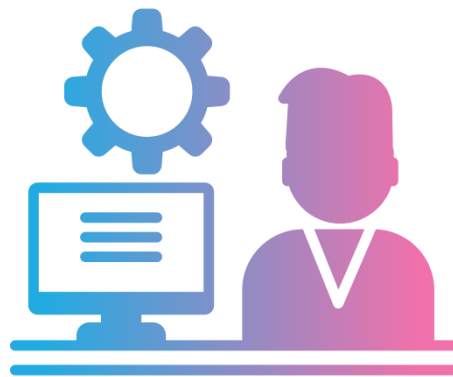
The screenshot shows the RepublicOnline interface. The top header is blue with the RepublicOnline logo, a home icon, and buttons for 'TEST ACCOUNT' and 'Logout'. The left sidebar is dark grey with icons and labels for 'Home', 'My Products', 'Transfer', 'Pay', 'Service Request', 'Manage', and 'Pending Approvals'. The main content area has a light grey header with a back arrow and the title 'Auditlog Information Details'. Below this, the details for a specific action are listed in a table format.

Auditlog Information Details	
Audit ID	189543
Site ID	7492
Site Name	st joseph
Username	melr
Action	Display Financial Status Information
Action Result	Ok
Date	September 18, 2019 6:00 PM
Channel	Banking Web
IP Address	10.137.9.116
User Agent	Mozilla/5.0 (Windows NT 10.0; Win64; x64) AppleWebKit/537.36 (KHTML, like Gecko) Chrome/64.0.3282.140 Safari/537.36 Edge/18.17763

For each different action the details displayed will vary. The general data shown is as follows:

- Audit ID
- Site ID
- Site Name
- Username
- Action
- Action Result
- Date
- Channel
- IP Address
- User Agent

Manage

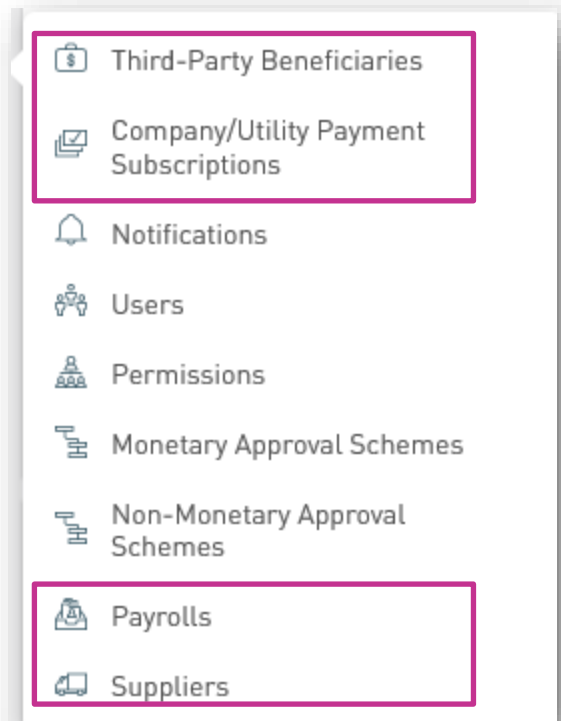
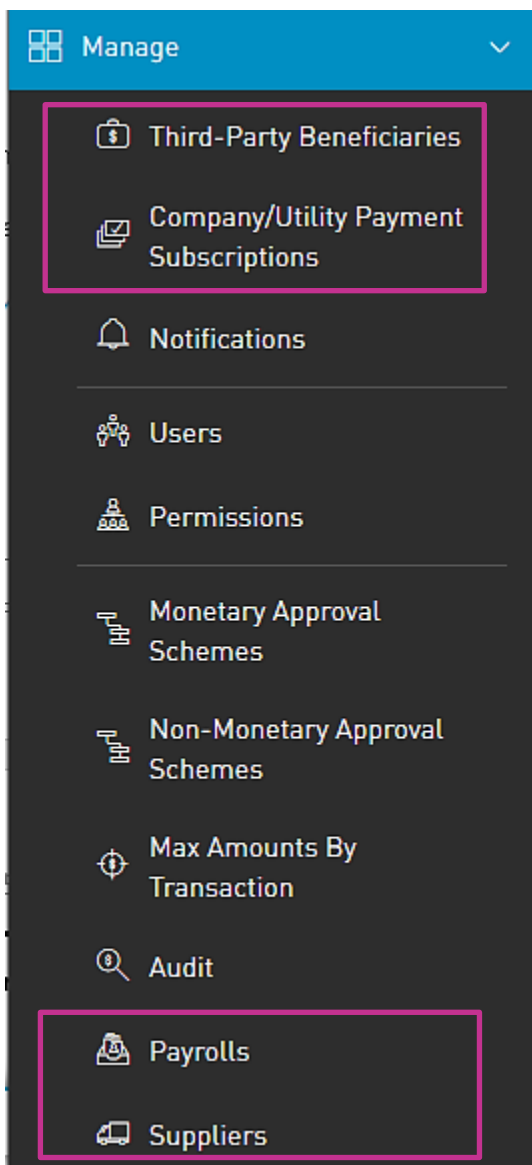


Manage - Overview

This section of the application is where users access the administrative functions. This option is available from both the **Quick** and **Main Menu**.



The fundamental administrative functions were explained in previous section of this book. This section will expound on the other administrative features that are related to products and monetary functions.



OR

Third-Party Beneficiaries

Customers will be allowed to make payments to the following third-party products:

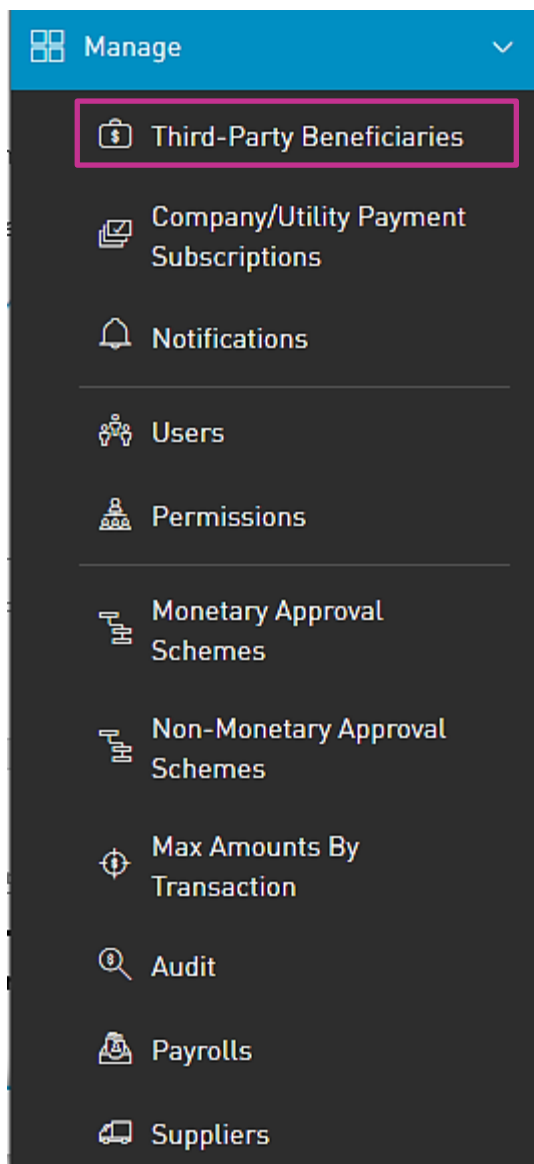
- Republic Bank Chequing Account
- Republic Bank Savings Account
- Republic Bank Credit Card
- Local Bank Deposit Account
- International Bank Deposit Account



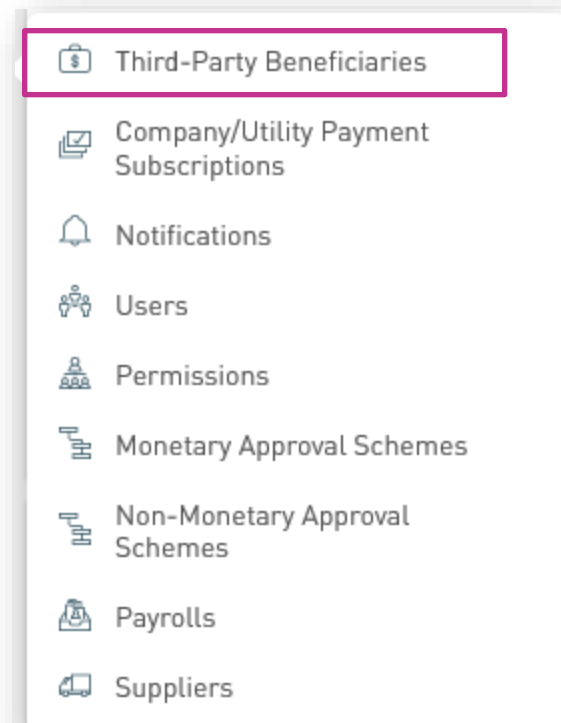
For Corporate RepublicOnline customers, all beneficiaries must be registered.

How to Register Third-Party Beneficiaries

To register third-party beneficiaries, select the **Third-Party Beneficiaries** option under the **Manage** tab of either the **Main** or **Quick Menu**.

