FREQUENTLY ASKED QUESTIONS

FIRST TIME LOGIN USERS

1. **What new features are available in Global Access Plus?**

   1. Login with fingerprint or facial recognition
   2. Open a new savings or term deposit account
   3. Block/Unlock Credit Card
   4. Password Reset
   5. Expense Management
   6. Upgraded android and iOS mobile app

2. **What do I do for first-time login?**

   A*:* To log into the new system, please enter your current credentials (username and password) after which you will be guided to create a new password. You will also be required to accept terms and conditions and set five security questions as an added layer of safety.

3. **What does it mean to trust this device?**

   A: When conducting transactions on Global Access Plus on a 'trusted device,' it allows you to bypass your token response for login and registered transactions up to JMD $150,000. Please ensure that the device is secured. Do not use on a public device.

4. **Will I need my token every time I log in?**

   A: A token response will be required if the device on which the transaction is being done is not set as a Trusted Device.

5. **What transactions will require a token?**

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Please be guided by the following table.

Transaction	Trusted Device	Not Trusted Device
Login	No token	Token
Own Credit Card (no limit)	No token	No token
Own Account Transfer (no limit)	No token	No token
Transfer/Draft/Bill Payment to existing beneficiary	No token within limit (150,000)	No token
Create/Modify beneficiary	Token	Token
One Time Transfer/Draft/Bill Payment	Token	Token
Other person's credit card	Token	Token

6. **Will the block/unblock feature work whenever I initiate?**

   A: Yes, this is an instant feature.

7. **Can I block/unblock my debit card?**

   A: Yes, you may block/unblock your debit card using the debit card block/unblock feature.

8. **Will my saved beneficiaries be moved over to the new platform?**
   A: Yes, all your saved beneficiaries will be moved when you migrate to Global Access Plus.

9. **Do I have to delete my existing app to get Global Access Plus?**

   A: Yes, you will be required to delete your existing app and download the new online banking App, Global Access Plus.

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10. What happens if I forget or lose my password?

A: You can now reset your password from the Global Access Plus system once you have set up your security questions.

11. What if I forget the answers to my security questions?

A: If you forget the answers to your security questions, you'll be required to contact Customer Care at 888-CALL-FGB (225-5342) to have your password reset. Once this is done, you will be able to reset your security questions.

12. Can I schedule future transfers?

A: Yes, Global Access Plus facilitates the scheduling of future transactions, except credit card payments and also allows you to set repeat transactions where necessary.

13. Can I open another account in Global Access Plus?

A: Yes, once your KYC information is up to date you can create an additional Savings Account or a Term Deposit.

14. Can I change my dashboard design in the new application?

A: Personal banking customers may change their dashboard using the personalize dashboard feature. This feature is only accessible using the web interface.

15. Is the process different for ACH transfers and RTGS?

A: There is no difference in the process. With ACH transfers users can indicate clearing code by searching bank name and/or city. For RTGS transfers, no branch/city is required so only bank name is needed.

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NEW PERSONAL BANKING CUSTOMERS

1. **What is Global Access Plus?**

    A: Global Access Plus is our new online banking experience that is optimised to provide a smart, simple and secure way to manage your financial life anytime and anywhere.

2. **What can I do with FGB's Online Banking, Global Access Plus?**

    A: Without visiting a branch, Global Access Plus gives you quick access to:

    - Monitor Your Accounts
    - Account balances and transaction history
    - View credit card limits and available funds
    - Multiple transfers to Beneficiaries
    - Transfer money between FGB accounts
    - Transfer money to other commercial banks in Jamaica
    - Send international wire transfers
    - Manage Your FGB Credit Cards
    - View credit card balance and activity
    - Make payments

3. **What do I need to sign up for and use Global Access Plus?**

    A: To get started with Global Access Plus, please visit your nearest branch and speak with one of our representatives.

4. **How do I get the Global Access Plus Mobile App?**

    A: The Global Access Plus Mobile App is available for download on Google Play or Apple App Store.

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5. **What accounts will I be able to access through Online Banking?**

A: Online banking gives you access to your Savings, Chequing, Credit Card, Loans and Term Deposits accounts.

6. **Do you offer online banking support?**

A: Yes, you may contact Customer Care on weekdays between 8:30 am to 5:00 pm and Saturdays between 9:00am to 3:00 pm at 888-CALL- FGB (225-5342).

7. **Why do I need a token and how do I get one?**

A: Your token provides an additional layer of security. You will receive your token during the on boarding process initiated by our branch representative.

8. **Can I schedule future transfers?**

A: Yes, Global Access Plus facilitates the scheduling of future transactions, except credit card payments and also allows you to set repeat transactions where necessary.

