NATIONAL COMMERCIAL BANK
JAMAICA LIMITED

Business **Online Banking** Guides

Click on a Guide to see the steps

How to Register a Hard Token for New Users

Step 1	Go to Business Online Banking from **www.jncb.com** and select “Sign in” Enter in the following format: ”CorpID.UserID” then select “Continue”
Step 2	Enter temporary password sent via email from e-alerts@jncb.com and select “Login”
Step 3	Enter Token Serial Number found at the back of the RSA token and select “Continue”.
Step 4	Create a 4 digit pin and confirm your pin (This pin will be used along with your RSA token code in the future when prompted) select ‘Continue’
Step 5	Select “Go To Login Page” to continue.
Step 6	Enter login credentials (CorpID.UserID) and temporary password as completed in step 2 then select “Login”.
Step 7	Review terms and conditions and if in agreement select “Agree”
Step 8	You will then be directed to change your password; enter the temporary password retrieved from your email as your current pass-word
Step 9	Create a “New Password” and confirm new password by re-entering.
Step 10	A message will be displayed confirming the status of the password change
Step 11	Your demographic details will then be displayed, click “agree” if the information is correct, otherwise select “disagree”
Step 12	You will then be directed to the Business Online Banking landing page where you can proceed to conduct transactions.

How to Reset Your Login Password

Step 1	Go to Business Online Banking from **www.jncb.com**
Step 2	Select "Forgot Password"
Step 3	Select "Generate Access Code"
Step 4	Enter "CorpID.UserID" and Personal TRN in respective fields and select "Generate"
Step 5	Enter "Access Code" sent to your email and select "Next Step"
Step 6	Enter RSA 4 Digit PIN and 6-digit token code and select "Submit"
Step 7	Create your "New Password" (ensure to observe the password creation rules outlined on the screen. Re-enter new password to confirm. A message will be displayed advising of the success of password reset.

How to Add a Bill Payee

Step 1	Go to Business Online Banking from **www.jncb.com**
Step 2	Sigin in using your "CorpID.UserID" and 'select "Continue"
Step 3	Enter your "Password" and select "Login"
Step 4	Once logged in hover mouse over "Payments" and from the sub menu Select "Pay Your Bill"
Step 5	Select "Add Bill Payee"
Step 6	Select your desired "Payee Business Category" from the list; then Select "Merchant Name"
Step 7	Enter a "Nickname" for your Payee
Step 8	Enter "Customer Name"
Step 9	Enter Billing "Account Number" (No hyphens or special characters should be entered.)
Step 10	Review Information entered for accuracy then, Enter your "4 Digit RSA Pin + 6 Digit Token Code"
Step 11	Select "Confirm". A message will be displayed advising that you have successfully added a Bill Payee.

How to add a Third Party Beneficiary

Step 1	Go to Business Online Banking from the link on **Www.jncb.com**.
Step 2	Sigin in using your CorpId.UserID and Select Continue
Step 3	Enter password and select "login"
Step 4	Once Logged in hover mouse over "Transfers" and from the drop down List Select "Manage Beneficiaries"
Step 5	Select "NCB Accounts"
Step 6	Select "Add Beneficiary"
Step 7	Enter Third Party Beneficiary "Name" and Enter "Nickname"
Step 8	Select access type "Local": only you will have access "Global": all users will have access
Step 9	Enter Third Party Beneficiary "Account Number", and re-enter to confirm
Step 10	Select "Continue"
Step 11	An approver is required. This field can be left blank for the record to be visible to all approvers or select Look Up" to send record to a specific approver.
Step 12	Review Information entered for accuracy then, Enter your "4 Digit RSA Pin + 6 Digit Token Code"
Step 13	Select "Submit"

How to add an Other Bank Beneficiary

Step 1	Go to Business Online Banking from the link on **www.jncb.com**.
Step 2	Sign in in using your CorpId.UserID and Select Continue
Step 3	Enter password and select "login"
Step 4	Once Logged in hover mouse over “Transfers” and select from the drop down list “Manage Beneficiaries”
Step 5	Select "Other Bank"
Step 6	Select "Add Beneficiary"
Step 7	Enter Other Bank Beneficiary "Name" and Enter your desired "Nickname"
Step 8	Select Access Type “Local” (Only you will be able to see the beneficiary added.) “Global” (All users will be able to see the beneficiary added.)
Step 9	Enter Other Bank Beneficiary "Account Number", and re-enter to confirm
Step 10	Select Benficiary account type "Current Account" or "Savings Account"
Step 11	Identify Beneficiary Bank by selecting "Lookup" and search by "Bank Name"or "Bank Branch"
Step 12	Select "Continue"
Step 13	An approver is required. This field can be left blank for the record to be visible to all approvers or select Look Up” to send record to a specific approver.
Step 14	Review Information entered for accuracy then, Enter your 4 Digit Pin + 6 Digit RSA Token Code to confirm details
Step 15	Select "Confirm Details"

