



BCB CUSTOMER SELF SERVICE PORTAL

END USER'S MANUAL

Version 1.2

Mar 2026

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Welcome

Welcome to the British Caribbean Bank Customer Portal. This guide is designed to help you quickly and safely use the portal for everyday banking.

With this portal, you can: - View accounts, balances, and statements - Transfer funds (same-bank, wire, bulk, scheduled) - Make bill payments - Action approvals (if assigned) - Monitor loans and term deposits - Manage your profile, notifications, and security settings

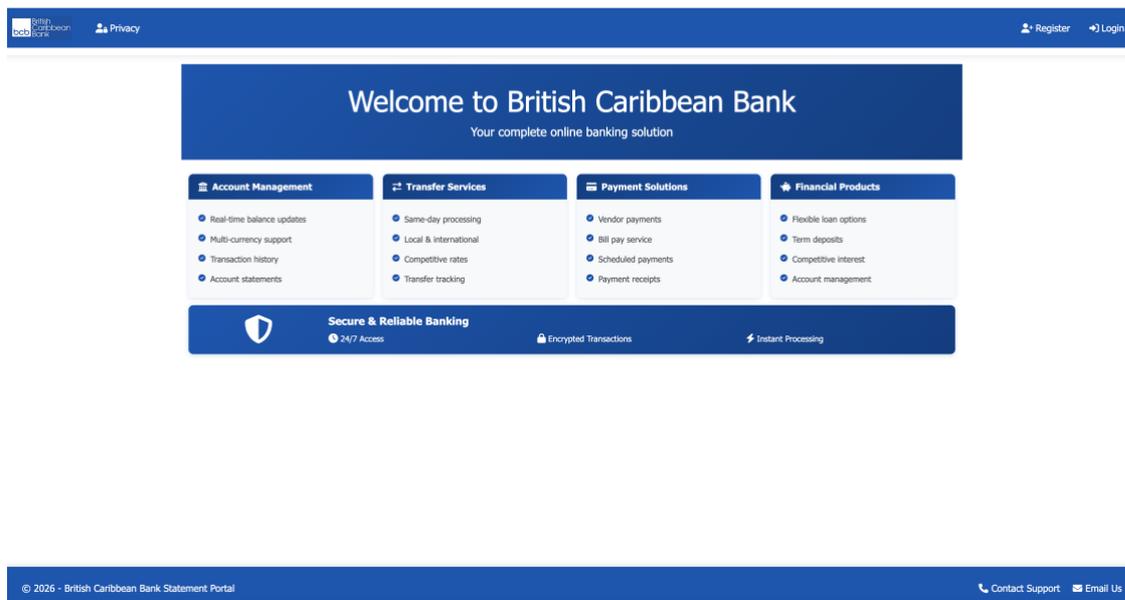


Figure 1: Customer Portal Overview

1) Before You Start

Minimum Requirements

- Active customer account
- Valid login credentials
- MFA method available (phone/authenticator)
- Internet browser: Chrome, Edge, Firefox, Safari (latest versions)

Security Rules (Important)

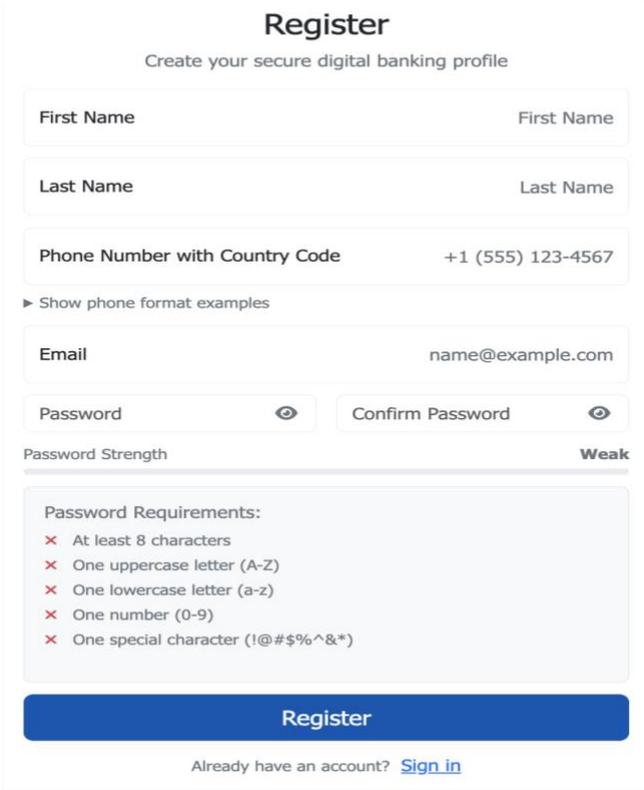
✔ **Do** - Keep your password private - Use secure/trusted devices - Log out after each session - Verify payee/account details before submitting transactions

✘ **Don't** - Share your MFA code - Leave your session open on shared devices - Ignore warnings or failed status messages

2) Register and Sign In

2.1 Register

1. Click **Register**.
2. Enter: first name, last name, phone (with country code), email.
3. Create and confirm a strong password.
4. Submit.