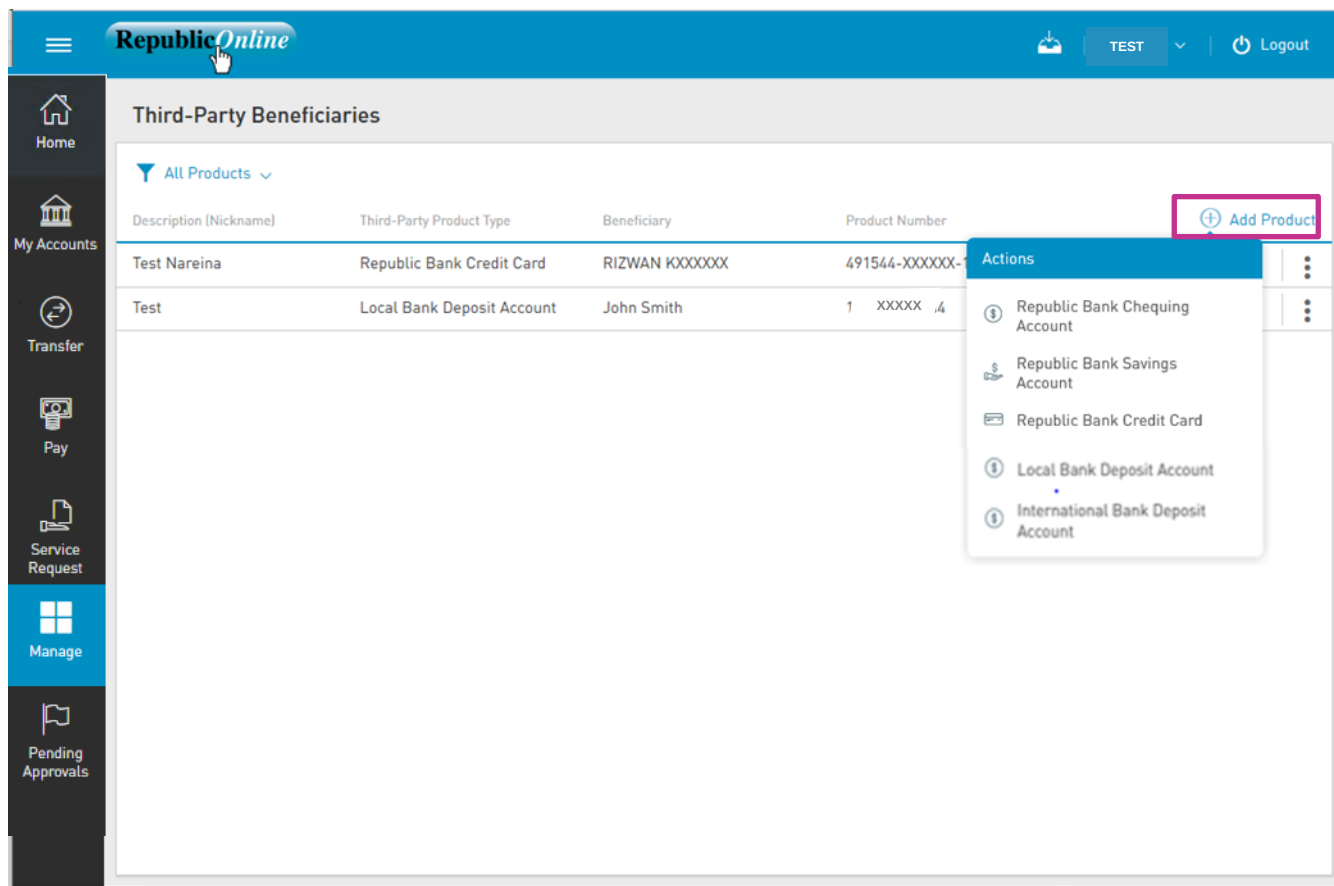


OR



This option will direct the user to the the **Third-Party Beneficiaries** page.

- Select the “Add Product” icon 
- Select the relevant type of beneficiary account from the list provided



For Republic Bank Beneficiaries (Republic Bank Chequing account, Savings account, or Credit Card) the following information will be requested:

- Product Nickname(Required)
- Account data - number (Required)
- Beneficiary Email – This field is not mandatory. However, if the user requires the beneficiary to be notified when payments are made, then the beneficiary's email address can be included here. If no data is input in this field, the system will automatically send the notification to the default email address, which is the user's registered email address.

Example:

The screenshot shows a web form titled "New Third-Party Beneficiary" with a "Details" tab. The form is divided into four sections: "Beneficiary Type" with a dropdown menu showing "Republic Bank Savings Account" and a "Required" indicator; "Account Nickname" with a text input field; "Account Data" with fields for "Account Number", "Currency", and "Beneficiary"; and "Beneficiary Data" with a "Beneficiary Email" field containing "myemail@domain.com". At the bottom right are "Reset", "Cancel", and "Save" buttons.

For external beneficiaries, which include the local bank deposit account and International Bank Deposit account, the user will be required to input the product data as well as the external bank information.

Local Bank Deposit Account:

The following information will be requested for a Deposit account in a local bank:

- Alias (Required)
- Account data:
 - Bank (Required)
 - Beneficiary name (Required)
 - Account Number (Required)
- Beneficiary data:
 - Email address
 - Identification type
 - Identification number
 - Address

New Third-Party Beneficiary

Details Permissions

Account Type: Local Bank Deposit Account

Alias:

Account Data

Bank:

Beneficiary:

Account Number:

Confirm Account Number:

Beneficiary Data

Email Address:

Identification Type:

Identification Number:

Address:

International Bank Deposit Account:

The following information will be requested for a Deposit account in an international bank:

- Product Nickname(Required)
- Beneficiary data:
 - Beneficiary (Required)
 - Address (Required)
 - City (Required)
 - Country (Required)
- Beneficiary Account Data:
 - Account Number (Required)
 - Bank
 - Bank Country
 - Address
 - ABA (Required)

- Swift (Required)
- Routing No./ Transit No./Sort Code
- Intermediary Bank Data:
 - ABA (Required)
 - Swift (Required)
 - Routing No./ Transit No./Sort Code (Required)
 - Address (Required)
 - Bank (Required)
 - City (Required)
 - Country (Required)

⊕ New Third Party Product

Details

Product Type: International Bank Deposit Acct... ! Required

Product Nickname:

Beneficiary Data

Beneficiary:

Address Line 1:

Address Line 2:

City:

Country:

Beneficiary Email:

Beneficiary Account Data

Account Number:

Confirm Account Number:

Bank:

Bank Country:

Address Line 1:

Address Line 2:

ABA:

SWIFT:

Routing No./Transit No./Sort Code:

Intermediary Bank Data

ABA:

SWIFT:

Routing No./Transit No./Sort Code:

Address Line 1:

Address Line 2:

Bank:

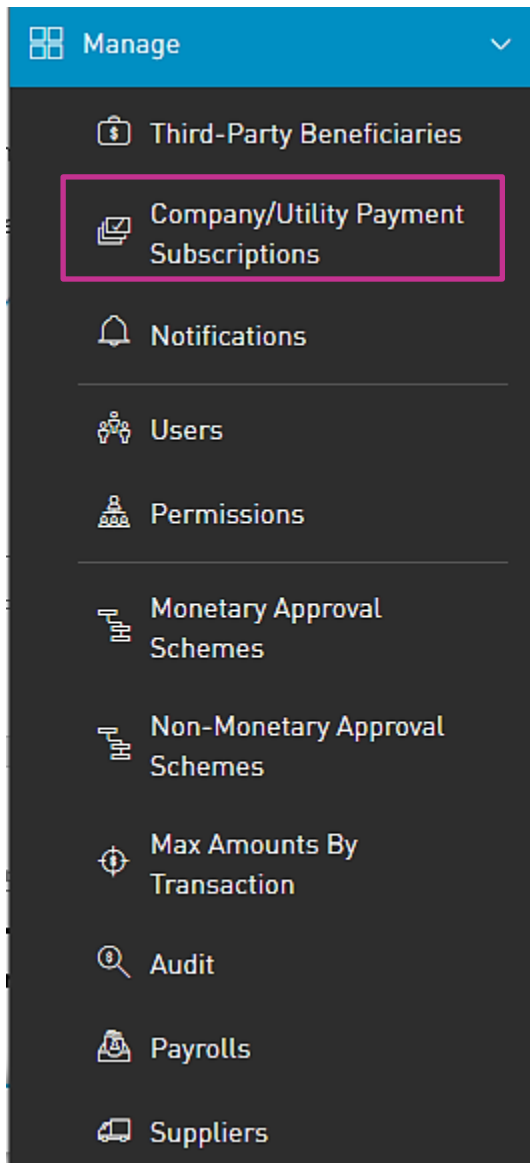
City:

Country:

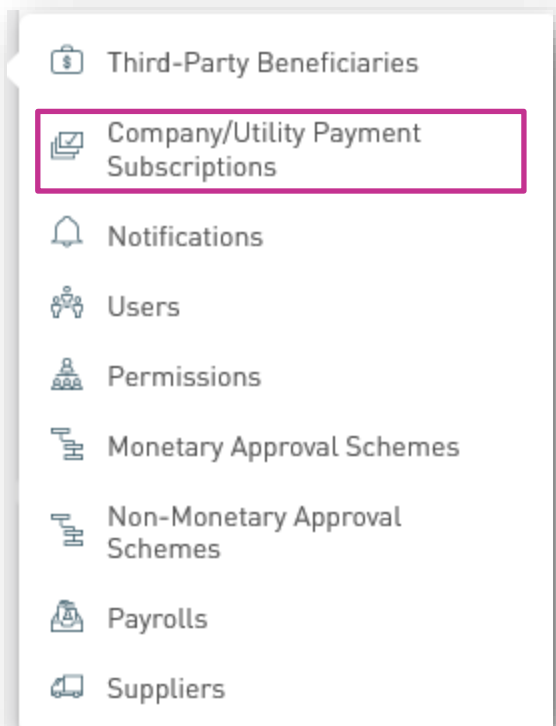
Reset Cancel Save

How to Register Company/Utility Payment Subscriptions?

