

Welcome to BOB Express Online[®]

You will soon be logged into BOB Express Online[®]. To ensure that your first contact with our new internet banking platform is a smooth and trouble-free one, we have provided a number of steps you need to follow in this express guide.

So Let's Get Started!

1. Initial Login For Online ID and Password Users

The first time you log on after being registered for the service in-branch:

- Make sure you have the 16-digit Online ID, temporary password and authorisation PIN given to you by BOB's representative and by email from bob.expressonline@bankbahamas.com.
- Open the internet browser of your choosing and go to the logon page at www.bankbahamas.com.
- Type the exact Online ID and temporary password you received. Passwords are case sensitive.

- When prompted, change your password to something you will remember and ONLY YOU will know. Your password must be strong and :

- Be between 8-50 characters in length
- Contain **at least** 1 lower case letter; 1 upper case letter ; 1 number and 1 special character
- The special character(s) must be selected from these
! @ # \$ % ^ * ? () _ + = - } { [] | \

You will use this new password to log on in the future.

- You are required to read and consent to both the Bank's Account Terms and Conditions and the Online Banking Agreement.
- Use the links to access the agreements, and check both I Agree boxes to consent to both agreements.
- Click the [Login here] button to validate your selections and continue.
- If any of your selections are not as expected, messages will display below the [Login here] button to guide you to a resolution.
- If you do not agree to the Agreements, you will not be able to continue.
- Use the **Express Help** links at the left of the Login area to guide you.

2. Setup of Secondary Password / Authorisation PIN

- Once you successfully change your password and login to BOB Express Online[®], you will be prompted to change your PIN before continuing.
- The Secondary password or Authorisation PIN is an additional security 4-digit passcode that you are required to use when you submit your transactions and requests from BOB Express Online[®] to the bank.
- Make sure you have the 4-digit temporary PIN sent to you by email from bob.expressonline@bankbahamas.com.
- Click the [Change of PIN] button.

You are required to Change your PIN first, before continuing.

Change of PIN

- Type the exact temporary PIN you received by email as the Old PIN, and change your PIN to something you will remember and ONLY YOU will know. **Do not use the same 4-digits as your ATM PIN.**
- Click the [Update] button to validate your selections and continue.

Change of PIN

- If any of your selections are not as expected, messages will display below the [Update] button to guide you to a resolution.
- The system will inform you once the PIN change is successful. You will use this new password to log on in the future
- Click the [OK] button to continue to log in screen of BOB Express Online[®]

- Once at the Online Banking Login, use your Online ID and new Password to login to BOB Express Online[®]

Note: Many of the screens in BOB Express Online[®] contain and display your sensitive and confidential information. We recommend that you always log off before you leave the online banking system running on your computer or mobile device.

BOB Express Online[®] will timeout after 10-minutes of inactivity.

Roadmap of BOB Express Online[®]

Now you are logged in to BOB Express Online[®] and ready to get started eBanking. To ensure that your first contact with using our new internet banking platform is a smooth and trouble-free one, we have provided you with a roadmap of the menus and options available in this express guide.

Business Users - Let's Continue!

3. BOB Express Online[®] Landing Page and Menus

Once you have logged in successfully, you will arrive at the landing page giving you your Information and specifically Account Information.

- You will see at the top-left your User Name and Customer Name. If you are registered to access more than 1 Customer record, you may choose the Customer record to access from the picklist. These may be your Personal customer or other Business records. The added security reasons, the system requires you to re-authenticate each time you change.
- At the top-right, you will see the last time you logged in to the system. Take note of this information, in case there is a discrepancy between when you know you last logged in versus what is displayed. Report any discrepancies immediately to the BOB Customer Care Center.