The screenshot shows a 'Register' form with the following fields and elements:

- Title:** Register
- Subtitle:** Create your secure digital banking profile
- First Name:** Input field with placeholder 'First Name'.
- Last Name:** Input field with placeholder 'Last Name'.
- Phone Number with Country Code:** Input field with placeholder '+1 (555) 123-4567'. Below it is a link 'Show phone format examples'.
- Email:** Input field with placeholder 'name@example.com'.
- Password:** Input field with a toggle icon.
- Confirm Password:** Input field with a toggle icon.
- Password Strength:** A bar indicating the strength, currently labeled 'Weak'.
- Password Requirements:** A list of requirements, each with a red 'x' indicating it is not met:
 - At least 8 characters
 - One uppercase letter (A-Z)
 - One lowercase letter (a-z)
 - One number (0-9)
 - One special character (!@#\$\$%^&*)
- Register Button:** A blue button labeled 'Register'.
- Link:** 'Already have an account? [Sign in](#)'

Figure 2: Register - To Gain Access to the Customer Portal

Password Checklist

- 8+ characters
- Uppercase + lowercase
- At least 1 number
- At least 1 special character

2.2 Login + MFA

1. Open **Login**.
2. Enter email and password.
3. Complete MFA challenge.

Log in

Use a local account to log in.

Email

Password

Remember me?

Log in

[Forgot your password?](#)

[Register as a new user](#)