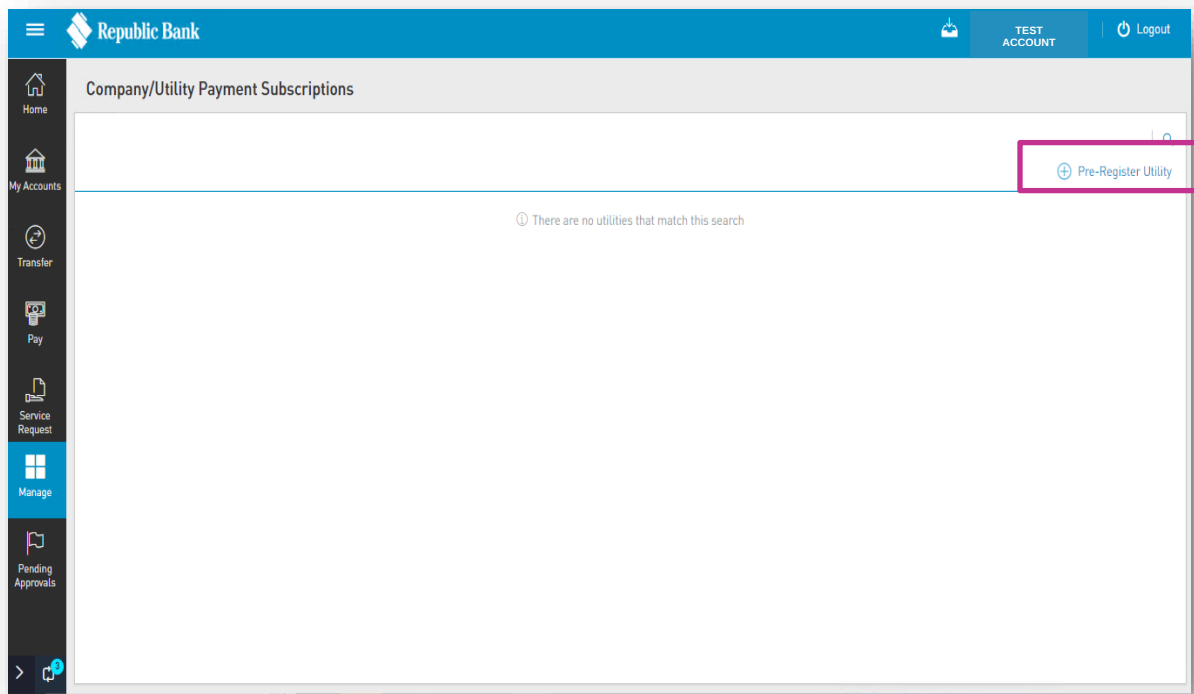
To register third-party beneficiaries, select the **Company/Utility Payment Subscriptions** option under the **Manage** tab of either the **Main** or **Quick Menu**.



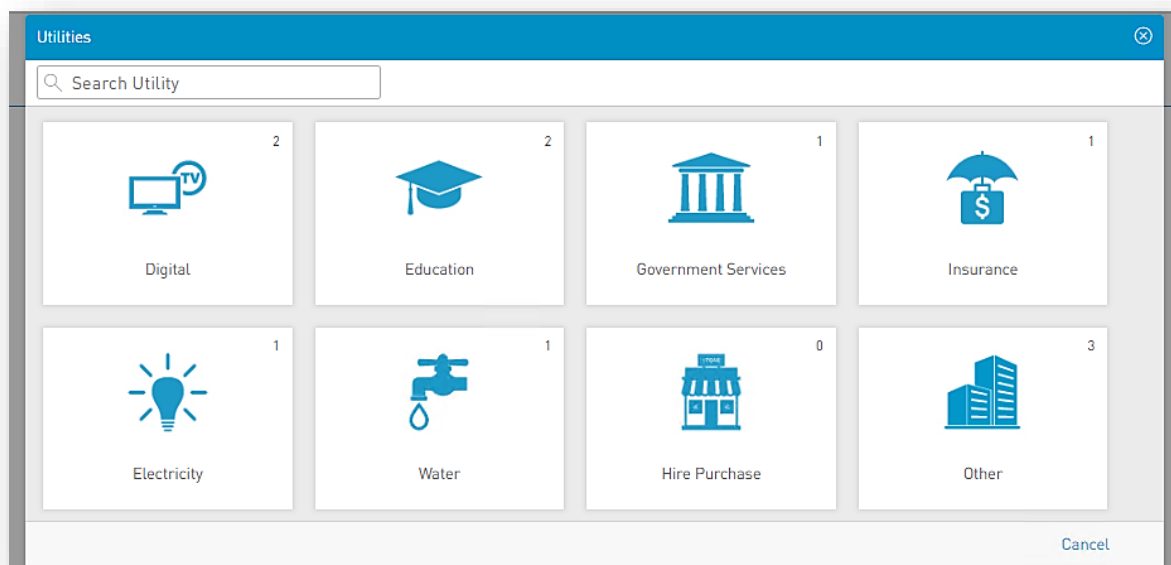
OR



This option will direct the user to the the **Company/Utility Payment Subscriptions** page.

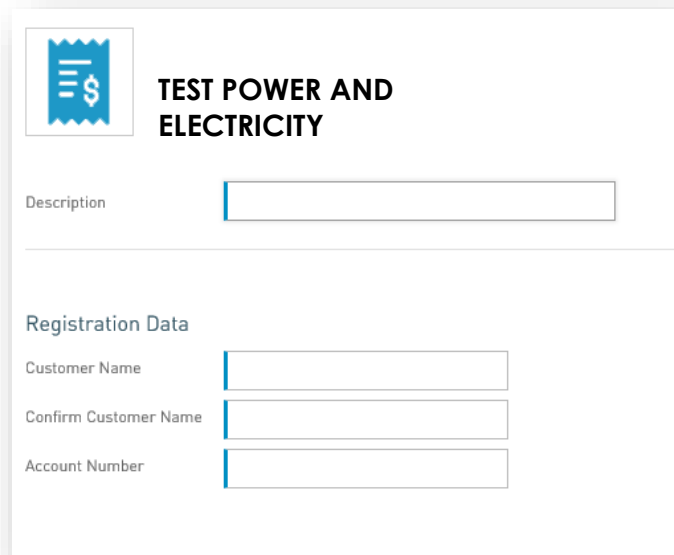


1. Select a category from the list provided.
2. Select the relevant utility



3. Insert required data and select **CONFIRM** to save the Company/Utility information.

Example:



The screenshot shows a web form titled "TEST POWER AND ELECTRICITY". At the top left is a blue icon of a document with a dollar sign. Below the title is a "Description" label followed by a text input field. A horizontal line separates this from the "Registration Data" section. This section contains three labels with corresponding text input fields: "Customer Name", "Confirm Customer Name", and "Account Number".

TEST POWER AND ELECTRICITY

Description

Registration Data

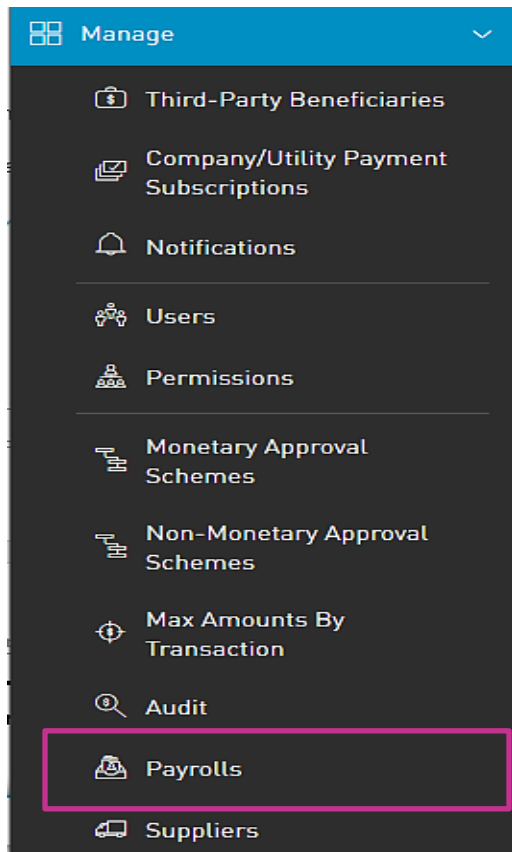
Customer Name

Confirm Customer Name

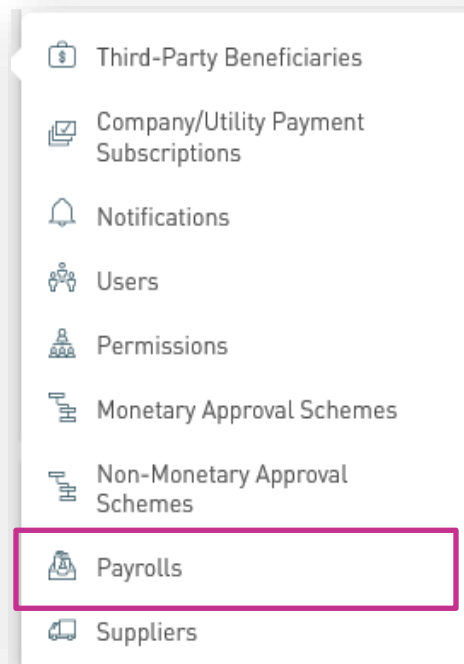
Account Number

Payroll Administration

Payrolls can be created or amended via the Payroll Administration Page. To access this page select the **Payroll** option under the the **Manage** section of either menu.

