



NCBCM ONLINE

USER GUIDE

Last Updated: 06/11/2017

TABLE OF CONTENTS

Welcome to NCBCM Online!	2
Accessing NCBCM Online	3
Account Summary	5
Transaction History	10
Transfer of Cash Balance	13

Welcome to NCBCM Online!

NCBCM Online is an Online facility for you, our valued clients to:

- ✓ View your account balances on your NCBCM accounts that have been linked to your NCB Online banking profile.
- ✓ View a history of transactions.
- ✓ Transfer available cash between your:
 - ✚ NCB Capital Markets (NCBCM) accounts
 - ✚ NCBJ and NCBCM accounts

Here are some important points to note!

1. If you are already seeing your NCBCM account balances on your NCB Online profile, that means that your NCBCM accounts have already been linked and you will be automatically granted access to NCBCM Online.
2. At this time, only one accountholder on an account may access NCBCM Online. So agree with your joint accountholders who will request access.
3. Also note that if the relationship type on your account is “AND/OR”, for example “Smith, Marie &/or Mary Jane” then either person may have access to conduct transactions on the account. However, if the relationship is “AND”, then only View Access will be made available to you.
4. At this time, NCBCM Online is only available to non-corporate clients.

If you have access to NCB Online, and your NCBCM accounts have been linked and all your documents are up to date, then you are ready to go!

Accessing NCBCM Online

If you are not seeing your NCBCM accounts in your NCB Online profile (see figure 1 below), you must first have access to NCB Online and your NCBCM accounts must be linked to your NCB Online profile. It is important that all documents required by NCBCM have been provided by you and all other named accountholders on your NCBCM linked accounts. If all accountholders on your linked accounts are not compliant, then all persons on the account will be deemed non-compliant. This will affect your ability to transfer available cash between accounts in NCBCM Online. Non-compliant clients will only be allowed to view account balances and history.

The screenshot displays the 'Account Summary' page in the NCB Online interface. The top navigation bar includes 'ACCOUNT SUMMARY', 'TRANSFER FUNDS', 'BILL PAYMENT', 'MESSAGES', 'MY PROFILE', 'ALERTS', 'PENSIONS ONLINE', and 'HELP'. A 'NEWS' banner at the top right contains a message about token requirements for transactions. The main content area is divided into sections: 'BANK ACCOUNTS', 'CREDIT CARDS', 'INSURANCE', and 'INVESTMENTS'. A table below these sections lists linked accounts with columns for 'Account Number' and 'Account Name'. The table is highlighted with an orange border. The table data is as follows:

	Account Number
Shares	
SHARES	10612409101
SHARES	10624016101
Money Market Accounts	
MONEYMKT	10738520101

At the bottom right of the table area, there are links for 'Print' and 'Download as PDF CSV TXT'.

Figure 1: Shows NCBCM accounts on the NCB Online profile

Follow the simple steps below to access NCBCM Online:

1. Sign in to NCB Online.
2. Select NCB Capital Markets link as illustrated in **orange** below.

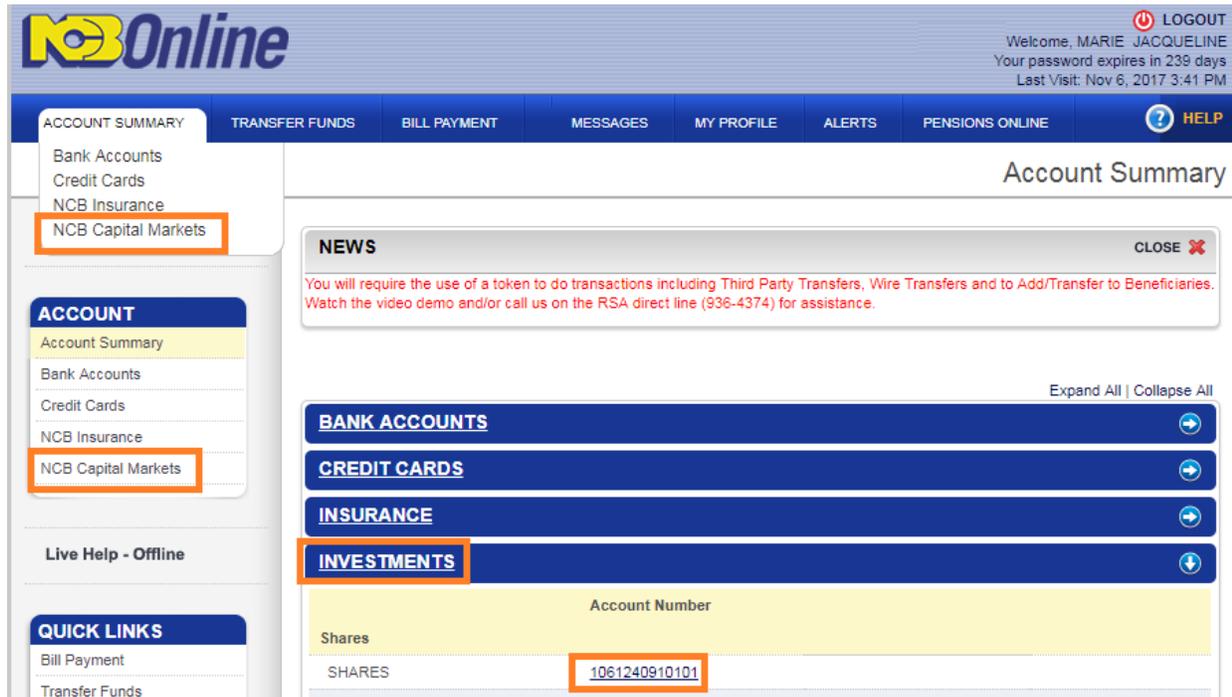
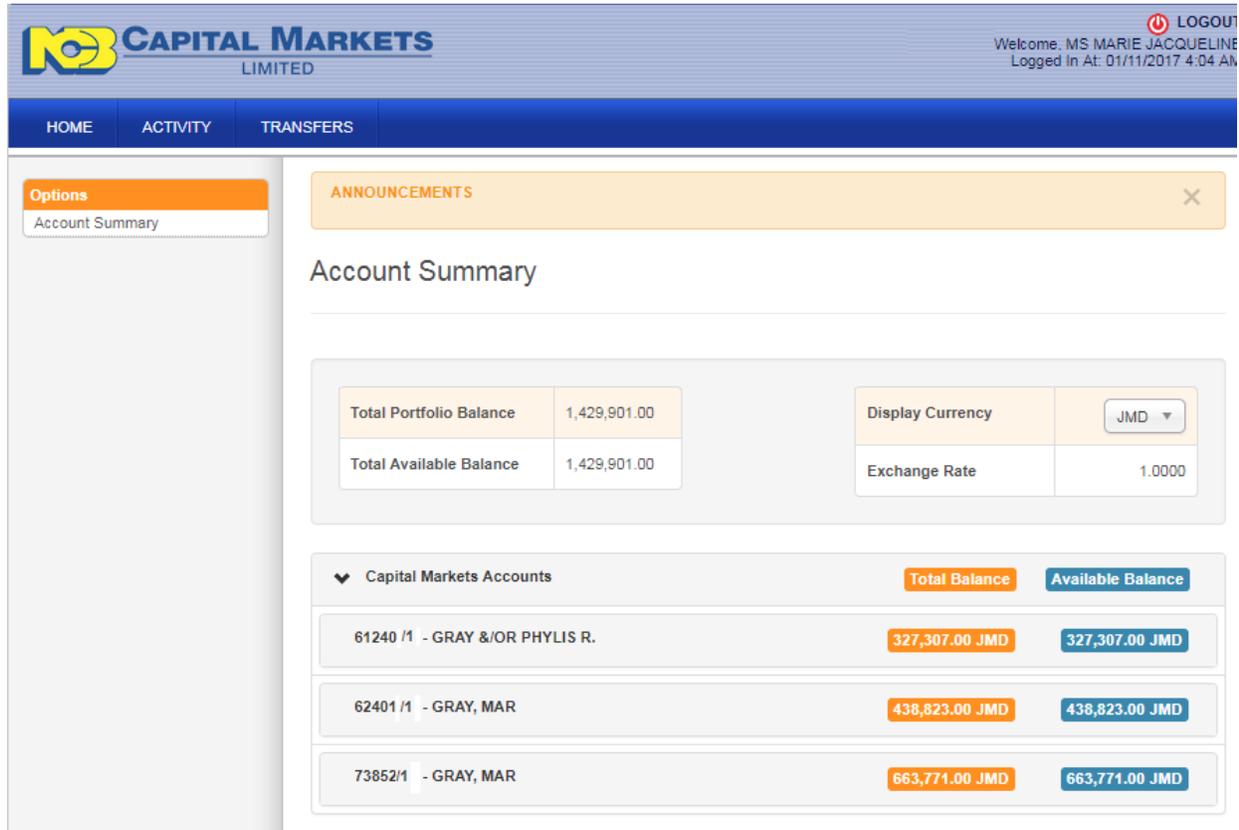