Figure 3: Authentication - User Sign-In Verification

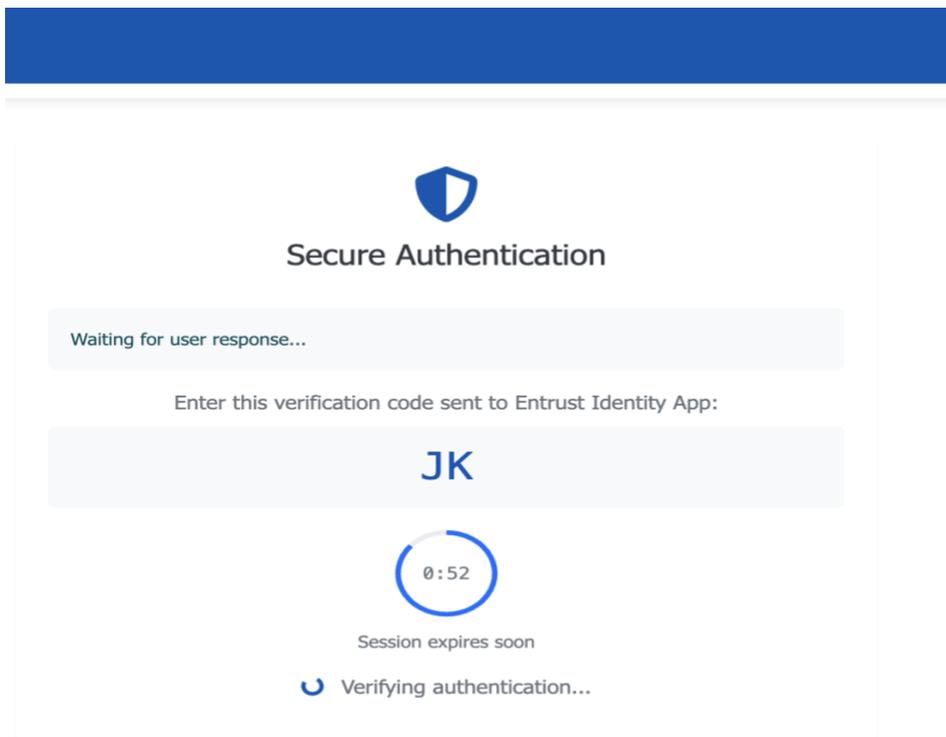


Figure 4: MFA Challenge Screen

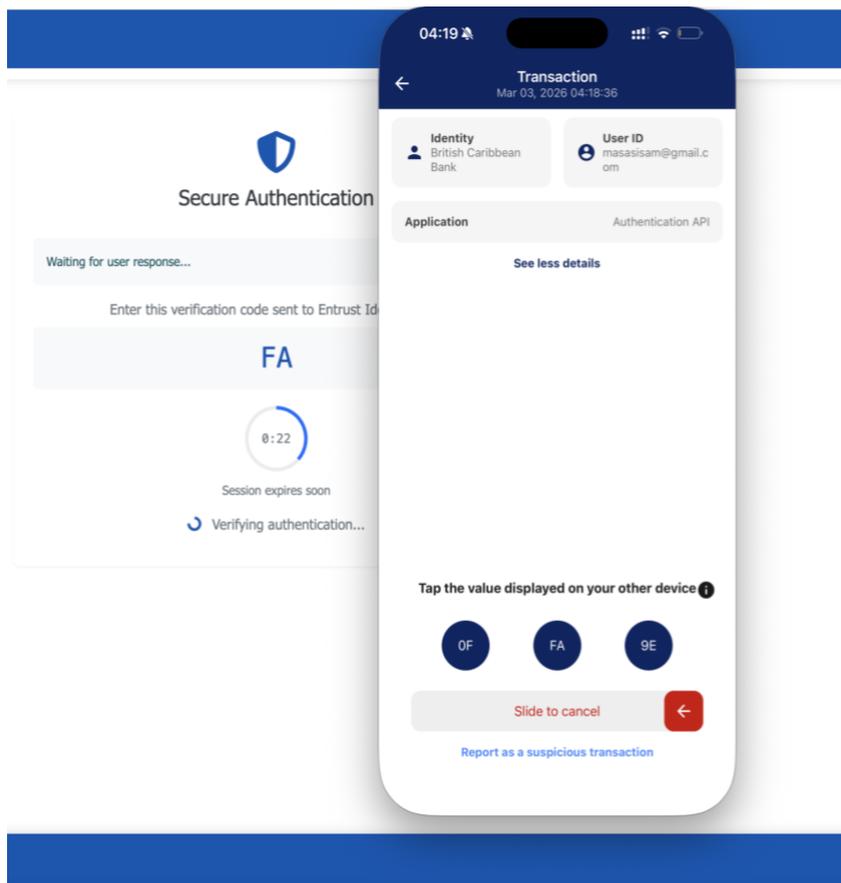


Figure 5: Multi Factor Authentication by Entrust Push Notification

Tip: If sign-in fails, use **Forgot Password**, then retry carefully to avoid temporary lockout.

3) Understand Your Dashboard

After login, the dashboard is your main control center.

What You Will See

- Welcome card and recent access information
- Quick stats (balances, pending items, loans, deposits)
- Recent activity
- Quick Actions shortcuts
- Notifications and profile menu

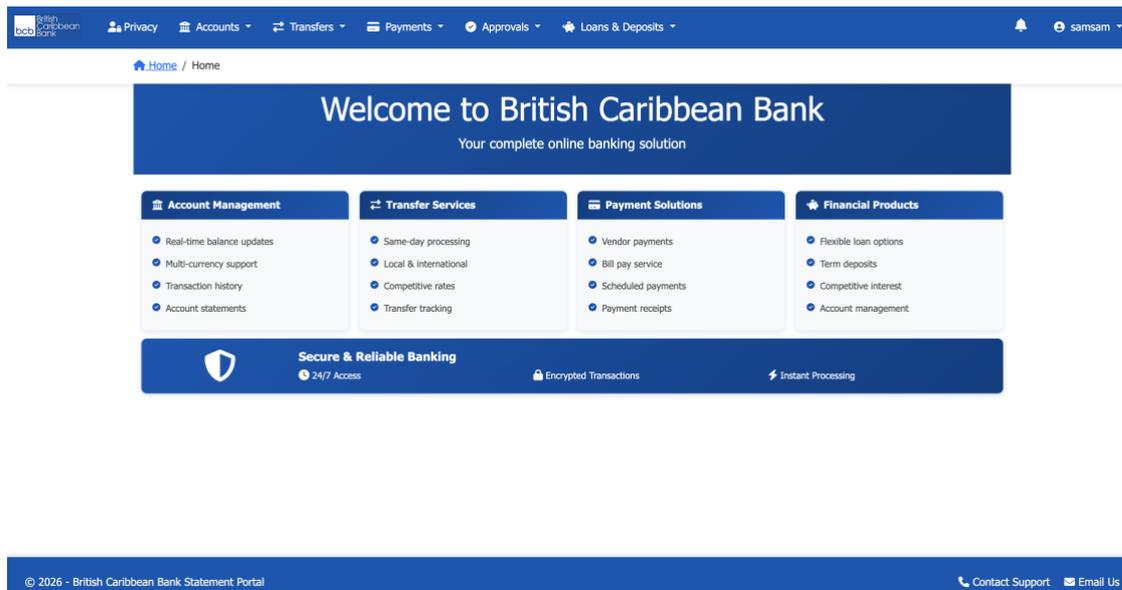


Figure 6: Quick Actions - Navigation Menu

Helpful Controls

- **Balance visibility toggle** to hide/show sensitive amounts
- **Notifications bell** to review pending actions quickly

4) Navigation and Onboarding Tips

Your menu is role-aware: you only see features you can access.

If onboarding tips are enabled, use these controls: - **Open - Features - Back / Next - Skip - Don't show again**

To restart tips later: **Profile Menu → Show Onboarding Tips**

5) Complete Menu-by-Menu User Workflows

This section covers each customer-facing navigation section and the key screens/actions inside each one.

5.1 Accounts Menu

Menu items: - **Account Overview** (/AccountInfo/Accounts) - **Bank Statement** (/Reports/BankStatement via Accounts menu)

5.1.1 Account Overview Flow

1. Open **Accounts** → **Account Overview**.
2. Enter/select customer context (where applicable).
3. Review account list (active, non-dormant, non-restricted accounts).
4. Open an account to view:
 - **Account Details**
 - **Recent Transactions**
 - **Full Transactions** (with date/filter/sort)
 - **Transaction Details**
5. Export transactions where needed.