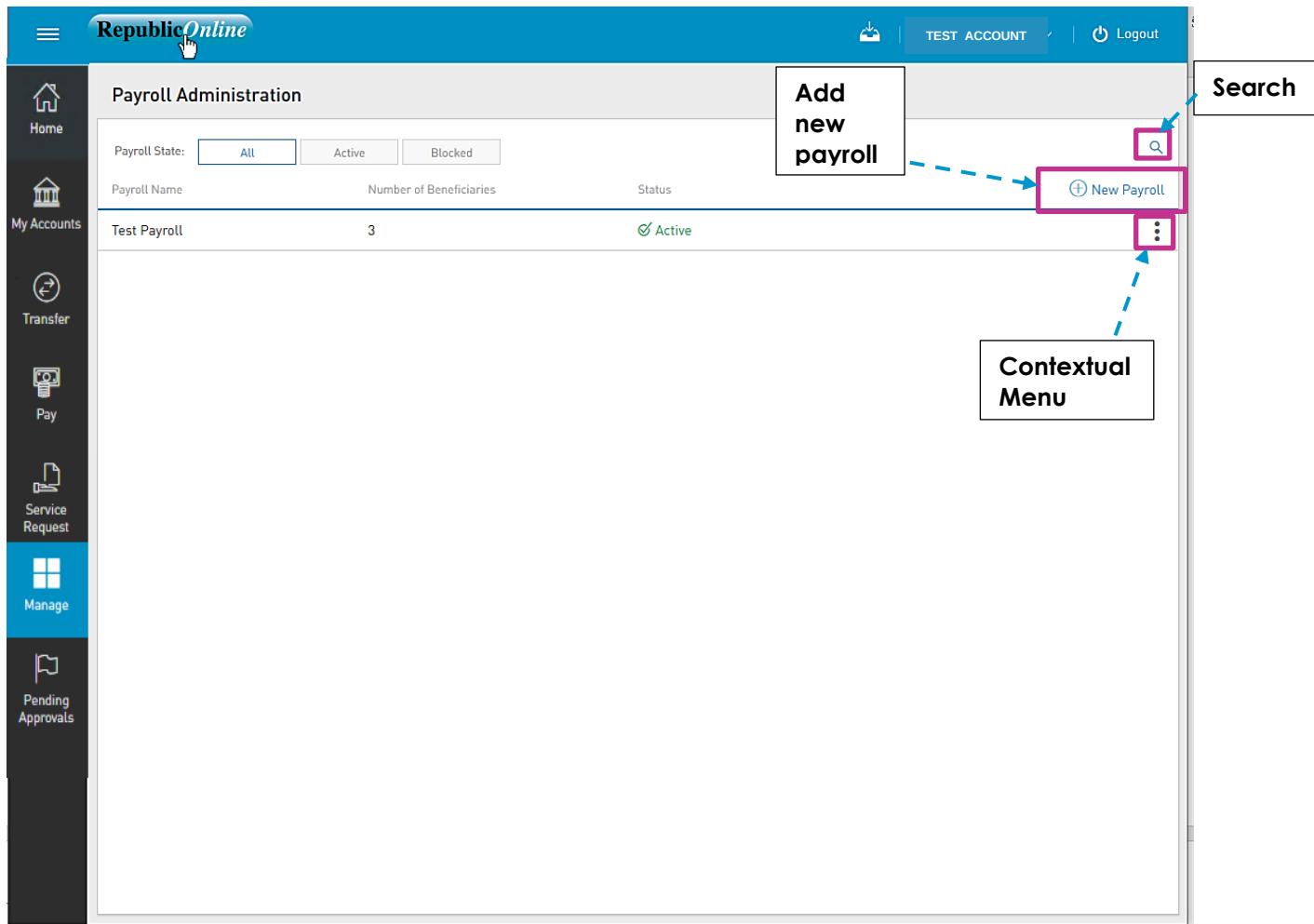


OR



Only the users assigned the relevant permissions to do payroll administration will have access to this page. (Refer to Appendix for full list of permissions)

Payroll Administration Page

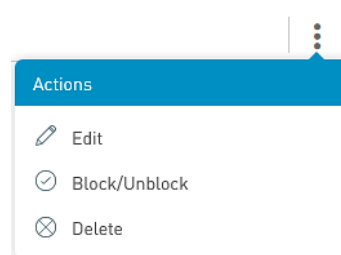


This page contains a master list of all the Site's existing payrolls.

Contextual Menu

The menu on each payroll list offers the following actions:

- Edit
- Block/Unblock
- Delete



How to create a new payroll?

To create a new payroll, click on the  **New Payroll** link.

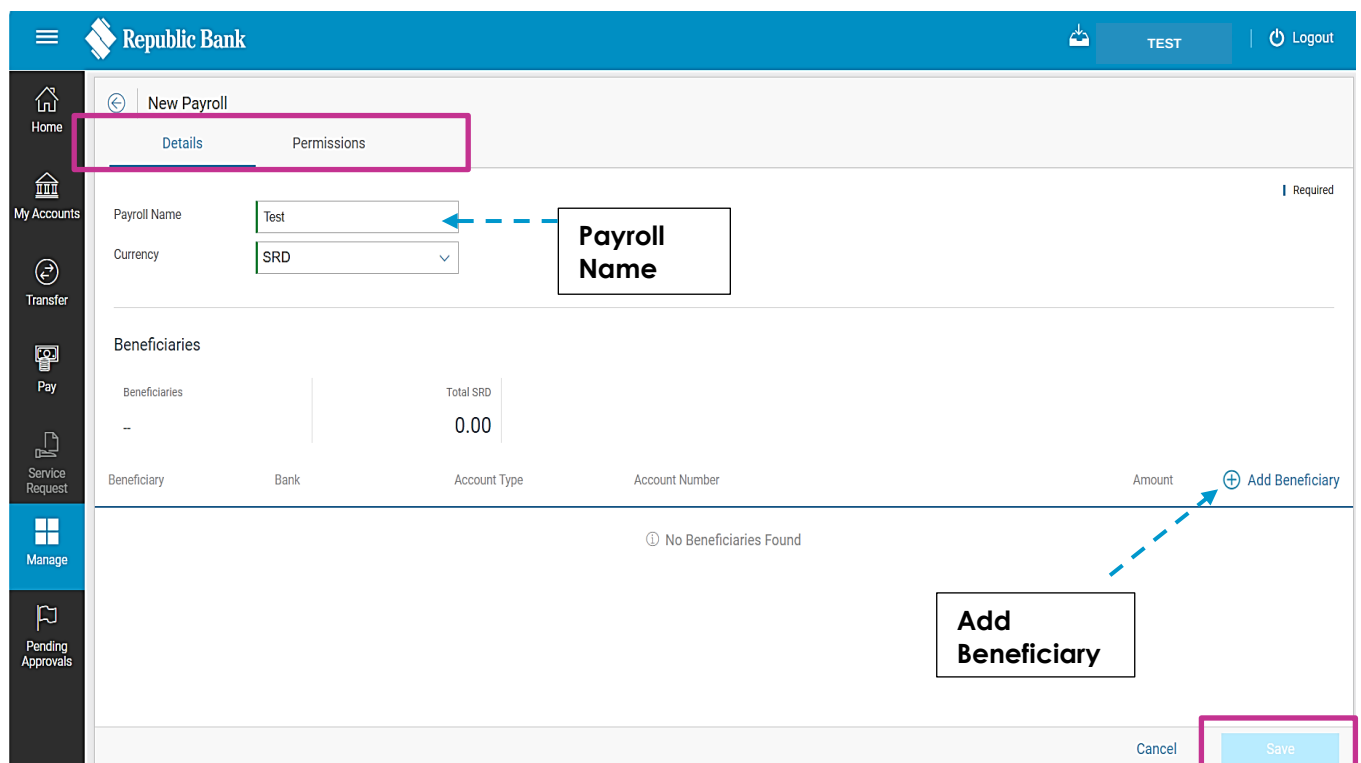
There are two (2) Main steps in creating a payroll:

- **Details**

The Details includes adding the beneficiary information to the payroll list

- **Permissions**

The Permissions entails adding users who are required to access the payroll (e.g. To pay the payroll)



Republic Bank

TEST | Logout

New Payroll

Details | Permissions

Payroll Name: Test

Currency: SRD

Beneficiaries

Beneficiary	Bank	Account Type	Account Number	Amount
				Total SRD
				0.00

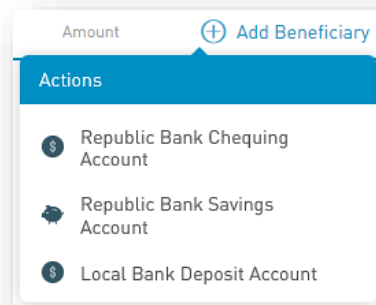
+ Add Beneficiary

No Beneficiaries Found

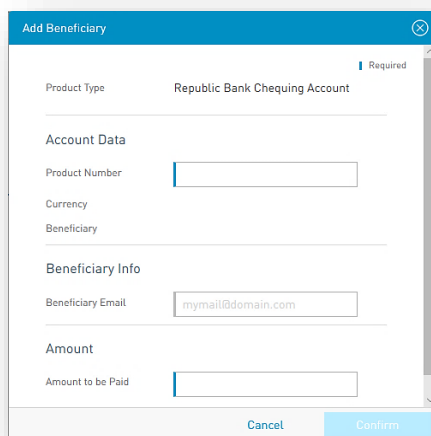
Cancel | Save

1. Details

- Insert a name for the new payroll list in the space provided.
- Click on the  [Add Beneficiary](#) link to add beneficiaries to the list.
- Select Beneficiary Type. The options are:
 - Republic Bank Chequing Account
 - Republic Bank Savings Account
 - Local Bank Deposit Account



- Insert Beneficiary Details as follows:
 - Account Data: Product Number
 - Currency
 - Beneficiary
 - Beneficiary Info: Email
 - Id Type/Id Number (Optional)
 - Address (Optional)
 - Amount to be paid.



Add Beneficiary

Product Type: Republic Bank Chequing Account Required

Account Data

Product Number:

Currency:

Beneficiary:

Beneficiary Info

Beneficiary Email:

Amount

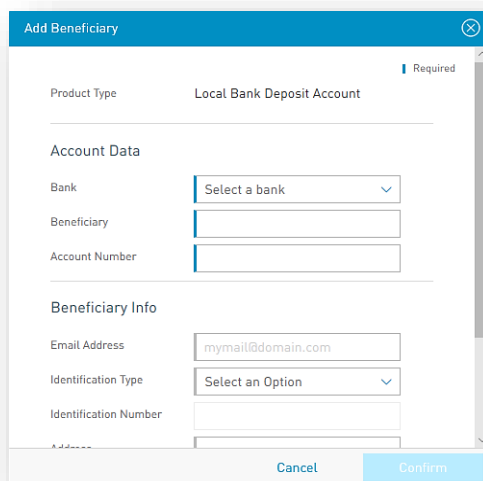
Amount to be Paid:

Cancel Confirm

Republic Chequing Account



For Republic Bank Beneficiary accounts, the product number will be validated, and the system will auto-populate the currency and beneficiary name, once the account is valid and active.