Figure 2: Shows links to access NCB Capital Markets (in orange)

3. On first login to NCBCM Online, you will be prompted to read and accept the Terms of Use of NCBCM Online. If you opt to not accept the Terms of Use, you will be returned to NCB Online. Acceptance of the Terms of Use will allow you to access NCBCM Online. If there are changes to the terms and conditions for using the facility, you will be asked to read and accept again.

Account Summary

1. A summary of your linked NCBCM accounts is displayed.



The screenshot displays the 'Account Summary' page for NCBCM. The page header includes the NCBCM logo and the text 'CAPITAL MARKETS LIMITED'. The user is logged in as 'MS MARIE JACQUELINE' with a login time of '01/11/2017 4:04 AM'. The navigation menu includes 'HOME', 'ACTIVITY', and 'TRANSFERS'. The main content area shows the 'Account Summary' with the following data:

ANNOUNCEMENTS	
Account Summary	
Total Portfolio Balance	1,429,901.00
Total Available Balance	1,429,901.00
Display Currency	JMD
Exchange Rate	1.0000

Capital Markets Accounts	Total Balance	Available Balance
61240 /1 - GRAY &/OR PHYLIS R.	327,307.00 JMD	327,307.00 JMD
62401 /1 - GRAY, MAR	438,823.00 JMD	438,823.00 JMD
73852/1 - GRAY, MAR	663,771.00 JMD	663,771.00 JMD

Figure 3: Summary of NCBCM Accounts

2. The following values related to your linked accounts are displayed.
- Total Portfolio Balance – The total value of all assets on your NCBCM Accounts
 - Total Available Balance – The total value of all assets on your NCBCM Accounts factoring in liens or other held funds on the account.
 - Display Currency – The currency in which the summary portfolio values are displayed. By default, all values are displayed in the base

currency of Jamaican dollars. You have the option to change the display currency to any of the following currencies:

- i. GBP
- ii. USD
- iii. CAD
- iv. EUR

d. Exchange Rate – The exchange rate that is used for all displayed conversions.

The screenshot displays the Capital Markets Limited account summary page. The header includes the logo and navigation links (HOME, ACTIVITY, TRANSFERS). A user is logged in as MS MAR GRAY. The main content area shows an 'Account Summary' section with a table of balances and a table of account details. The display currency is set to USD, and the exchange rate is 126.3094.

ANNOUNCEMENTS	
Account Summary	

ANNOUNCEMENTS	
Account Summary	
Total Portfolio Balance	11,287.00
Total Available Balance	11,287.00
Display Currency	USD
Exchange Rate	126.3094

Capital Markets Accounts	Total Balance	Available Balance
412409/1 - GRAY &/OR PHYL DILLON, MAR	2,571.00 USD	2,571.00 USD
424016/1 - GRAY, MAR	3,495.00 USD	3,495.00 USD
438520/1 - GRAY, MAR	5,221.00 USD	5,221.00 USD

Figure 4: Account Values shown when Display Currency is shown in USD

e. Total Balance – The balance on each account, **not** factoring liens or other holds on the account.

f. Available Balance – The balance on each account, factoring in liens and other holds on the account.