What users can do on account screens: - Filter by account type/date range - Inspect debit/credit activity - Review balances and status - Export transaction data for reconciliation

The screenshot shows the 'Account List' page in the British Caribbean Bank Statement Portal. The page features a navigation bar with links for Privacy, Accounts, Transfers, Payments, Approvals, and Loans & Deposits. Below the navigation bar, there is a breadcrumb trail: Home / AccountInfo / Accounts. The main content area is titled 'Account List' and includes a 'Customer ID' field (read-only) and a 'Search Accounts' button. A message states: 'You can only view accounts for your assigned customer ID.' Below this, there is a table with the following columns: Account ID, Account Name, Type, Currency, Status, and Actions. The table lists five accounts, all of which are 'Current' type, 'USD' currency, and 'Active' status. Each row has a 'Details' button next to it.

Account ID	Account Name	Type	Currency	Status	Actions
5000000000	WATERLOO (CURRENT)	Current	USD	Active	Details
5000000001	WATERLOO (CURRENT)	Current	USD	Active	Details
5000000002	WATERLOO (CURRENT)	Current	USD	Active	Details
5000000003	WATERLOO (CURRENT)	Current	USD	Active	Details
5000000004	WATERLOO (CURRENT)	Current	USD	Active	Details

© 2026 - British Caribbean Bank Statement Portal [Contact Support](#) [Email Us](#)