Add Beneficiary

Product Type: Local Bank Deposit Account Required

Account Data

Bank:

Beneficiary:

Account Number:

Beneficiary Info

Email Address:

Identification Type:

Identification Number:

Address:

Cancel Confirm

Local Bank Account



For Local Bank Beneficiary accounts, the Bank, Beneficiary and account number are required. There are additional fields included for the beneficiary, but these are not mandatory. This information is included to aid the bank in identifying them, if required.

Republic Bank | Sam Summers | Logout

MONTHLY

Details | Permissions

Payroll Name: Required

Beneficiaries

Beneficiaries	Total SRD
3	3,000.00

XXXXXXXXXXXXXXXXXXXX

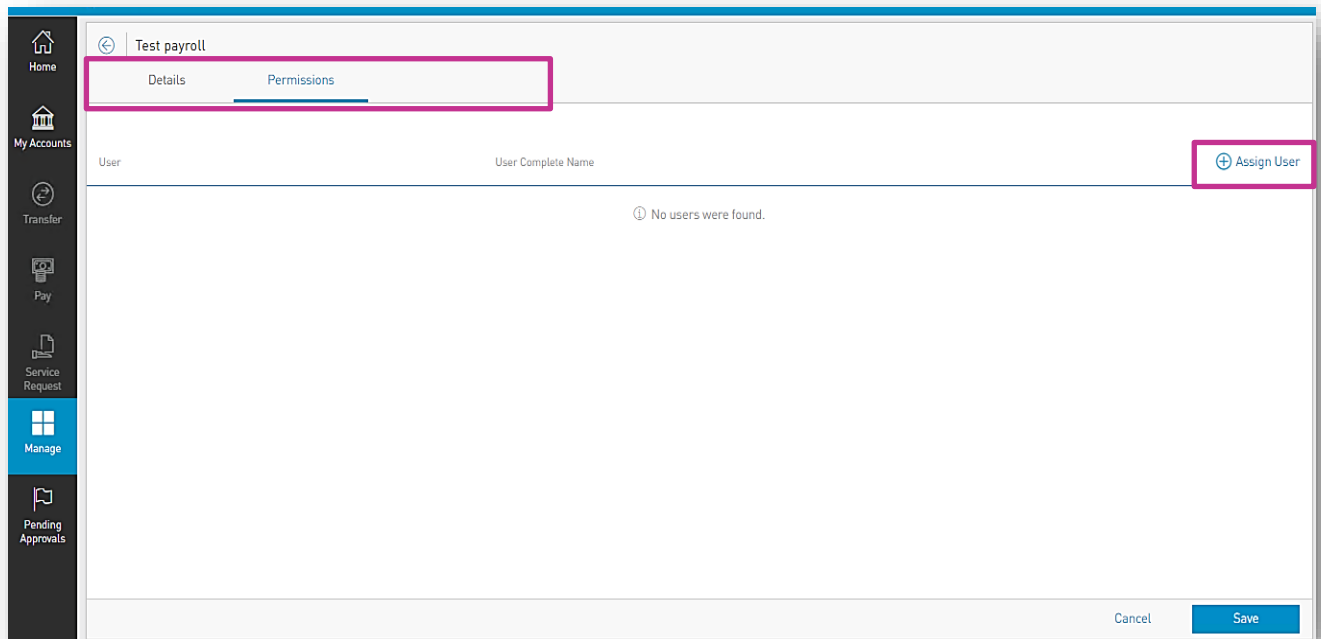
Beneficiary	Bank	Account Type	Account Number	Amount	SRD	Amount	+	Add Beneficiary
Jane Doe	Finabank	Local Bank Deposit Account	123456	SRD	1,000.00			
John Doe	Surinaamse Postspaarbank	Local Bank Deposit Account	456789	SRD	1,000.00			
James Ford	Surinaamse Postspaarbank	Local Bank Deposit Account	444555	SRD	1,000.00			

Cancel **Save**

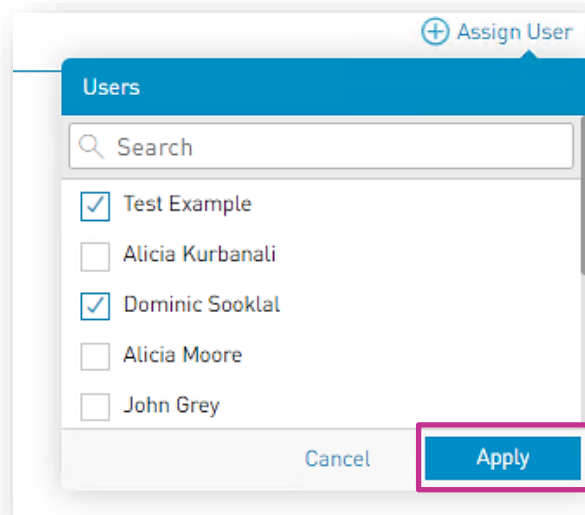
2. Permissions.

When the user has finished inputting the Details of the payroll list, he/she must then assign permissions to users who are required to access this payroll.

- Click on the Permissions tab at the top of the screen.



- Click the [+ Assign User](#) link to select users.
- Select the user(s) from the list by ticking the radio button(s) and click [Apply](#).



User	User Complete Name	Assign User
CMTest6	Test Example	 
cmtest10	Dominic Sooklal	 
Test	Test Approver	 

Once the information is verified, click

Save

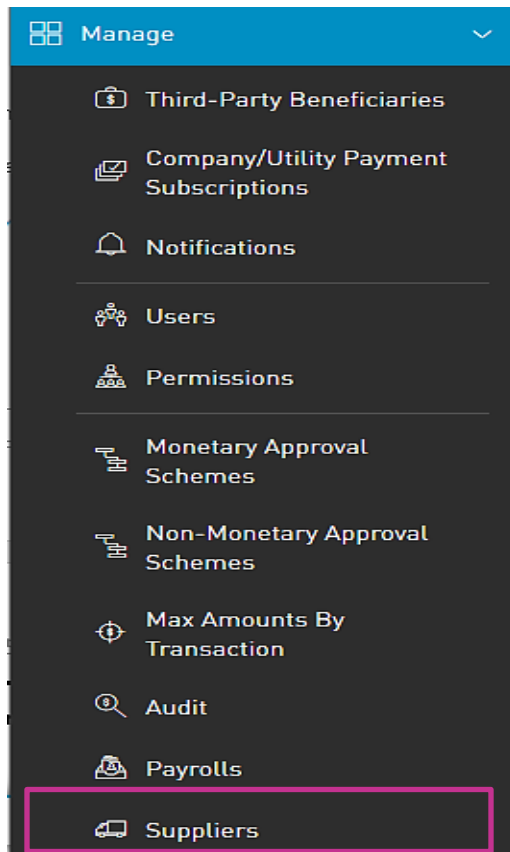
This completes the process for adding a new payroll. The user will be redirected to the Payroll Administration Page.



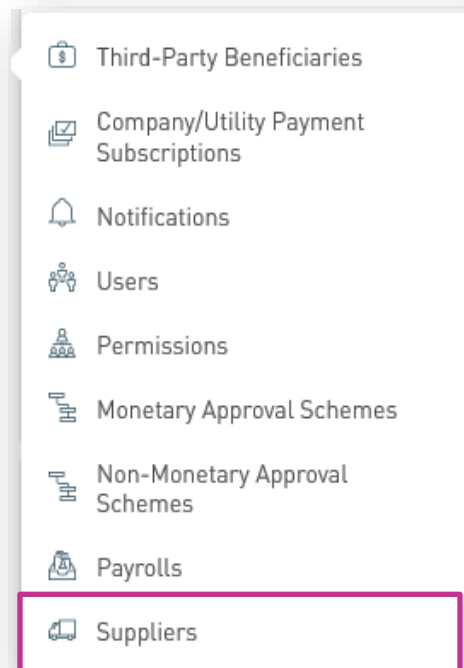
Payrolls registered here will be used in the Manual Payroll payments.

Suppliers Administration

Supplier lists can be created or amended via the Suppliers Administration Page. To access this page select the **Suppliers** option under the the **Manage** section of either menu.