3. You may expand each account to show balances by asset class.

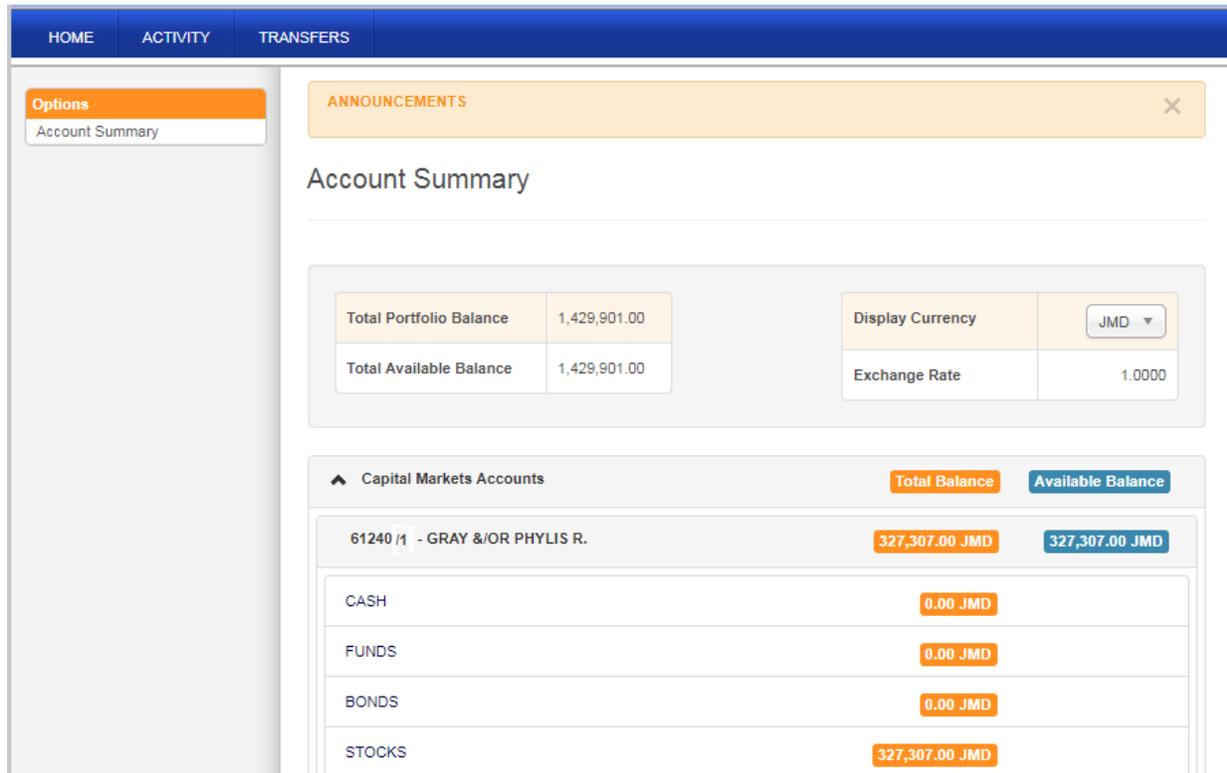


Figure 5: Expanded to show asset classes on a selected account

4. Click on an “*Account-Name*” to display the asset classes on the account.
5. Click on any of the displayed asset classes to show details on the assets held in the selected asset class.
6. Select  to view the purchase cost and the average purchase price on an asset.

NCB CAPITAL MARKETS LIMITED

Welcome, MS MARIE JACQUELINE | Logged In At: 01/11/2017 4:04 AM

HOME ACTIVITY TRANSFERS

Options
Account Summary

Account Details - 62401/1 - GRAY, MAR

Account Summary

ALL CASH FUNDS BONDS **STOCKS** COMMITMENT OTHER

DETAILS						
Quantity/ Nominal	Description	Current Value	Current Price	Unrealized Gain/Loss	CCY	More..
4,100	NCB FINANCIAL GROUP LIMITED	438,823.00	107.03	69,244.56	JMD	
TOTAL CURRENT VALUE					438,823.00 JMD	

Copyright 2016, NCB Capital Markets Limited. All rights reserved.
Contact Us at 1-888 4-WEALTH | email ncbinfo@ncb.com

Figure 6: Shows details of a selected asset

7. Note that you may click on the other tabs (ALL, CASH, FUNDS...) to view other assets on the selected account without navigating to the previous screen.
8. When the "All" tab is selected, a pie chart will illustrate the proportion of each asset on the account as a percentage of the total asset values.