How to add a beneficiary International Account using the Swift Code

Step 1	Go to Business Online Banking from **www.jncb.com**
Step 2	Sign in using your "CorporateID.UserID" and select "Continue"
Step 3	Enter your "Password" and select "Login"
Step 4	Once logged in, hover the mouse over "Transfers" and from this option select "Manage Beneficiaries".
Step 5	Select "International Accounts" and then select "Add Beneficiary".
Step 6	Enter the beneficiary details in the mandatory fields (Name, Nickname, Address and Country), with no special characters/symbols. The fields are only allowed 33 characters in length including space.
Step 7	At the "Account Details" section, enter the beneficiary account number and re-type to confirm.
Step 8	Select Account currency
Step 9	At the "Beneficiary Bank" field, click on "Look Up" and then "Search", at the top right-hand corner.
Step 10	Enter the swift code you received in the "Clearing Code" section. A Swift is 8 or 11 characters long. SWIFT codes with the extension XXX should be entered WITHOUT it. For example, BOFAUS3N, not BOFAUS3NXXX. Click "Search" in the blue box.
Step 11	Review list and select the record that has the SWIFT/BIC (Bank Identifier Code) that was entered. It is important to note that the bank's name and address may not always align perfectly; however, the SWIFT/BIC code serves as a reliable identifier for the bank or financial institution, so please proceed accordingly.

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Step 12	At the “Intermediary Bank Details” click on “Look Up” and then “Search”, at the top right-hand corner. Repeat steps 10 & 11 then select “Continue”.
Step 13	Review the information entered carefully. An approver may be required, this field may be left blank for the record to be available to all approvers or select “Look Up” to choose a specific approver.
Step 14	Enter your 4-digit RSA PIN + 6-digit Token Code with no spaces or symbol.
Step 15	Select “Submit”. A notification will appear confirming that the beneficiary details have been successfully added, along with a beneficiary reference ID.

How to Change the Access Type for a Beneficiary

Step 1	Go to Business Online Banking from **www.jncb.com**
Step 2	Sign in using your “CorporateID.UserID” and select “Continue”
Step 3	Enter your “Password” and select “Login”
Step 4	Select “Transfers” then select “Manage Beneficiaries”
Step 5	Select the respective tab where beneficiary details were added initially
Step 6	From the list of beneficiaries, select the 3 dots right of the desired beneficiary
Step 7	Select “Edit Beneficiary”
Step 8	From the drop-down arrow at “Access Type” field, select the desired access type. Local Access- only the user who adds the beneficiary will have access to the beneficiary details Global Access- all users with enter and approve options will have access to the Beneficiary details
Step 9	Select “Continue”
Step 10	RSA token field, Enter 4-digit PIN and token code
Step 11	Select “Confirm Details”

How to Link a User's Access to View a Beneficiary

Step 1	Go to Business Online Banking from **www.jncb.com**
Step 2	Sign in using your "CorporateID.UserID" and select "Continue"
Step 3	Enter your "Password" and select "Login"
Step 4	Select Transfers
Step 5	Select Manage Beneficiary Linkage.
Step 6	Locate the beneficiary, and to the right, select View/Modify Linkages. You will see all the Users linked and Users not linked
Step 7	Below "Users not linked", Click on "Select All" and select the blue circle with left facing double arrows to move the User(s) to "User linked" column
Step 8	Select Continue, Review then Submit

How to add EURO Banks

Step 1	Go to Business Online Banking from **www.jncb.com**
Step 2	Sign in using your “CorporateID.UserID” and select “Continue”
Step 3	Enter your “Password” and select “Login”
Step 4	Once logged in, hover the mouse over “Transfers” and from this option select “Manage Beneficiaries”.
Step 5	Select “International Accounts” and then the words “Add Beneficiary”.
Step 6	Enter the beneficiary details in the mandatory fields (Name, Nickname, Address and Country), with no special characters/symbols. The fields are only allowed 33 characters in length including space.
Step 7	At the “Account Details” section, enter the full IBAN received in account number field. The IBAN (International Bank Account Number) includes the beneficiary’s account number, no space or characters should be entered. Re-type to confirm.
Step 8	Select the Account currency
Step 9	At the “Beneficiary Bank” field, click on “Look Up” then “Search”, located at the top right-hand corner.
Step 10	Enter the swift code received in the “Clearing Code” field. A Swift is 8 or 11 characters in length. SWIFT codes bearing extension XXX should be entered without the XXX. For e.g. BOFAUS3N and not BOFAUS3NXXX. Click “Search” in blue box.