Figure 7: Accounts Menu - Expanded Account Options

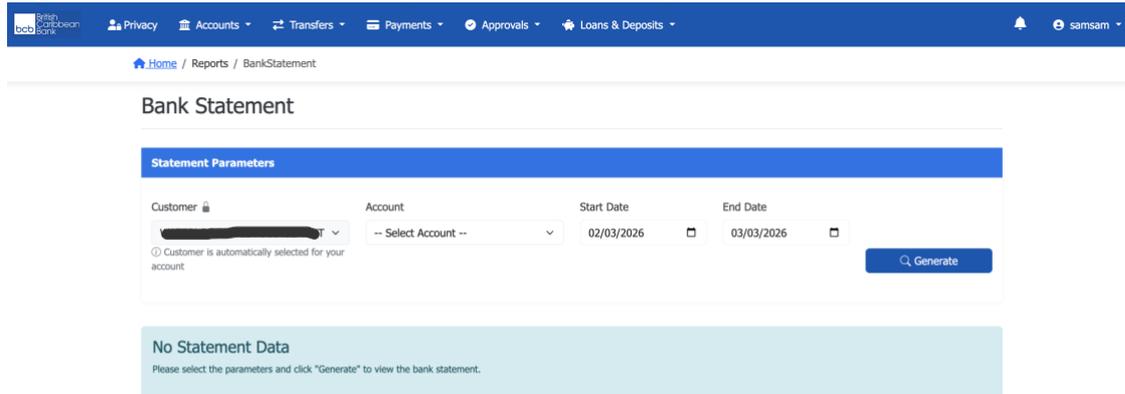


Figure 8: Bank Statement - Summary View

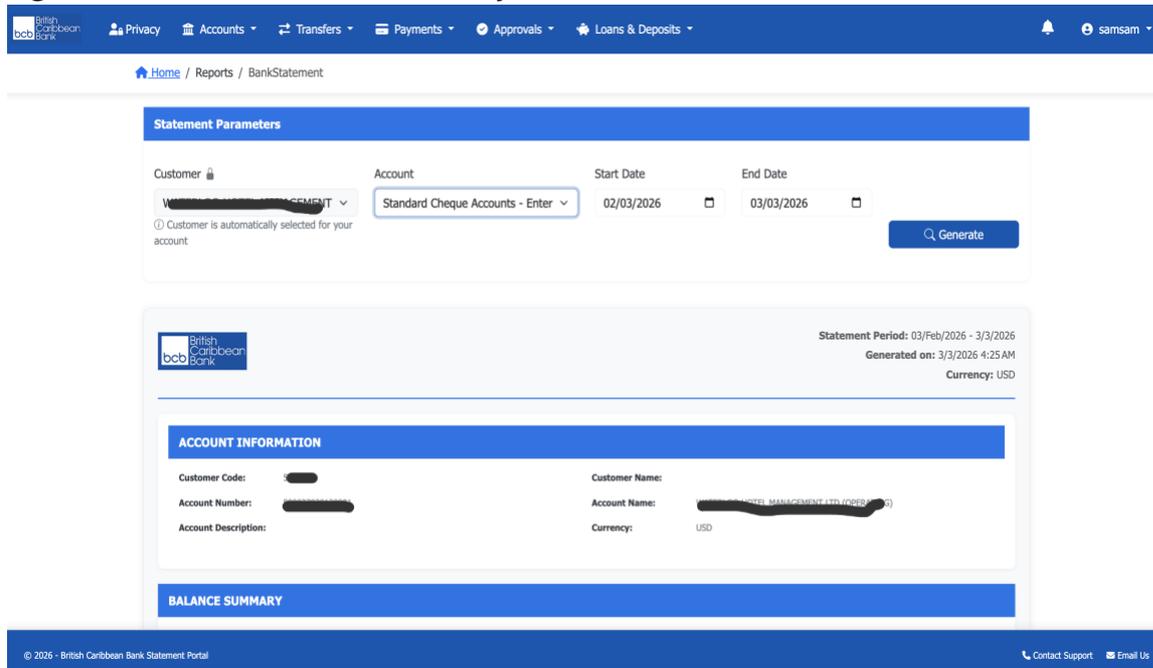


Figure 9: Bank Statement - Detailed View

5.1.2 Bank Statement Flow

1. Open **Accounts** → **Bank Statement**.
2. Select account and statement date window.
3. Generate report output.
4. Download/print for records.

Legacy screenshot pending refresh: Accounts → Bank Statement report screen.

5.2 Transfers Menu

Menu items: - **Within the Bank** (/Payment/CreateSameBankTransfer) - **Send Wire Transfer** (/MoneyTransfer/Create) - **Bulk Transfer** (/MoneyTransfer/BulkTransfer) - **Track Transfer Status** (/MassPayment/Index) - **Schedule Transfer** (/ScheduledTransfer/Create) - **My Schedules** (/ScheduledTransfer/Dashboard) - **Transfers Report** (/Approval/TransferMovementReport)

5.2.1 Within the Bank (Single Transfer)

1. Open **Transfers** → **Within the Bank**.
2. Select source account.
3. Enter destination account and amount.
4. Enter transfer reference/narrative.
5. Confirm submission.
6. Complete approval/authentication flow if required.

Screen-level checks: - Source and destination accounts must differ - Currency aligns with source account - Transfer can route to approval queue based on configured thresholds

5.2.2 Send Wire Transfer

1. Open **Transfers** → **Send Wire Transfer**.
2. Select beneficiary (or create ad-hoc beneficiary).
3. Enter payment amount/currency and purpose.
4. Request quote/rate preview.
5. Review fees (transfer fee, tax, corpay fee where applicable).
6. Confirm and submit.
7. Track result/receipt and downstream approval state.

Key wire transfer screen elements: - Beneficiary panel (existing/new) - Routing/bank details validation - Quote expiry timer - Confirmation screen with full breakdown

↔ Same Bank Transfer

Quick and secure transfers within the same bank

1 **Transfer Details** 2 Review & Submit

Transfer Type

Other My Accounts

Other Customer Enter destination account and verify it.

Source Account

Select source account

\$ Amount: \$ 75 Currency: Select Description: Optional

Destination Account Number

Enter destination account number **Verify**

Not verified

CANCEL **NEXT →**

Figure 10: Transfers - Initiate Same bank Money Transfer

Same Bank Transfer

Quick and secure transfers within the same bank



Transfer Details

2

Review & Submit

Review & Submit

Transfer

Transfer Type

My Accounts

Amount

USD 75.00

Currency

USD

Description

Same Bank Transfer

Source

Account

██████████27020100001

Account Name

WATERLOO HOTEL

MANAGEMENT LTD

(OPERATING)

Currency

USD

Destination

Account

██████████0000100000002

Account Name

WATERLOO HOTEL

MANAGEMENT LTD

(OPERATING)

Currency

USD

Same-bank transfers process immediately

Review carefully – cannot be modified after submission

Final submission cannot be edited or reversed from this screen.

← PREVIOUS

× CANCEL

→ SUBMIT

Figure 11: Transfer Details - Source and Beneficiary

↔ Money Transfer
Personal
Protected experience

1 Transfer details
2 Review & confirm
3 Completed

\$ Transfer Amount
STEP 1 OF 3

Amount to be Sent

Amount to be Received

Enter the amount the recipient should receive

Receiving end Currency
USD

Minimum amount: equivalent of \$1.00 i Currency is determined by recipient's bank

Recipient
STEP 2 OF 3

Recipient Bank Account
Select Recipient

All recipients based on transfer type

Sender

Sender Account
Select Sender

i Select the account to send money from

Payment Details

Purpose of Payment

Your Transaction Limits
Profile: Personal

Per Transaction	\$15,000
Daily Used	\$0 / \$25,000
Monthly Used	\$0 / \$50,000

Exchange Rate Quote
Waiting

i

Enter transfer details to see exchange rate quote

Helpful tips

- Use saved recipients to speed up repeat transfers.
- Switch between "Send" and "Receive" amount to lock what matters most.
- Ensure purpose of payment matches underlying transaction for compliance.

Figure 12: Wire Transfer - Step 1 (Amount, Currency, Recipient and Sender details)

All recipients based on transfer type

← Use Saved Recipients

i New recipient will be saved automatically after successful transfer for future use.