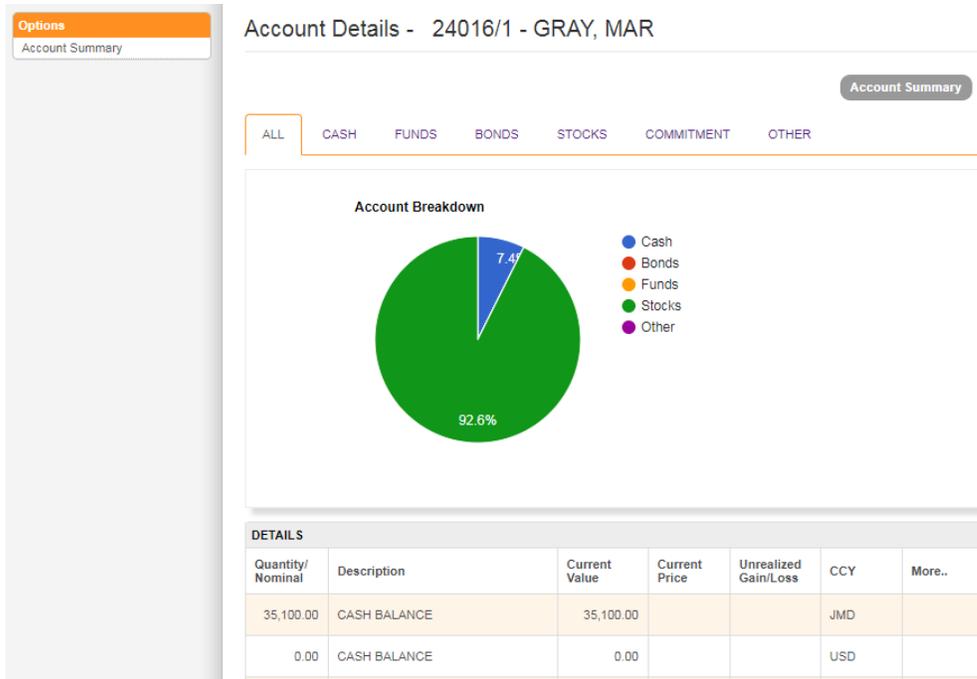


Figure 7: Shows a graphical representation of assets on the selected account

Transaction History

1. Select Activity from the Main Menu.
2. Select the account for which a transaction history is required from the list of accounts to the right of the screen.

The screenshot shows the 'Account Query - Select Source Account' interface. On the left, there is a sidebar with 'Options' and 'New Inquiry'. The main area contains a form with the following fields:

Account Number	61240
Account Holder(s)	GRAY &/OR PHYLIS R.
Cash Balance	0.00 JMD

To the right of the form, there is a list of accounts under the heading 'PLEASE SELECT ACCOUNT':

- GRAY &/OR PHYLIS R. 61240 JMD 0.00
- GRAY, MAR 62401 JMD 0.00
- GRAY, MAR 73852 JMD 0.00

A 'Next' button is located at the bottom right of the form area.

Figure 8: This screen allows you select the account for which you wish to see an account history.

3. Select the currency and date range of the transactions you wish to retrieve.

NCB CAPITAL MARKETS LIMITED

Welcome, MS MARIE JACQUELINE
Logged In At: 01/11/2017 4:04 AM

HOME ACTIVITY TRANSFERS

Options
New Inquiry

Query Details

Account Number	61240-01	Account Selection
Account Name	GRAY &/OR PHYLIS R.	