User Name: STEVEN SEGAL
Customer: NISSAN GROUP LIMITED
Last Login Date: 23/12/2019-02:02:28

Account Number	Ccy	Current Balance	Available Overdraft	Available Balance
1 0 8 ACDESC_1 0 8 Freeport Branch	BSD	-1.20	-1.20	-1.20
Total Available Balance in BSD:				-1.20
1 4 2 NISSAN GROUP LIMITED Freeport Branch	USD	0.00	0.00	0.00
Total Available Balance in USD:				0.00

- You will see the BOB Express Online[®] main menu options across the top: **INFORMATION | INBOX | SETTINGS | LOGOUT are available now.**
- Once you select one of these main menu options, you will see and can select the sub-menus on the left-hand side of the screen.
- Product guides are available for each product and option on the BOB Express Online[®] HELP. They are accessible by selecting the HELP link on the lower left section of the page.

4. BOB Express Online[®] Menus and Options

INFORMATION | INBOX | SETTINGS | LOGOFF

- Account Information:** Inquiry presents up-to-date information for your current, card and savings accounts registered for viewing in BOB Express Online[®]. Use the [Refresh] button to update the display as needed.
- Account Transactions:** Inquiry allows you to track in real-time the authorised transactions for accounts that are registered for viewing. Select search criteria as needed. Use the [Show] button to display results. Includes Print and Export functions.
- Account Turnovers:** Inquiry presents information for Daily Opening/Closing Balances and Daily debit/credit turnover. Includes Print functions.
- Loans and Term Deposits:** Inquiry presents up-to-date information on the Active Loans and Term Deposits that the selected Customer is party to and you are registered access.
- Account Statements:** Inquiry for Statements on your registered Current, Savings and Credit Card Accounts. Select Statements for display on or before Month end.
- Cheque Images:** Inquiry for Imaged cancelled cheques on your registered Current Accounts. Select cheques for display on or before date selection.

5. BOB Express Online[®] Menus and Options (cont'd)

INFORMATION | INBOX | SETTINGS | LOGOFF

- Inbox:** Read and review system messages to you. Delete messages as needed. Should you need to send a secure message to our Customer Care Centre Administrator, use the Contact Us feature on the bank's Corporate Website at <https://www.bankbahamas.com/contact-us>

INFORMATION | INBOX | SETTINGS | LOGOFF

- User Profile:** Displays your current details Phone, Cell Phone, Address, Email Address on record for BOB Express Online[®]. If this data is not current, kindly contact your Relationship Manager (or Corporate Online Banking Administrator) with instructions to have your record updated.
- Change of Password:** If you know your current password and want to change it, enter the old password and select and confirm your new password. The Password Policy described in section 1) above, applies.
- Change of PIN:** If you know your current authorisation PIN (secondary password) and want to change it, enter the old PIN and select and confirm your new PIN. The PIN rules described in section 2) above, applies.

INFORMATION | INBOX | SETTINGS | LOGOFF

- LogOff:** Sign-off and Exit from the BOB Express Online[®]. This is an important step in ensuring that your secure eBanking session is concluded to prevent unauthorised access to your accounts.

6. BOB Express Online[®] HELP

Frequently Asked Questions

CALL CENTER
(242) 461-3510 Local
(242) 300-0111 FI Toll Free
877-204-5110 Int'l Toll Free
Free
Sunday – Saturday 7:00 am – 11:00 pm

Help

- Frequently Asked Questions:** We have identified a number of questions that are frequently asked and provided answers for your ease of reference.
- Customer Care Call Center:** Our friendly and knowledgeable Customer Care Support Representatives are available to assist you with your questions and concerns. Please feel free to contact us at the numbers provided.
- Help:** Our BOB Express Online[®] features context-sensitive help topics prepared to assist you at every screen of our online banking service. They form part of an Index of Help topics that we trust will be useful to you as you use the service.

Let us know if there is a Help topic we should include or whether we need to improve on any of the information provided. We look forward to continuously improving to serve you better.

- Contact Us at <https://www.bankbahamas.com/contact-us> or email us at bob.info@bankbahamas.com