9. **Are there transaction fees?**

A: Yes, some transactions attract a fee. All these fees are lower than the associated fees in branch. Please visit our website to view the latest version of our Schedule of Fees and Charges.

10. **How do I send RTGS transactions to other banks' beneficiaries?**

A: To make RTGS transactions to other banks, visit the Payments and Transfers tab inside Global Access Plus and fill in the required information. These can be done by maintaining a beneficiary or using the one-time feature.

11. How do I create a beneficiary?

A: To add a beneficiary in Global Access Plus:

- ➢ Go to Payments
- ➢ Select Setups
- ➢ Select Manage Payee
- ➢ Add the required information

12. How do I process drafts and managers cheques?

A: To process drafts and managers cheques, visit the Payments and Transfers tab inside Global Access Plus and fill in the required information. These can be done by maintaining a beneficiary or using the one-feature.

13. How do I send a secure message?

A: Secure Messages can be sent via the Service Requests option inside Global Access Plus.

14. How do I make a domestic or international Wire Transfer?

A: Domestic or international wire transfers can be made in the Payments and Transfers tab inside Global Access Plus. These can be done by maintaining a beneficiary or using the one-time feature.

15. Can I open another account in Global Access Plus?

A: Yes, once your KYC information is up to date you can create an additional Savings or a Term Deposit Account.

16. How do I send a Service Request?

A: To send a Service Request, first select the Service Request feature and then select the relevant category and enter details.

17. What if I forget my username?

A: Please contact our Customer Care to have your username retrieved.

18. What if I forget the answers to my security questions?

A: Please contact Customer Care to have your password reset. You may then log in and reset your security questions.

19. Can I change the security questions used?

A: Yes, security questions may be amended by selecting the security questions feature.

20. Can I change my dashboard design?

A: Personal banking customers may change their dashboard using the personalize dashboard feature

21. Do you have a soft token app?

A: Yes, our soft token app is called Entrust. You may download it in your App Store.

BUSINESS BANKING USERS

1. **How do I initiate bulk transfers/payroll?**

   A: To initiate bulk transfers/payroll, you must first create the file with the relevant beneficiaries then upload it in CSV format within the application.

2. **Who from my business can access our online banking?**

   A: Only persons authorised by the company and have been set up by the bank will be able to access your business' online banking.

3. **What are the fees for conducting business transactions?**

   A: Fees and charges vary depending on the transactions being processed. Please visit our website to view the latest edition of our Schedule of Fees and Charges.

4. **Do I require a token?**

   A: Yes, a token is required to conduct transactions using online banking.

5. **Can I use the mobile application?**

   A: Yes, you may utilize our Mobile App once you have signed up for our online banking platform, Global Access Plus.

6. **What happens if I forget or lose my password?**

   A: You can now reset your password from within Global Access Plus, once you have set up your security questions.

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7. What instructions can I send using secured messaging?

A: If the transaction is not available online then a secured message may be sent. Requests are guided by the Signing authority on the account.

8. Can I open another business account in Global Access Plus?

A: No. To open an account online, visit the FGB website.

9. Am I still able to set permissions for user profiles?

A: Yes, you can still set permissions.

10. Have all my billers/beneficiaries been moved over to the new platform?

A: Yes, all valid billers/beneficiaries have been moved over to Global Access Plus.

11. Can a Beneficiary be deleted / Amended?

A: Yes, a beneficiary can be deleted. Most fields in the beneficiary option can be amended.

12. How do I insert an Intermediary Bank?

A: While initiating a wire transfer, select Yes for 'Transfer via Intermediary Bank' and enter or search for the respective bank code

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13. How do I view my transactions?

A. Transaction details can be seen under the role used to initiate a transaction, Makers are able to view the transaction details under the Activity Log on the Maker dashboard. Checkers or Approvers are able to access same from the My Approved List widget on the checker dashboard. To view the transaction details user would:

- From their respective widgets, select the date using the lookup icon. The from and to date fields will be populated. Select the dates from the calendar, please note the searches must be done in three day tranches, press search and the results will be displayed in their respective categories.

Search Results - Checker View

Search Results – Maker View

Activity Log   Financial ∨   🔍

From Date	To Date	
15 Feb 2021 📅	15 Feb 2021 📅	Search

Accounts (0)		Non Accounts (0)		Payments (7)		Bulk File (0)		Bulk Record (0)	
Processed	0	Processed	0	Processed	7	Processed	0	Processed	0
In Progress	0	In Progress	0	In Progress	0	In Progress	0	In Progress	0
Rejected	0	Rejected	0	Rejected	0	Rejected	0	Rejected	0

Date	Description	Account Number	Amount	Reference No

No data to display.

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- Simply click on the Category heading and the transaction details will populate. Select the transaction for which the details are to be populated by clicking on the reference number. All transaction information inclusive of initiator and approver information and time approved will now be visible.

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