Currency: USD

Date Range: 01/01/2017 to 01/11/2017

Search Cancel

Copyright 2016, NCB Capital Markets Limited. All rights reserved.
Contact Us at 1-888 4-WEALTH | email ncbinfo@ncb.com

Figure 9: Enter the currency and date range for which you wish to see the transaction history

4. The Account Number, the Account Holders and the transaction history details are displayed in the selected currency.
5. You may click on any heading to sort by the selected heading

Options

New Inquiry

Query Results

Account Number	6124 - 01
Account Name	GRAY &/OR PHYLIS

New Inquiry

CCY	Amount	Balance	Description	Booking Date	Value Date
USD	-50.00	0.00	ONLINE TRANSFER TO NCBM 62401	2017-10-11	2017-10-11
USD	50.00	50.00	ONLINE TRANSFER TO NCBM 61240	2017-10-10	2017-10-10
USD	-749.00	0.00	TRANSFER TO 107385.	2017-07-04	2017-07-04
USD	-1.00	749.00	TRANSFER TO 3341872	2017-07-03	2017-07-03
USD	750.00	750.00	TRANSFER TO 1061240	2017-06-29	2017-06-29

1 to 5 of 5 rows 10 1

Figure 10: Shows the requested transaction history

Transfer of Cash Balance

NCBCM Online allows you to transfer available cash balances as follows:

- Between your NCBCM accounts
- From your NCBCM to your NCBJ accounts
- From your NCBJ to your NCBCM accounts

Note that only same currency transfers are allowed. As an example, JMD to USD transfers are not allowed.

1. Select Transfers.
2. Choose the type of transfer to be executed from the drop down list.
3. Select the source account (the account from which you are taking the cash) from the list of accounts to the right of the screen.
4. Upon selection of the source account, the accountholder(s) and available cash balance will be displayed.
5. Select the destination account (the account to which cash is being sent). You may need to scroll down to access the list of destination accounts.

New Transfer
View Transfers

Transfer To: Own Account

Transfer Type: NCBJ To NCBCM

Account Number	3510663
Account Holder(s)	MARIE JACQUELINE
Cash Balance	35,617.65 JMD
Available Balance	35,617.65 JMD

PLEASE SELECT ACCOUNT

GLORIA VAL	3010470	JMD 180,470.18
MARIE JACQUELINE	3341872	USD 1.65
PHYLIS RUBYLYN	3346368	JMD 41,238.44
MARIE JACQUELINE	3510663	JMD 35,617.65
MARIE JACQUELINE	3540859	USD 115.77

Destination Account

Destination: 61240 - GRAY &/OR PHYLIS R. ...

Next

Figure 11: Select the source and destination accounts

6. Click Next.

7. Enter the amount of cash to be transferred and click Submit.

The screenshot displays the 'Enter Amount' page on the NCB Capital Markets Limited website. The header includes the company logo and name, a 'LOGOUT' button, and user information: 'Welcome, MS JACQUELINE GRAY' and 'Logged In At: 01/11/2017 4:04 AM'. A navigation bar contains 'HOME', 'ACTIVITY', and 'TRANSFERS' tabs. A left sidebar has an 'Options' menu with 'New Transfer' and 'View Transfers' links. The main content area is titled 'Enter Amount' and features two account selection tables. The 'Source Account' table shows an account number of 3510663, type of Current Accounts, and an available balance of JMD 35,617.65. The 'Destination Account' table shows an account number of 61240, type of Investments, and an available balance of JMD 0. Below these tables is an 'Amount *' input field with the value 500, and 'Submit' and 'Cancel' buttons. The footer contains copyright information for 2016 and contact details.

Source Account		Destination Account	
Account Number	3510663	Account Number	61240
Account Type	Current Accounts	Account Type	Investments
Available Balance	JMD 35,617.65	Available Balance	JMD 0

Amount *

Figure 12: Enter the amount to be transferred

8. The source, destination accounts and amount of cash to be transferred are displayed for confirmation.
9. Review and click Confirm to proceed.
10. If you wish to change the amount, select Adjust Amount.

NCB CAPITAL MARKETS LIMITED

Welcome, MS JACQUELINE GRAY
Logged In At: 01/11/2017 4:04 AM

HOME ACTIVITY TRANSFERS

Options
New Transfer
View Transfers

Confirm Details

Source Account

Account Number	35106638
Debit Amount	JMD 500.00

Destination Account

Account Number	61240
Credit Amount	JMD 500.00

Adjust Amount

Confirm Cancel

Copyright 2016, NCB Capital Markets Limited. All rights reserved.
Contact Us at 1-888 4-WEALTH | email ncbinfo@ncb.com

Figure 13: Click Confirm to submit the transfer

11. All transfers made to date are displayed for viewing.
12. Note that you may click “New Transfer” to conduct a new transfer.

