



Frequently Asked Questions **Digital Banking**

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Introduction

Our New Digital Banking will be accessible both via a Web Browser or a new Mobile App. You can download our new Mobile App (Eurobank Cy) via Apple Store Or Google Play.

Our Cards App (Eurobank Cy Cards Authenticator) remains the same.

Registration For Existing Users

I am an existing user of Eurobank's e-banking. How do I transfer my access to the new Digital Banking Platform?

Through Mobile App

- Download the new Mobile Application **"Eurobank CY"** via Apple Store or Google Play
- Open the Mobile Application and choose: **"Enroll/Activate/Legacy User"**
- Choose Legacy Users - Activation Code Generation and input your existing User ID and Password
- An Activation code will be sent via SMS on your registered mobile number
- Now go again to the option **"Enroll/Activate/Legacy User"** and choose **"Activate your profile"** and input your User Id and the Activation Code received
- On the next screen create a PIN code that you will use to access the Mobile Application
- Then you will have to create a new Password to be able to sign in via the Login process in a Web Browser
- Finally, the system will ask you if you would like to allow the Bank to use your Biometric Unlock (Face Id, Fingerprint) for the Mobile Application

Through Web Browser

- On the Login Page choose **"Legacy Users: Activation Code Generation/Enroll/Activate"**
- On the next screen choose **"Legacy Users - Activation Code Generation"**
- Input your existing User Id and Password and you will receive an Activation Code via SMS on your registered mobile number
- You will then be asked to download the mobile app **"Eurobank CY"** via Apple Store or Google Play



Useful Tip: For your convenience, when migrating from our **"old e-banking"** to our new Digital Banking Platform, you can choose the same password you used in the previous platform

Self Registration

I do not have Digital Banking Access. How do I Self Register?

- On the Login Page choose **“Enroll/Activate Legacy Users”**
- On the next screen choose **“Enroll Now”** and fill in the required information
- Follow the step-by-step instructions

Login

What do I need to Log In?

- If you log in from a Web Browser, you need your User ID, Password, and your Mobile Device to confirm the Push Notification. If you log in from your Mobile Application, you need your User Id and registered Mobile Device

Reset Password - Only Through Web Browser

I forgot my password. How can I get a new one?

- Visit the Login Page and select **“Can’t sign in”**. You will need to enter your e-mail, mobile number (use the + sign before the country code) and Date of Birth for verification
- Select the **“Reset My Password”** option
- A push notification will be sent to your registered Mobile Device for approval
- Input your new password

What characters can I use for my password?

- You can use letters, numbers, and symbols
- Your password must be at least eight (8) characters long and you must use at least one small letter, one capital letter, one number and one symbol

Remind Username

I forgot my Username. How can I find out what it is?

- Go to the Login Page and select **“Can’t sign in”**. You will need to enter your e-mail, mobile number, and Date of Birth for verification
- User ID will be displayed and you can go back to Login Page to proceed

Balance

What is the difference between “Balance” and “Available Balance”?

- **“Balance”** is the money in your account including any pending transactions (such as uncleared funds from the deposit of a cheque), or blocked funds. **“Available balance”** is the amount you can use to execute transactions

What does the minus sign (-) mean?

- The minus sign in a deposit account is money used that were not available in your account. For example, if you have an Overdraft account, the minus sign means you have started using the facility given to you by the Bank and the amount with the minus sign is what you owe the Bank. For Cards, the minus sign indicates the amount you have over and above the card limit given to you by the Bank

Customize My Home Page

I have too many accounts and want to view only selected ones when I log in. Can I do that?

- Yes, you can view only selected accounts on your Home Page. Select **“Menu / Settings / Account Settings / Account Preferences”** and mark as favorite the accounts you want by selecting **“Edit”** and choose **“Preferred Account”**. On your home page, choose **“View Preferred Accounts”** option

I view several customers through Digital Banking. Can I sort them in some way?

- Yes, you can. Select **“Accounts”**. The default setting is at **“All Accounts”**. Use the drop-down list, which shows all Customers you can view and select the Customer whose accounts you want to view each time. Alternatively, there is the option of creating a Custom View

Manage Accounts

How can I recognize the type of accounts I have?

- Each account has a description e.g. Current, TD (Term Deposit) etc



Useful Tip: Despite our change to new systems and new Digital Banking, your account numbers remain the same as before the change

Can I rename my accounts?

- Yes, you can. Select **“Menu/ Settings / Account Settings / Account Preferences”**
- Press **“Edit”** on the account you want to rename
- Choose an **“Account Nickname”**
- Press **“Save”**

Where can I find my IBAN Number?

- Select the Account you want the IBAN for
- Select **“what else you want to do”**
- Choose the **“View / Download IBAN”** option

Can I get a Certificate of Balance and Interest?

- Go to the Account for which you want the Certificate of Balance and Interest
- Select **“what else you want to do”**
- Choose the **“Certificate of Balance”** option

Transfers

How can I make a payment?