Step 11	list and select the record that has SWIFT/BIC (Bank Identifier Code) that was entered. Please note the bank's name and address may not match entirely, however the SWIFT/BIC is used to identify the bank/financial institution so proceed accordingly.
Step 12	At the "Intermediary Bank Details" click on "Look Up" and then "Search", at the top right-hand corner. Repeat steps 10 & 11 then select "Continue".
Step 13	Review the information entered carefully. An approver may be required, this field may be left blank for the record to be available to all approvers or select "Look Up" to choose a specific approver.
Step 14	Enter your 4-digit RSA PIN + 6-digit Token Code with no spaces or symbol.
Step 15	Select "Confirm Details". A notification will appear confirming that the beneficiary details have been successfully submitted, along with a beneficiary reference ID.

How to delete a Beneficiary

Step 1	Go to Business Online Banking from **www.jncb.com**.
Step 2	Sigin in using CorpId.UserId and Password
Step 3	Once Logged in hover mouse over “Transfers” and from the submenu select “Manage Beneficiaries”
Step 4	Select "NCB Accounts"or "Other Bank Accounts" or "Interantional Wire"
Step 5	Locate Beneficiary that you would like to delete.
Step 6	Select the ellipsis or "More Action"
Step 7	Select "Delete Beneficiary"
Step 8	Review Beneficiary you would like to delete and Enter 4 Digit RSA Pin+ RSA Token Code to Confirm Deletion.
Step 9	An approver is required. This field can be left blank for the record to be visible to all approvers or select Look Up” to send record to a specific approver.
Step 10	Select "Submit"

How to Approve Single Transfer

Step 1	Go to Business Online Banking from **www.jncb.com**
Step 2	Sign in using your "CorporateID.UserID" and select "Continue"
Step 3	Enter your "Password" and select "Login"
Step 4	Once logged in hover mouse over "Transfer" and from the sub menu, select "View Approval Queue"
Step 5	Under the Approvals List click on the three (3) dots to the right, select "Approve"
Step 6	Review the details and select "Approve". A notification will appear confirming that the transfer has been successfully approved.

How to Approve a Bill Payment

Step 1	Go to Business Online Banking from **www.jncb.com**.
Step 2	Sign in using your “CorporateID.UserID” and select “Continue.”
Step 3	Enter your “Password” and select “Login.”
Step 4	Select Payments
Step 5	Select Pay Your Bill
Step 6	Select Approval
Step 7	Select Approve Payment
Step 8	Click in “check box” to select the payment record(s). If a 2nd approver is required, click down arrow in “Next Approver” field and choose.
Step 9	Review and click Approve

How to Approve/Reject a Beneficiary being Added

Step 1	Go to Business Online Banking from **www.jncb.com**
Step 2	Sign in using your "CorporateID.UserID" and Select "Continue"
Step 3	Enter your "Password" and select "Login"
Step 4	Once logged in hover mouse over "Transfer" and from the sub menu select "Beneficiary Approval Queue". If an entry is pending your approval, it would say Pending My Approval. If an entry is pending the approval of another user, it will say Pending for Corporate Approval
Step 5	Click the three dots to the right, select Approve or Reject
Step 6	Enter remarks and select Approve or Reject. A message will be displayed advising of the success or rejection of the beneficiary being added.

How does an Enterer update an approver for a single transfer

Step 1	Go to Business Online Banking from **www.jncb.com**
Step 2	Sign in using your “CorporateID.UserID” and select “Continue”
Step 3	Enter your “Password” and select “Login”
Step 4	Select Notification bell.
Step 5	Select Transfer Pending For Approval
Step 6	Select 3 dots at the right of the transaction, select “Update Next Approver”
Step 7	Select the Approver UserID
Step 8	Select Update Next Authoriser

How does an Approver Recall/ Reject a single transfer pending approval

Step 1	Go to Business Online Banking from **www.jncb.com**
Step 2	Sign in using your "CorporateID.UserID" and select "Continue"
Step 3	Enter your "Password" and select "Login"
Step 4	Once logged in hover mouse over "Transfer" and from the sub menu select "View Approval Queue"
Step 5	Select 3 dots at the right of the transaction, select "Recall Transaction/Reject"
Step 6	Enter reason in Remarks field
Step 7	Select Recall/Reject. A confirmation message will be displayed advising of the status.