Account Holder Information

Account Holder Name * Full name	Classification * --Select--
Destination Country * --Select Country--	Bank Currency * --Select Currency--
Recipient Email Email	

Account Holder Address

Street Address * Street address	City City
State/Province --Select Region--	Postal/ZIP Code Postal code

Bank Details

Account No/IBAN * account No or IBAN	SWIFT / BIC * SWIFT/BIC
---	----------------------------

? Format depends on bank country

? SWIFT/BIC: 8-11 characters (e.g., ABCDUS33XXX)

Can't find your bank? Enter details manually.

Intermediary Bank Routing Options ▾

Branch Name (Optional)	Branch name
------------------------	-------------

✔ Note: Recipient details will be saved automatically after successful transfer for future use.

Figure 13: Wire Transfer - New Beneficiary Entry

Money Transfer

Fast, secure local and international transfers

Personal

Protected experience

1 Transfer details — 2 Review & confirm — 3 Completed

\$ Transfer Amount

STEP 1 OF 3

Amount to be Sent **Amount to be Received**

Enter the amount the recipient should receive

Amount Recipient Receives: 100.00

Receiving end Currency: GBP

Minimum amount: equivalent of \$1.00

Receiving end will be in GBP

Recipient

STEP 2 OF 3

Recipient Bank Account: Yohana Doe - MCBRIDE PLC (GBP)

All recipients based on transfer type

Sender

Sender Account: Customer 500027 - Account 120002 - Acct: 500027020120002 (USD)

Select the account to send money from

Payment Details

Your Transaction Limits

Profile: Personal

Per Transaction: \$15,000

Daily Used: \$0 / \$25,000

Monthly Used: \$0 / \$50,000

Exchange Rate Quote

Live

YOU SEND	EXCHANGE RATE	RECIPIENT RECEIVES	TOTAL FEE
\$136.06	0.734970	£100.00	\$33.40
USD		GBP	USD

TRANSFER FEE	TAX	CORPAY FEE
\$0.00	\$2.00	\$15.00

TOTAL COST: \$169.46

Helpful tips

- Use saved recipients to speed up repeat transfers.
- Switch between "Send" and "Receive" amount to lock what matters most.
- Ensure purpose of payment matches underlying transaction for compliance.

Figure 16: Wire Transfer – Exchange rate Quotation, dynamically quoted after providing the necessary parameters.

Confirm Money Transfer
Please review your transfer details carefully

[International Transfer](#)

Cost Breakdown Live

Amount to Send	136.06 USD
Exchange Rate	1 USD = 0.7350 GBP
Recipient Receives	100.00 GBP
Transaction Fee	+33.40 USD

Transfer: 33.40 USD · Tax: 0.00 USD · Corpay: 0.00 USD

Total Cost
169.46 USD

⌚ Rate expires in **9 seconds**

Transfer Details

Recipient

Yohana Doe
12344322
MCBRIDE PLC
GB

Sender

Customer 500027 - Account 120002
Individual

Purpose	PAYROLL/PERSONNEL PAYMENT	Reference	REF-20260303-013112
Payment Method	Wire	Settlement Method	StoredValue
Source Account	610325377000011002	Fee Account	N/A
Tax Account	N/A		

I confirm that all details are correct and authorize this transfer. I understand this transaction cannot be reversed once processed.

⚠ Important Notice
Please verify all details carefully. Once confirmed, this transfer will be processed immediately and cannot be cancelled.

Figure 15: Transfer Review - Confirmation Before Submission

5.2.3 Bulk Transfer (Unified)

1. Open **Transfers** → **Bulk Transfer**.
2. Download template (simple or advanced).
3. Upload multiple rows (same-bank and/or wire according to template/process).
4. Validate rows (beneficiary, account, amount, currency, reference).
5. Review quote summary by row.
6. Submit as:
 - immediate processing (if approval not required), or
 - approval request (if thresholds/config demand approval).

Important user controls: - Duplicate upload warning override flow - Row-level error review (fix and re-upload) - Batch reference tracking

Bulk Transfer
Process both wire and same-bank bulk transfers in one flow

← Single Transfer

1 Setup & Beneficiaries | 2 Amounts | 3 Review | 4 Process

Step 1: Transfer Setup

Remitter *
Customer 500027 - Account 120000 (REM-500027-120000)

Purpose of Payment *
Select purpose...

Step 1: Select Beneficiaries

Unified Upload Options: Upload mixed rows (WIRE and SAME_BANK) from one Excel file and process them in a single workflow.

+ Add Beneficiary | + Add SAME_BANK Row

Download Unified Template (Simple) | Download Unified Template (Advanced) | Download Beneficiary Upload Template | Upload Excel File

Tip: Use the prefilled payroll template for quick transfers to saved beneficiaries, or create new beneficiaries with the upload template.

No beneficiaries added yet. Click "Add Beneficiary" to select from saved beneficiaries.

Next →

Figure 16: Bulk Transfer - Start

Excel Upload Results

16 Valid Rows | 0 Missing Fields | 0 Invalid Amount | 0 Duplicates

Success! 16 rows are valid for beneficiary resolution.