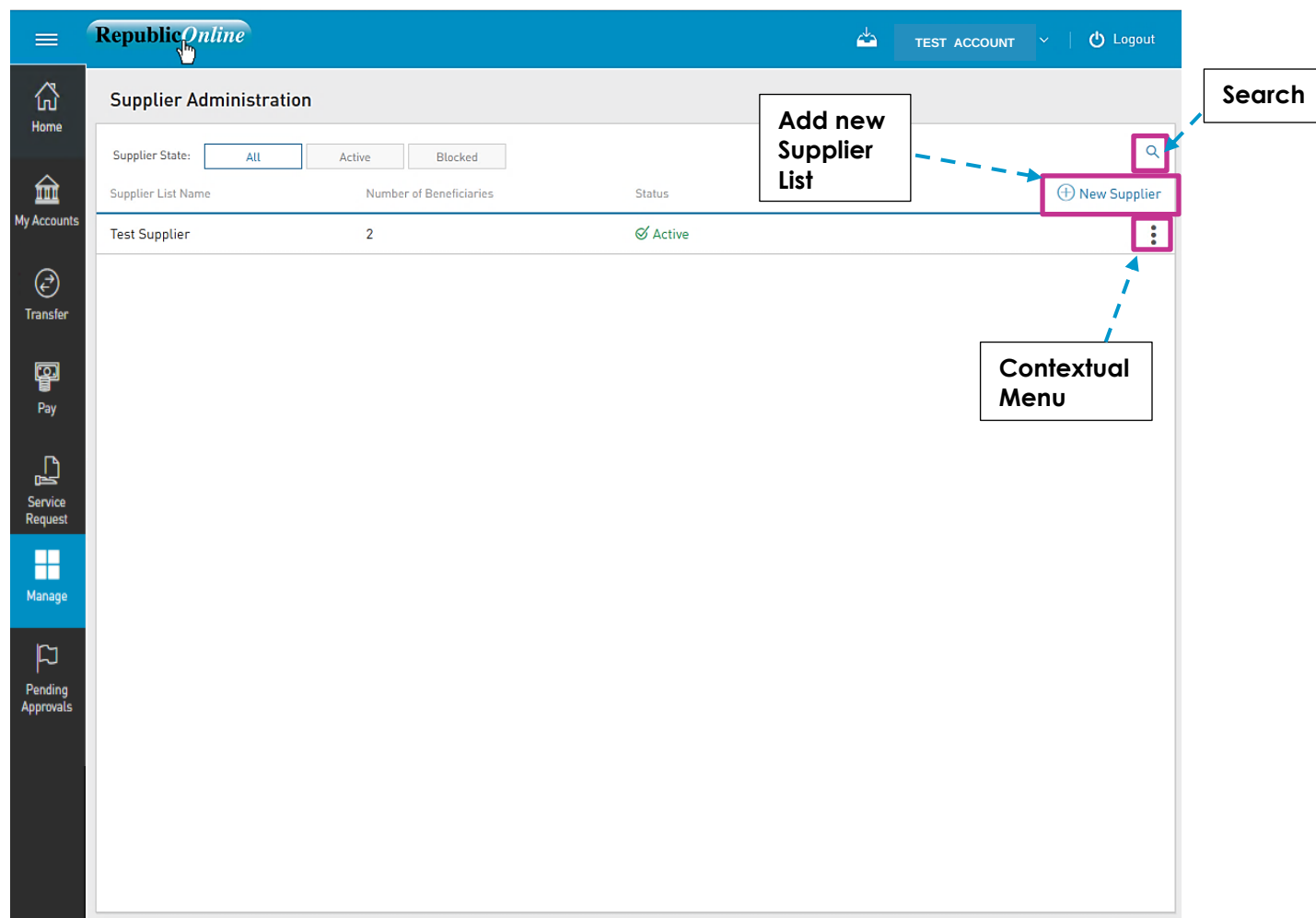


OR



Only user with the permissions to do supplier administration will have access to this page. (Refer to Appendix for full list of permissions)

Supplier Administration Page

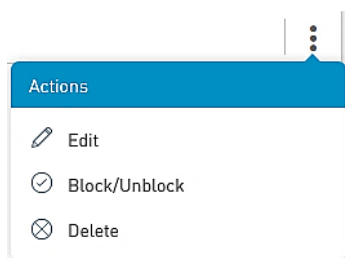


This page contains a master list of all the Site's existing supplier lists.

Contextual Menu

The menu on each payroll list offers the following actions:

1. Edit
2. Block/Unblock
3. Delete



How to create a new Supplier List?

To create a new supplier list, click on the  **New Supplier** link.

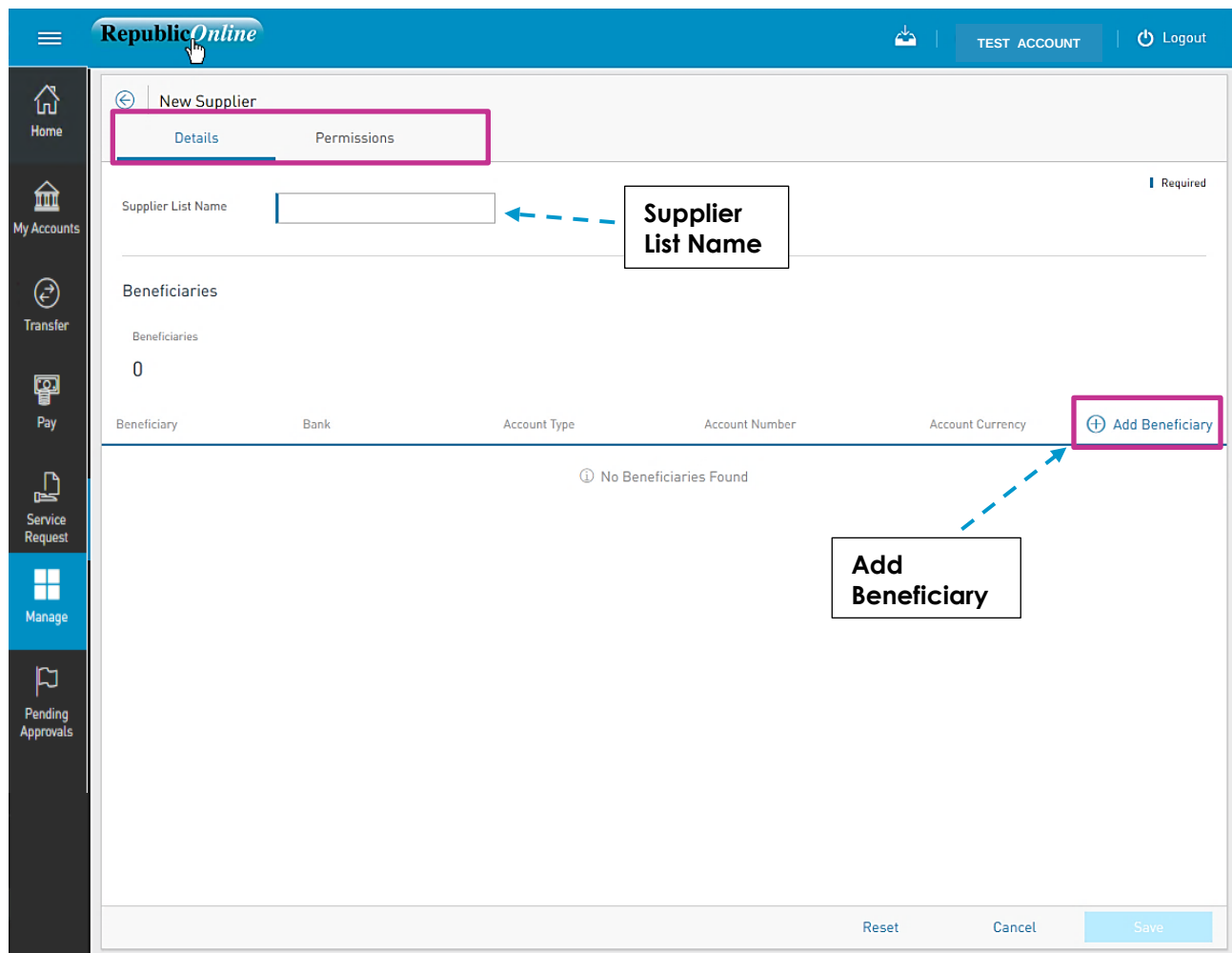
There are two (2) Main steps in creating a supplier list:

- **Details**

The Details includes adding the beneficiary information to the payroll list

- **Permissions**

The Permissions entails adding users who are required to access the payroll (e.g. To pay the payroll)



The screenshot shows the RepublicOnline interface for creating a new supplier list. The 'New Supplier' page has two tabs: 'Details' and 'Permissions'. The 'Details' tab is active. The 'Supplier List Name' field is required and is highlighted with a red box. Below this is a table for 'Beneficiaries' with columns: Beneficiary, Bank, Account Type, Account Number, and Account Currency. The table is currently empty, showing '0' beneficiaries. A red box highlights the '+ Add Beneficiary' button. A dashed blue arrow points from the 'Add Beneficiary' label to the button. At the bottom of the form are 'Reset', 'Cancel', and 'Save' buttons.

Amount ⊕ Add Beneficiary

Actions

- Republic Bank Chequing Account
- Republic Bank Savings Account
- Local Bank Deposit Account

- Insert Beneficiary Details as follows:

 Account Data: Product Number

- Currency
- Beneficiary

 Beneficiary Info: Email

- Id Type/Id Number (Optional)
- Address (Optional)

 Amount to be paid.

Add Beneficiary
⊗

Product Type

Republic Bank Chequing Account

Account Data

Product Number

Currency

Beneficiary

Beneficiary Info

Beneficiary Email

mymail@domain.com

Amount

Amount to be Paid

Cancel

Confirm

Republic Chequing Account



For Republic Bank Beneficiary accounts, the product number will be validated, and the system will auto-populate the currency and beneficiary name, once the account is valid and active.

Add Beneficiary

Required

Product Type

Local Bank Deposit Account

Account Data

Bank

Select a bank

Beneficiary

Account Number

Beneficiary Info

Email Address

mymail@domain.com

Identification Type

Select an Option

Identification Number

Address

Cancel

Confirm

Local Bank Account



For Local Bank Beneficiary accounts, the Bank, Beneficiary and account number are required. There are additional fields included for the beneficiary, but these are not mandatory. This information is included to aid the bank in identifying them.