How to Resync Token

Step 1	Visit Business Online Banking at **www.jncb.com**
Step 2	Sigin in using your “CorpID.UserID” and “Pass-word”
Step 3	Once logged in a Pop-up will be displayed, advising that your RSA Token needs to be synced.
Step 4	Select “Token Management” from the Menu Bar, after which, Select “Sync My Token”
Step 5	You will be required to enter your “RSA Pin+ 6 Digit Token Code” currently being displayed.
Step 6	Select “Next”
Step 7	Allow previous 6 Digit Token Code to change then enter “New 6 Digit Token Code Only” currently being displayed.
Step 8	Select “Next”

How to Set PIN for Replaced Token

Step 1	Go to Business Online Banking from **www.jncb.com**
Step 2	Sign in using your "CorporateID.UserID" and select "Continue"
Step 3	Enter your "Password" and select "Login"
Step 4	Select "Token Management"
Step 5	Select Set RSA Pin
Step 6	Enter the six (6) digit token code ONLY and "Submit".
Step 7	You will be prompted to enter a new PIN and confirm new pin.
Step 8	Select 'Set Pin'

How to Locate Your Company's Originator ID

Please note: An Originator ID is a unique identifier assigned to the company that is required for ACH file uploads.

Step 1	Go to Business Online Banking from **www.jncb.com**.
Step 2	Sign in using your "CorporateID.UserID" and select "Continue."
Step 3	Enter your "Password" and select "Login."
Step 4	From menu; Select File Upload
Step 5	Click Upload a File. Your company's 10-digit originator ID will be displayed to the left of your screen.

How to Check Currency Rate for the Day

Step 1	Visit our website **www.jncb.com**
Step 2	Scroll down to the end of the page
Step 3	Look for foreign exchange rate

How to Enable/Unblock Macros for File Creator

Step 1	Visit our website **www.jncb.com**
Step 2	Hover the mouse over “Business” then select “Business Online Baking”
Step 3	Select Supporting Documents then “File Creators”
Step 4	Download the appropriate file creator
Step 5	Access the Download folder or the specific directory where the file was saved.
Step 6	Locate the file, right click on file then choose “Properties” from the drop-down menu.
Step 7	From the general tab select “Unblock” then “Apply”. File(s) will now be accessible to the user.”

How to View Statements

Step 1	Go to Business Online Banking from **www.jncb.com**
Step 2	Sign in using your “CorporateID.UserID” and select “Continue”
Step 3	Enter your “Password” and select "Login”
Step 4	Go to the ‘Accounts’ menu option on the Dashboard and select ‘View Statements’.
Step 5	You will be automatically routed to the statements page.
Step 6	Click on the account number for the statement you would like to view.
Step 7	Select the period you would like to view.
Step 8	Select the appropriate option to “View” & “Download” the statement

How to Buy/Sell Currency Using Treasury Services

Step 1	Go to Business Online Banking from **www.jncb.com**.
Step 2	Sign in using your "CorporateID.UserID" and select "Continue."
Step 3	Enter your "Password" and select "Login."
Step 4	Select Treasury Services
Step 5	Select FX Spot Buy/Sell (same-day transactions) or FX Forward Buy/Sell (future transactions).
Step 6	Fill in required details for the transaction between accounts and select Continue.
Step 7	Review Confirmation Details and select Submit.
Step 8	Select the 'Proceed to Order Book' button.
Step 9	Select actionable order from Order Book transactions.
Step 10	Initiate order by clicking 'Initiate Order'.
Step 11	Review order details and input RSA authentication and corporate approval (Where applicable).
Step 12	Submit FX spot transaction.

How does an Enterer recall a single transfer

Step 1	Go to Business Online Banking from **www.jncb.com**
Step 2	Sign in using your “CorporateID.UserID” and select “Continue”
Step 3	Enter your “Password” and select “Login”
Step 4	Select Notification bell.
Step 5	Select “Transactions Submitted Awaiting for Approval”
Step 6	Select 3 dots at the right of the transaction, select “Recall”
Step 7	Enter reason for recalling transfer
Step 8	Select the “recall” option to cancel transaction.
Step 9	If necessary, please re-enter the transaction with the required updates.

How to Enter a Bill Payment

Step 1	From the Dashboard select “Payments” then “Pay your bill”
Step 2	At “Pay from Account” field, Click drop down arrow to choose the debit account
Step 3	Click “check box” located beside the “Payee’s nickname
Step 4	Enter the payment amount then Review summary
Step 5	Select “Go to Next Step”
Step 6	On the next page, Click the down arrow and select the transaction workflow
Step 7	Select Continue
Step 8	Click the down arrow; Select the first approver and Submit
Step 9	Page will refresh; transaction will be displayed on screen with status “Pending Corporate Approval”. Transaction status “Pending Corporate Approval” means further approval is required by the selected approver(s)