- Go to **“Payments and Transfers”** and select **“Make a Payment”**
- Use this page for Transfers to third parties within the Bank, Local and International Payments

Are payments within the Bank free of charge?

- Payments within the Bank are free of charge. Foreign Exchange charges will apply if you wish to transfer a Currency other than that of your account

What is the difference between Normal and High Priority?

- Normal Priority usually takes a maximum of 2 Business Days depending on the time of your payment and the Currency. The final Value Date and charges will be visible before you confirm the transaction
- High Priority is the fastest way for your payment to reach its destination. The final Value Date and charges will be visible before you confirm the transaction

When does my money arrive to the destination?

- The value date of your payment will be visible to you before you confirm the transaction so that you have complete transparency

What are the cutoff times for making a payment?

- Cutoff times vary depending on the currency of the payment. You can find them in the Bank's website www.eurobank.com.cy

Can I stop/cancel a payment I just made?

- If the payment has been approved, you cannot stop it from Digital Banking and you should contact your responsible Customer Service Officer with your request. Alternatively, you can send us a Secure Message. If the payment has been fully processed, the Bank will not be able to cancel it

I make payments to the same people often. Can I save their details?

- Yes you can. Select “**Payments & Transfers**” and choose the option “**Manage Beneficiaries**”



Useful Tip: The Beneficiaries you had saved in our “old e-banking platform” will be transferred to our new Digital Banking Platform

What do SHA, BEN, OUR charges mean?

- SHA means shared charges between the sender and the recipient of the payment. The sender pays the fees of Eurobank Cyprus and the recipient pays the fees of the beneficiary bank. It is important to know that all SEPA payments are always SHA charges
- BEN charges means that the beneficiary will incur the charges of both the remitting and beneficiary bank
- OUR charges means the sender of the payment will incur the charges of both the remitting and beneficiary bank

How can I verify if my Payment was sent?

- Go to **“Payments & Transfers”**, select **“Manage Transactions”** and view all the payments you made online. Payments with Status completed means that the payment was successfully executed. You can view by date, search with keyword, or repeat a transaction without entering the details again

What does the status “pending” mean for my payment?

- The status **“pending”** means you have completed your payment and it is being reviewed by the Bank. Once it is processed by the Bank the status will change to **“completed”**

Authenticate a transaction

I forgot my Mobile Application Pin. How can I retrieve it?

Steps via Mobile Application

- Open the Eurobank Cy Application and select the **“Can’t Sign In?”** link
- Enter your email address, your mobile number and your date of birth. Data must be the same as registered in the Bank’s system
- Select the username from the screen
- Select **“Lost Device/Forgot PIN”** option
- Enter your Digital Banking Password
- After the Success message select **“Activate your account”**
- Select **“Activate your profile”**
- Enter your username and the activation code you have received on your registered mobile phone number
- Create your new PIN to use the Application
- Select Enable if you want to allow the use of Biometric Unlock or not if you do not want (i.e. Face recognition/ Fingerprint)

I locked my Application by entering the wrong PIN multiple times. How can I unlock it?

Steps via Mobile Application

- Open the Eurobank Cy Application and select the “**Can’t Sign In?**” link
- Enter your email address, your mobile number and your date of birth. Data must be the same as registered in the Bank’s system
- Select your username
- Select “**Lost Device/Forgot PIN**” option
- Enter your Digital Banking Password
- After the Success message click on “**Activate your account**”
- Select “**Activate your profile**”
- Enter your username and the activation code received on your registered mobile phone number
- Create your new PIN to use the Application
- Select “**Enable**” if you want to allow the use of Biometric Unlock or not if you do not want (i.e. Face recognition/Fingerprint)

I changed Mobile Device. How can I authenticate a transaction with my new device?

Steps if you have the previous device in your possession

- Open the Eurobank CY Application
- Log in to your Digital Banking
- Navigate to “**Settings**”
- Select “**Registered Devices**” option, under Device Management
- Select “**Register a New Device**” and confirm with Biometrics/Application PIN if you want to proceed
- An activation code will be received on your registered mobile phone number
- Download and open the Eurobank CY Application on the new phone device
- Select “**Enroll/Activate/Legacy user**”
- Select “**Activate your profile**”
- Enter your username and the activation code received on your registered mobile phone number
- Create your new PIN to use the Application
- Select “**Enable**” if you want to allow Biometric Unlock or not if you do not want (i.e. Face recognition/Fingerprint)
- Log in to Digital Banking from your new device

Steps if you do not have the previous device in your possession

- Download and open the Eurobank Cy application on your new phone and select the **“Can’t Sign In?”** link
- Enter requested information
- Select your username
- Select **“Lost Device/Forgot PIN”** option
- Enter your Digital Banking Password
- After the Success message select **“Activate your account”**
- Select **“Activate your profile”**
- Enter your username and the activation code received on your registered mobile phone number
- Create your new PIN to use the Application
- Select **“Enable”** if you want to allow the use of Biometric Unlock or not if you do not want (i.e. Face recognition/Fingerprint)

Bill Payments

How can I pay a bill?