Home
 My Accounts
 Transfer
 Pay
 Service Request
 Manage
 Pending Approvals

TEST
 Logout

Food
 Details Permissions

Supplier List Name

Required

Beneficiaries

Beneficiaries
3

Beneficiary	Bank	Account Type	Account Number	Description	Account Currency	
Food CO	Volkscrediet Bank	Local Bank Deposit Account	1234567	Weekly Food	SRD	
Paper Trail Store	Coöperatieve Spaar- En Kredietbank GODO	Local Bank Deposit Account	6665555	Paper Trail	SRD	
Soap Supplier	Finabank	Local Bank Deposit Account	45545	Soap	SRD	

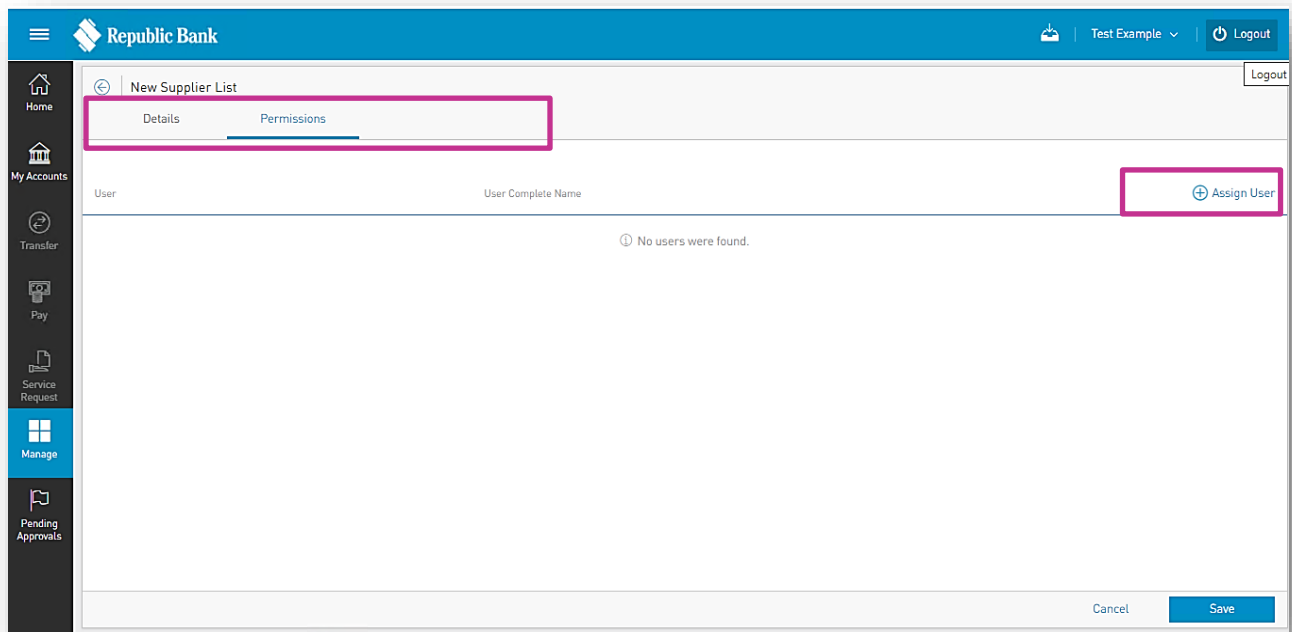
Add Beneficiary

Cancel Save

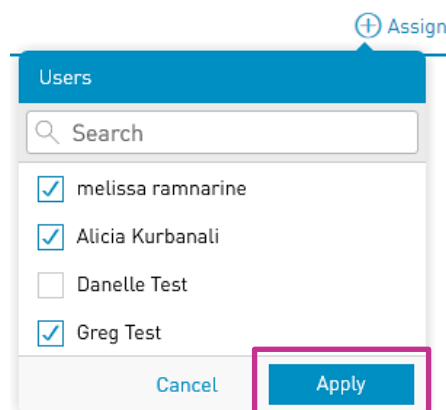
Permissions

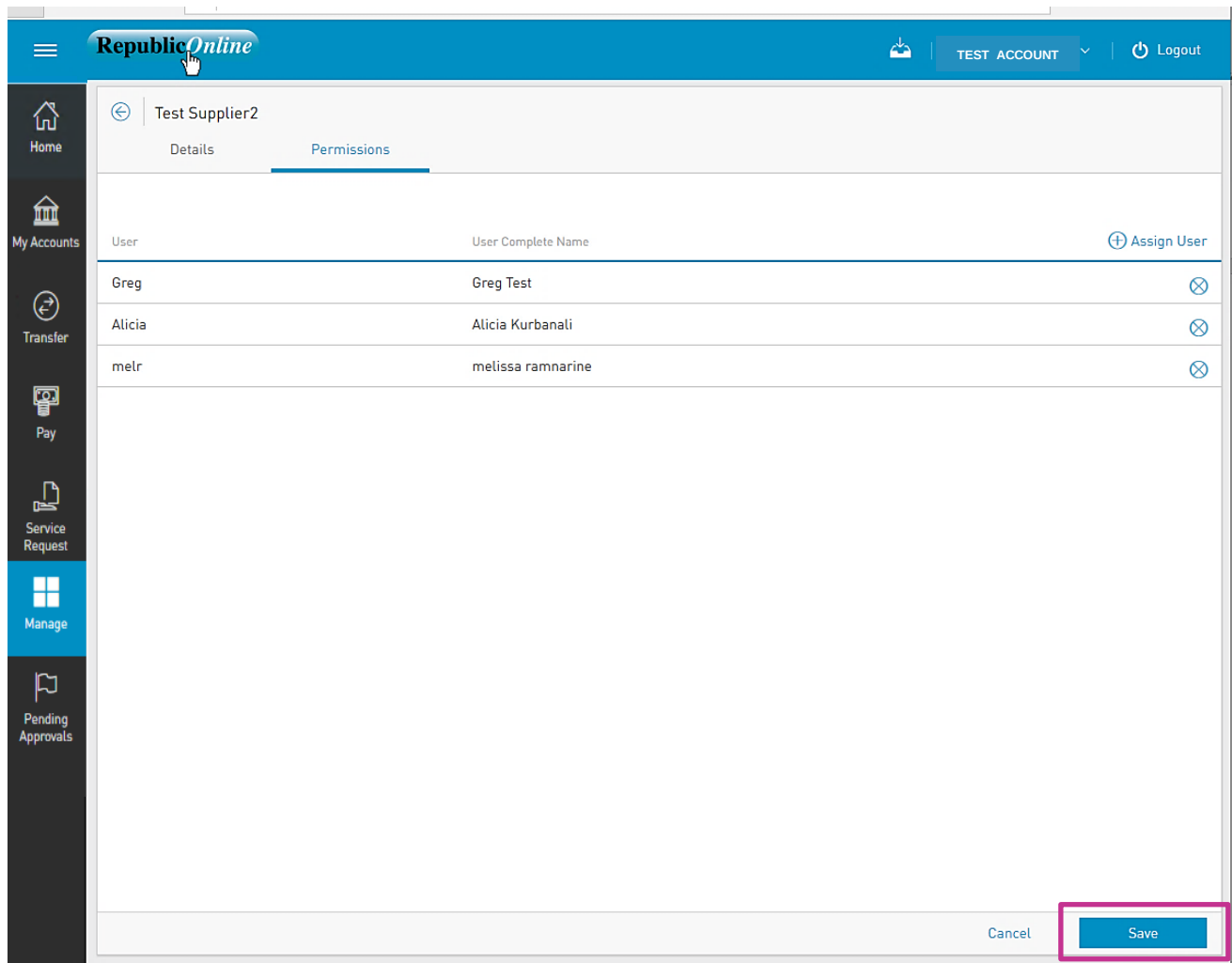
When the user has finished inputting the Details of the supplier list, he/she must then assign permissions to users who are required to access this payroll.

- Click on the Permissions tab at the top of the screen



- Click the [+ Assign User](#) link to select users.
- Select the user(s) from the list by ticking the radio button(s) and click [Apply](#).





RepublicOnline

TEST ACCOUNT Logout

Test Supplier2

Details Permissions

User	User Complete Name	Assign User
Greg	Greg Test	+
Alicia	Alicia Kurbanali	+
melr	melissa ramnarine	+

Cancel Save

Once the information is verified, click .

This completes the process for adding a new supplier list. The user will be redirected to the Supplier Administration Page.



Supplier Lists registered here will be used in the Manual Supplier payments.



Appendix

Appendix A - Key Terms to Note

In addition to the many new features of the upgraded RepublicOnline application, there is also some new jargon that users should become familiar with.

Here are some key terms and expressions that apply to the new RepublicOnline:

<i>Term</i>	<i>Meaning</i>
Second-Factor Authentication Device	This refers to the device used as the second layer or security to protect a user's internet banking account. In this case, we utilise a mobile device to obtain the second layer of authentication. These include, OTP, Sync and SMS Code.
OTP (One-Time Password)	The <i>OTP</i> is an automatically generated code, that may only be used for one login session. RepublicOnline OTPs will be generated by the system and are to be retrieved on the second factor authentication device.
Sync	The Sync refers to a process whereby a code is generated by the website and the user either scans or manually inputs the code into the mobile app to synchronise the two devices.
Business Site	This term is used to describe the user's RepublicOnline workspace, where they can access their products, balances, transactions, features and so on.
Business Site Administrator	The Business Site Administrator, is the designated official responsible for the management of the Business' Site. This includes the administration of the Business Site's products, users, permissions, limits and settings.

Permissions	Permissions are the rights or access privileges that are granted to a RepublicOnline user. These permissions determine the access that a user will have to the various functionalities and transactions.
Scope	A Scope refers to a Product and the associated functionality. The system will automatically generate all scopes for all the products associated with a Site. E.g. 1. Chequing Account A + Transfer to International Account 2. Savings Account B + Pay Utility
Approval Schemes	<i>Approval schemes</i> outline which users have the authorisation to approve transactions on a Business Site. Schemes comprise the scope, as well as the users assigned to the scope and their authorisation privileges. These may be monetary or non-monetary and are configured by the Business Site Administrator.