Valid Import Rows (16)

Row	Beneficiary	Type	Account	Bank	Currency	Amount
2	John Doe	WIRE	1234567890	Citibank	USD	USD 20.00
3	██████████	SAME_BANK	5000000000000000	Same Bank	USD	USD 30.00
4	██████████	SAME_BANK	5000000000000000	Same Bank	USD	USD 50.00
5	██████████	WIRE	1234567890	Citibank	USD	USD 40.00
6	██████████	SAME_BANK	5000000000000001	Same Bank	USD	USD 60.00
7	██████████			Same Bank	USD	USD 20.00
8	██████████			Citibank	USD	USD 30.00
9	██████████			Same Bank	USD	USD 50.00
10	██████████			Same Bank	USD	USD 40.00
11	██████████			Same Bank	USD	USD 60.00
12	██████████			Same Bank	USD	USD 20.00
13	Global Talent			Citibank	USD	USD 20.00
14	DATA CENTER	WIRE	0000000000	Citibank	USD	USD 30.00
15	Data Div	WIRE	358383	Citibank	USD	USD 50.00
16	██████████	WIRE	17013943	Citibank	USD	USD 40.00
17	DESERT SUNGLASSES	WIRE	7925617230	Citibank	USD	USD 60.00

Processing Excel File
Please wait while we parse and validate your data...

Cancel | Resolve 16 Rows

Figure 17: Bulk Transfer - Excel Upload

1
Setup & Beneficiaries

2
Amounts

3
Review

4
Process

Step 3: Review Transfers

Remitter
 Customer 500027 - Account 120004 (REM-500027-120004)

Total Amount
USD 877.00

#	Type	Beneficiary	Account Number	Bank	Payment	Purpose	Lock Side	Rate	Settlement	Fee	Total
1	WIRE	John Doe	1234567890	Citibank	USD 20.00	PURCHASE OF GOOD(S)	The amount to be Received	1.0000	USD 20.00	USD 31.80	USD 51.80
2	WIRE	[REDACTED] Marina	12345678903	Citibank	USD 40.00	PURCHASE OF GOOD(S)	The amount to be Received	1.0000	USD 40.00	USD 32.20	USD 72.20
3	WIRE	[REDACTED], Inc	12345678904	Citibank	USD 30.00	PURCHASE OF GOOD(S)	The amount to be Received	1.0000	USD 30.00	USD 32.00	USD 62.00
4	WIRE	[REDACTED]	17201418	Citibank	USD 20.00	PURCHASE OF GOOD(S)	The amount to be Received	1.0000	USD 20.00	USD 31.80	USD 51.80
5	WIRE	[REDACTED]R	590412892	Citibank	USD 30.00	PURCHASE OF GOOD(S)	The amount to be Received	1.0000	USD 30.00	USD 32.00	USD 62.00
6	WIRE	[REDACTED]	358383	Citibank	USD 50.00	PURCHASE OF GOOD(S)	The amount to be Received	1.0000	USD 50.00	USD 32.40	USD 82.40
7	WIRE	[REDACTED] Sea	17013943	Citibank	USD 40.00	PURCHASE OF GOOD(S)	The amount to be Received	1.0000	USD 40.00	USD 32.20	USD 72.20
8	WIRE	DESERT GUM TREES	7925617230	Citibank	USD 60.00	PURCHASE OF GOOD(S)	The amount to be Received	1.0000	USD 60.00	USD 32.60	USD 92.60
9	SAME_BANK	CALIFORNIA MANAGER TRUST	[REDACTED]	Same Bank	USD 30.00	Payroll	The amount to be Received	-	USD 30.00	USD 0.00	USD 30.00
10	SAME_BANK	SOUTHERN PRODUCTIONS LTD	[REDACTED]	Same Bank	USD 50.00	Payroll	The amount to be Received	-	USD 50.00	USD 0.00	USD 50.00
11	SAME_BANK	[REDACTED]	[REDACTED]	Same Bank	USD 60.00	Payroll	The amount to be Received	-	USD 60.00	USD 0.00	USD 60.00
12	SAME_BANK	[REDACTED]	[REDACTED]	Same Bank	USD 20.00	Payroll	The amount to be Received	-	USD 20.00	USD 0.00	USD 20.00
13	SAME_BANK	WATERLOO HOTEL MANAGEMENT LTD (SPENDING)	[REDACTED]	Same Bank	USD 50.00	Payroll	The amount to be Received	-	USD 50.00	USD 0.00	USD 50.00
14	SAME_BANK	WATERLOO HOTEL MANAGEMENT LTD (SPENDING)	[REDACTED]	Same Bank	USD 40.00	Payroll	The amount to be Received	-	USD 40.00	USD 0.00	USD 40.00
15	SAME_BANK	[REDACTED] SY	[REDACTED]	Same Bank	USD 60.00	Business Payment	The amount to be Received	-	USD 60.00	USD 0.00	USD 60.00
16	SAME_BANK	[REDACTED]	[REDACTED]	Same Bank	USD 20.00	Business Payment	The amount to be Received	-	USD 20.00	USD 0.00	USD 20.00

⚠ Important: Please verify all beneficiary details and amounts before processing.