- Select **“Pay a Bill”** and you will be redirected to the portal of JCC Smart where you will be automatically logged in

Bulk Payments - Only Through Web Browser

I want to make several payments. Is there a way to input them all together?

- Yes, there is. On the menu icon, click on **“Bulk Payments”**
- You can upload an xml file. For the format and sample please visit <https://www.eurobank.com.cy/en-us/product-services/e-banking/multiple-payments>
- You can also choose the option **“Create a new Template”** and insert manually the beneficiaries you want to pay. The template remains available to be used for future bulk payments to the same beneficiaries and can be amended accordingly

Payroll - Only Through Web Browser

How can I use Digital Banking to insert the payroll for my employees?

- On the menu icon, click on **“Bulk Payments”**
- You can upload an xml file. For the format and sample please visit <https://www.eurobank.com.cy/en-us/product-services/e-banking/multiple-payments>
- You can also choose the option **“Create a new Template”** and insert manually the employees you want to pay. The template remains available to be used for future Payrolls and can be amended accordingly

Cards

How can I activate my Cards?

- Go to **“Menu option / Accounts / Card Management”**
- Select the option to **“Activate your card”** and a push notification will be sent to your registered Mobile Device
- The Card PIN will be visible via our Eurobank CY Cards Authenticator Application

I forgot my Pin. How can I retrieve it?

- Please open your **“Eurobank CY Cards Authenticator”** Application
- Select the menu on the upper left side
- Choose the option **“PIN Reveal”**
- Enter your Date of Birth and view your Card Pin

Can I block my card?

- Go to **“Menu option/ Accounts / Card Management”**
- Select the option to **“Block Card”** and a push notification will be send to your registered Mobile Device

I lost my card and the Bank is closed. What can I do?

- If you lost your Card during non-working hours, please call JCC immediately at [+357 22868100](tel:+35722868100). In order to temporarily block your card please read the section **“Can I block my Card”** above

Can I see the pending transactions that have not been charged yet on my card?

- Select the account that the Card is connected
- Under the screen “**Recent Transactions**” please select the option “**Blocked Funds**”

Are my credit card balances real-time?

- Yes, your balances are real time

Statements

Where can I find the e-statements of my account?

- You can select the Account you want the Statement for
- Select “**what else you want to do**”
- Select “**View Statements**”

How can I retrieve my online statement? In what format?

- Select the Account
- Choose the timeframe of your statement and view it on the screen
- Under the screen Recent Transactions on the right hand side, select the “**arrow**” icon
- You can download the statement in PDF, Excel, CSV, QFX and QBO format



Useful Tip: Transactions are available starting from the first day of the Go Live of our new system. If you wish to retrieve older transactions, you can select the specific account and then choose the option “**Historical Transactions**”. You can search as back as you wish in three-month intervals

Secure Messages

I want to contact the Bank. How can I do it through Digital Banking?

- You can send us a secure message. Select the menu on the left and choose either “**Alerts & Messages**” / “**My Messages**” and then select “**Compose New Message**” or “**Alerts & Messages**” / “**New Message**”

Are the messages through Digital Banking secure?

- The messages through Digital Banking are the most secure way to contact the Bank

Can I attach documents through Secure Messages?

- Yes, you can attach documents to your message. Select the attachment icon at the bottom of your message. You can add up to 5 PDF files

Contact For Technical Issues

I need more information on how to perform certain actions. Who can help me?

- Our Call Center is always ready to help. You can Call us at [8008 8822](tel:80088822) (domestic calls) or [+357 22208000](tel:+35722208000) (calls from abroad). Our hours of operation are Monday – Thursday 08:00 – 17:00 and Friday 08:00 – 15:15. Alternatively, you can send us an e-mail at ebanking@eurobank.com.cy or a Secure Message through your Digital Banking

Security

Are my transactions secure?

- Eurobank takes all necessary measures to ensure the security of your transactions through Digital Banking. The Push Notification needed to approve a payment is the most secure way available to authenticate a client
- Alerts is an additional way to keep control of you accounts, and we urge you to set up your alerts so that you are informed every time there is action in your Digital Banking and/or accounts. Please select the menu button on the upper left and then select “**Alerts**” to view your alerts
- You can set up your preferred Alerts by selecting on the menu, choose “**Settings**” and then select “**Alert Settings**” and choose the settings

How do I know that I am using the real Eurobank Digital Banking?

- It is always advisable to type the URL address of our Bank www.eurobank.com.cy and then select “**Digital Banking Login**”. Do not use other links or favorites. Additionally, if you have any doubts at any time, you can check the validity and owner of the encryption certificate by double selecting the security lock icon (padlock) and validate that you are located at the certified Eurobank Digital Banking website

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