Appendix B - Administrative Permissions List

Permission Name	Description	Permission Type
Administration – Pending Approvals	Allows a user to access the pending approvals page. This permission needs to be given with Common Approver	Administrative
Administration – Permissions Configuration	Allows users to view and maintain the permissions assigned in a site (this permission does not allow user to approve creation of permissions)	Administrative
Administration – Alias Configuration	Allows a user to configure the alias or nickname of a product	Administrative
Administration – Approval Schemes	Allows users to view and maintain the approval schemes defined in a site	Administrative
Administration – Transaction Amounts	Allows users to view and maintain the daily amount of site (this permission does not allow user to approve modification of limits)	Administrative
Administration – Users	Allows users to view and manage users of a site (this permission does not allow user to approve creation or edition of users)	Administrative
Administration – Utility Payment Subscription	Allows the user to administer subscriptions to utility payments	Administrative
Administration - Payroll	Allows users to administer (view, add, amend etc.) the payrolls of a site	Administrative
Administration - Suppliers	Allows users to administer (view, add, amend etc.) the suppliers of a site	Administrative
Administration – Audit and Logs	Allows the user to access the audit log	Administrative
Administration – Third-Party Products	Allows users to administer (view, add, amend etc.) the beneficiaries of a site	Administrative
Administration - Scheduled Transactions	Allows the user to administer (view, add, amend etc.) the scheduled transactions created in a site. The user needs to at least have one transaction permission over a product .	Administrative

Appendix C - Product Permissions List

Permission Name	Description	Permission Type
Account – Details	Allows users to view the detail of a saving or checking account	Product (Chequing or Saving)
Account – Statements	Allows users to view the statements of a saving or a checking account	Product (Chequing or Saving)
Account – Transaction History	Allow users to view the account transaction history for checking and saving accounts	Product (Chequing or Saving)
Card – Block Cards	Allows users to block or unblock a card (debit or credit)	Product (Credit Card, Chequing or Saving)
Card – Block Cards	Allows users to block a credit card	Product (Credit Card)
Credit Card - Current Transactions	Allows users to view the current movements of a credit card	Product (Credit Card)
Credit Card – Details	Allows users to view the details of a credit card	Product (Credit Card)
Credit Card – Statements	Allows users to view the statement of a credit card	Product (Credit Card)
Credit Card - Pending Transactions	Allows users to view the pending movements of a credit card	Product (Credit Card)
Fixed Term Deposit – Details	Allows users to view the detail of a fixed term deposit	Account (Certificate of Deposit)
Loan – Details	Allows users to view the detail of a loan	Product (Credit Card)
Loan – Payment Details	Allows users to view the payment details of a loan	Product (Chequing or Saving)
Investment – Details	Allows users to view investment information	Product (Investment)
Payment – Your Credit Card	Allows the user to create credit card payments debiting from a saving or checking account selected in the previous step	Product (Chequing or Saving)
Payment – Your Credit Card History	Allows users to view all credit card payments debited from a CA or SA	Product (Chequing or Saving)
Payment – Loan	Allows the user to create loan payments debiting from a saving or checking account	Product (Chequing or Saving)

Payment – Loan History	Allows users to view all loan payments debited from a CA or SA	Product (Chequing or Saving)
Payment – Payroll	Allows the user to create salary payments debiting from a checking or saving accounts	Product (Chequing or Saving)
Payment – Payroll History	Allows users to view all salary payments debited from a CA or SA	Product (Chequing or Saving)
Payment – Company/Utility Payments	Allows users to create utilities payments debiting from a CC, SA or CC	Product (Credit Card, Chequing or Saving)
Payment – Company/Utility Payments History	Allows users to view all utilities payments transfers debited from a CA, SA or CC on the online history	Product (Credit Card, Chequing or Saving)
Payment – Suppliers	Allows the user to create supplier payments debiting from a checking or saving accounts	Product (Chequing or Saving)
Payment – Suppliers History	Allows users to view all suppliers' payments debited from a CA or SA on the online history	Product (Chequing or Saving)
Payment - Republic Bank Credit Card	Allows the user to create payments to third party credit cards debiting from a checking or saving account on the online history	Product (Chequing or Saving)
Payment – Republic Bank Credit Card History	Allows users to view all third-party credit card payments debited from a CA or SA on the online history	Product (Chequing or Saving)
Payroll Payment – Display Payment Amounts	Allows users to view the amount that will be paid as part of a payroll payment on the online history	Product (Chequing or Saving)
Transfer - Between Your Own Accounts	Allows users to originate transfers between own accounts debiting from a saving or checking account	Product (Chequing or Saving)
Transfer - Between Your Own Accounts History	Allows users to view all own accounts transfers debited from a CA or SA on the online history	Product (Chequing or Saving)
Transfer - Third-Party Republic Bank Account	Allows users to originate transfers to a third-party account in Republic Bank debiting from a saving or checking account	Product (Chequing or Saving)
Transfer – Third-Party Republic Bank Account History	Allows users to view all transfers to third-party accounts in Republic Bank debited from a CA or SA on the online history	Product (Chequing or Saving)
Transfer - Third-Party Local Bank Account	Allows users to originate transfers to a third-party account in another bank in the country debiting from a saving or checking account	Product (Credit Card, Chequing or Saving)

Transfer – Third-Party Local Bank Account History	Allows users to view all transfers to third-party account to another bank in the country debited from a CA or SA on the online history	Product (Chequing or Saving)
Transfer - International Bank Account	Allows users to originate transfers to a third-party account in another country debiting from a saving or checking account	Product (Chequing or Saving)
Transfer – International Bank Account History	Allows users to view all transfers to third-party account to another country debited from a CA or SA on the online history	Product (Chequing or Saving)

Appendix D - General Permissions List

Permission Name	Description	Permission Type
Common Approver	Allows the user to be eligible to be part of an approval scheme. If a user will approve some transaction, this permission must be assigned. This permission needs to be given with Administration – Pending Approvals	General
Financial Status – Assets and Liabilities	Allows users to view this web part in the dashboard	General
Non Monetary Requests	Allows the user to create new service requests	General
Non Monetary Requests - Requests Status	Allows the user to review all the service request that were created in the site	General

Appendix E- Permission Templates

TEMPLATE NAME	PERMISSIONS ASSIGNED
Profile 1: Create, Approve & View	Account- Details
	Administration – Pending Approvals
	Administration – Alias Configuration
	Payment – Your Credit Card
	Payment – Credit Card History
	Payment – Loan History
	Payment – Your Loan
	Payment – Payroll History
	Payment - Payroll
	Administration – Utility Payment Subscription
	Payment – Utility History
	Payment – Company/Utility Payments
	Payment – Suppliers
	Payment – Suppliers History
	Transfer – International Bank Account
	Transfer – Third Party Accounts in Other Country History
	Transfer – Third Party Local Bank Account
	Transfer - Third Party Accounts in Country History
	Transfer - Third Party Republic Bank Account
	Transfer - Third Party Accounts in Bank History

	Transfer – Between Your Own Accounts
	Transfer – Own Accounts History
	Administration - Third Party Products
	Payment - Republic Bank Credit Card
	Common Approver
	Administration – Scheduled Transactions
	Financial Status – Assets and Liabilities
	Payment – Third-Party Credit Card History
	Account – Transaction History

TEMPLATE NAME	PERMISSIONS ASSIGNED
Profile 2: Create & View	Account- Details
	Payment – Your Credit Card
	Payment – Credit Card History
	Payment – Loan History
	Payment – Your Loan
	Payment – Payroll History
	Payment - Payroll
	Administration – Utility Payment Subscription
	Payment – Utility History
	Payment – Company/Utility Payments
	Payment – Suppliers
	Payment – Suppliers History
	Transfer – International Bank Account
	Transfer – Third Party Accounts in Other Country History
	Transfer – Third Party Local Bank Account
	Transfer - Third Party Accounts in Country History
	Transfer - Third Party Republic Bank Account
	Transfer - Third Party Accounts in Bank History
	Transfer – Between Your Own Accounts
	Transfer – Own Accounts History
	Administration - Third Party Products

	Payment - Republic Bank Credit Card
	Common Approver
	Administration – Scheduled Transactions
	Financial Status – Assets and Liabilities
	Payment – Third-Party Credit Card History
	Account – Transaction History

TEMPLATE NAME	PERMISSIONS ASSIGNED
Profile 3: Create Only	Payment – Your Credit Card
	Payment – Your Loan
	Payment - Payroll
	Administration – Utility Payment Subscription
	Payment – Company/Utility Payments
	Payment – Suppliers
	Transfer – International Bank Account
	Transfer – Third Party Local Bank Account
	Transfer - Third Party Republic Bank Account
	Transfer – Between Your Own Accounts
	Administration - Third Party Products
	Payment - Republic Bank Credit Card
	Administration – Scheduled Transactions

TEMPLATE NAME	PERMISSIONS ASSIGNED
Profile 4: View Only	Account- Details
	Payment – Credit Card History
	Payment – Loan History
	Payment – Utility History
	Transfer – Third Party Accounts in Other Country History
	Transfer - Third Party Accounts in Country History
	Transfer – Own Accounts History
	Payment – Third-Party Credit Card History
	Account – Transaction History

TEMPLATE NAME	PERMISSIONS ASSIGNED
Profile 5: Credit Card Only	Administration – Alias Configuration
	Payment – Credit Card History
	Administration – Utility Payment Subscription
	Transfer – Third Party Local Bank Account
	Transfer - Third Party Accounts in Country History
	Transfer - Third Party Republic Bank Account
	Transfer - Third Party Accounts in Bank History
	Payment – Third-Party Credit Card History
	Card- Blocked Cards

TEMPLATE NAME	PERMISSIONS ASSIGNED
Profile 6: Approve & View	Account- Details
	Administration – Pending Approvals
	Payment – Credit Card History
	Payment – Loan History
	Payment – Payroll History
	Payment – Utility History
	Payment – Suppliers History
	Transfer – Third Party Accounts in Other Country History
	Transfer - Third Party Accounts in Country History
	Transfer - Third Party Accounts in Bank History
	Transfer – Own Accounts History
	Common Approver
	Financial Status – Assets and Liabilities
	Payment – Third-Party Credit Card History
	Account – Transaction History