NCB CAPITAL MARKETS LIMITED

Welcome, MS JACQUELINE GRAY
Logged In At: 01/11/2017 4:04 AM

HOME ACTIVITY TRANSFERS

Options
New Transfer
View Transfers

Submitted Transactions

Validated - Not Yet Submitted. Settled - Successfully Processed. Funded - Partial Completion. Submitted - Transaction Pending. Failed - Failed Processing.

New Transfer Back to Home

Source Acct.	Dest. Acct.	Transfer Date	Amount	CCY	Status	Tran. ID
35106638	61240	Nov 1, 2017 5:16:20 AM	500.00	JMD	Settled	C20171101000268
62401	35106638	Oct 31, 2017 6:38:59 PM	35,100.00	JMD	Settled	C20171031000267
62401	3510663	Oct 31, 2017 6:02:44 PM	35,100.00	JMD	Reversed	C20171031000266
35106638	62401	Oct 31, 2017 4:58:42 PM	35,000.00	JMD	Settled	C20171031000265
35106638	62401	Oct 31, 2017 9:11:34 AM	100.00	JMD	Settled	C20171031000263

Figure 14: Display of Transactions made to date

13. You may also return to the Account Summary screen to review your balances after executing the transaction.
14. The Transaction ID that is displayed for each transfer is useful when querying the status of any transaction.

Statuses

One of five statuses will be displayed for each transfer. You may refresh the screen by selecting View Transfers to the left of the screen to see the updated status on an account.

Status	Description
Validated	The transaction has not yet been submitted for posting. This is usually the first status that is displayed after submitting a transfer request. This is not a final state. The transaction is usually posted within two minutes.
Funded	The transaction has been partially posted. This is not a final state.
Settled	The transaction was successfully posted. This is a final state.
Failed	The transaction was not successfully posted. This is a final state. Please provide the Transaction ID when making a query with regards to a failed transaction.
Submitted	There is a delay in posting the transaction. This is not a final state.

Transfer Limits

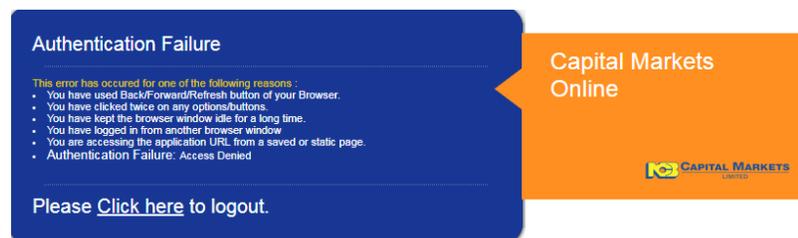
The following limits apply to transfers:

- The equivalent of JMD500,000.00 per 24 hours.
- The equivalent of JMD2,500,000.00 per week.
- The equivalent of JMD5,000,000.00 per month.

Error Messages

Below are examples of error messages that you may encounter and how to respond to them.

Authentication Failure



This message indicates that any of the following has occurred:

- You have clicked on a link more than once
- The NCB Online session has timed out. The NCB Online session will timeout after 12 minutes.
- You have used the Back/Forward/Refresh button of your browser
- You have logged in from another browser window
- You are accessing the application URL from a saved or static page.

To correct this error: Simply close the NCBCM Online and NCB Online browser windows and log into NCBCM Online again.

KYC Compliance Error



This message indicates that all documents that are required by NCB Capital Markets are not present on your records. The following documents are required:

1. Completed Account Opening Application Form
2. Two (2) References from the NCBCM approved list of persons
3. Proof of Address
4. Government Issued ID
5. National Tax Number e.g. TRN or SSN
6. Signed Customer Account Opening Agreement (CAOA)
7. FATCA Self-Certification Documentation

To correct this error: You may request further assistance through any of the following channels:

1. Call NCBCM Online Customer Care representatives at 1-888-4WEALTH or 960-7108.
2. Contact your personal NCBCM Wealth Advisor or Customer Service Officer.
3. Send an email to NCBCapinfo@jnbc.com.