← Back
Process Transfers

Figure 20: Bulk Transfer - Preview

5.2.4 Track Transfer Status

1. Open **Transfers** → **Track Transfer Status**.
2. Filter by date/reference/status.
3. Drill into individual transfer/batch result.
4. Use outcome to reconcile successes/failures.

Transfers

Dashboard

Filter Payments ▾

mm/dd/yyyy mm/dd/yyyy All Statuses All Currencies

Search order number, reference... Beneficiary name... Min Amount Max Amount

Payment Results 121 total

Order Details	Beneficiary	Payment Amount	Settlement	Status	Created	Actions
27773304 ID: 325377-RNABJA Ref: BULK-20260221091552-1	Salome Kaisi From: Customer 500027 - Account 120004	544.00 USD	544.00 USD Rate: 1.0000	BOOKED Fee: \$42.28	Feb 21, 2026 09:15	<input type="button" value="🔍"/> <input type="button" value="📄"/>
27773303 ID: 325377-M7A231 Ref: BULK-20260221083155-1	[REDACTED] From: Customer 500027 - Account 120000	500.00 USD	500.00 USD Rate: 1.0000	BOOKED Fee: \$41.40	Feb 21, 2026 08:31	<input type="button" value="🔍"/> <input type="button" value="📄"/>
27773302 ID: 325377-WLXW0J Ref: REF-20260221-082915	Unknown From: Unknown	4,578.00 USD	4,578.00 USD Rate: 1.0000	BOOKED Fee: \$122.96	Feb 21, 2026 08:30	<input type="button" value="🔍"/> <input type="button" value="📄"/>
27773300 ID: 325377-O509HK Ref: REF-20260221-075007	Unknown From: Unknown	345.00 USD	345.00 USD Rate: 1.0000	BOOKED Fee: \$38.30	Feb 21, 2026 07:50	<input type="button" value="🔍"/> <input type="button" value="📄"/>
27773230 ID: 325377-0Z0I3N Ref: BULK-20260221-0945-1	[REDACTED] From: Customer 500027 - Account 120004	100.00 USD	100.00 USD Rate: 1.0000	BOOKED Fee: \$33.40	Feb 21, 2026 04:19	<input type="button" value="🔍"/> <input type="button" value="📄"/>
27773229 ID: 325377-0UMDDJ Ref: BULK-20260221-0954-1	Saimon Juma From: Customer 500027 - Account 120004	200.00 USD	200.00 USD Rate: 1.0000	BOOKED Fee: \$35.40	Feb 21, 2026 04:08	<input type="button" value="🔍"/> <input type="button" value="📄"/>
27773228 ID: 325377-3033RB Ref: BULK-20260221-0951-1	[REDACTED] From: Customer 500027 - Account 120004	100.00 USD	100.00 USD Rate: 1.0000	BOOKED Fee: \$33.40	Feb 21, 2026 03:57	<input type="button" value="🔍"/> <input type="button" value="📄"/>
27773186 ID: 325377-QNHNFZ Ref: BULK-20260221-0943-1	Saimon Juma From: Customer 500027 - Account 120004	789.00 USD	789.00 USD Rate: 1.0000	BOOKED Fee: \$47.18	Feb 21, 2026 00:02	<input type="button" value="🔍"/> <input type="button" value="📄"/>

Figure 21: Transfer Tracking - Status Monitoring

[Home](#) / [MassPayment](#) / [Details](#)

Transfer Details

[← Back to List](#)

Payment Overview

Order Number 27773304	Tracker ID 325377-RNABJA
Payment Reference BULK-20260221091552-1	Purpose of Payment RESEARCH AND DEVELOPMENT

Payment Summary

Payment Amount	544.00 USD
Settlement Amount	544.00 USD
Fee Amount	\$42.28

Payment Parties

Beneficiary Salome Kaisi	Remitter Customer 500027 - Account 120004
------------------------------------	---

Current Status

BOOKED

Payment Timeline

- Payment Created**
February 21, 2026 at 09:15
- Payment Booked**
February 21, 2026 at 09:15

Figure 22: Transfer Tracking - Detail View

5.2.5 Schedule Transfer

1. Open **Transfers** → **Schedule Transfer**.
2. Define transfer details and execution date/recurrence.
3. Submit schedule.
4. Monitor for approval/execution.

5.2.6 My Schedules

1. Open **Transfers** → **My Schedules**.
2. View upcoming and historical schedules.

3. Amend/cancel pending schedules (where allowed).

5.2.7 Transfers Report

1. Open **Transfers** → **Transfers Report**.
2. Apply filters (transaction type, status, date range, customer/search).
3. Review movement trail from source to settlement/recipient/fees.

[Home](#) / [ScheduledTransfer](#) / Create

[Schedules](#) / Create New

Create Scheduled Transfer

Set up a one-time or recurring transfer schedule

1 Schedule Type

One-Time Recurring

Execute transfer once on a specific date

2 Transfer Details

Transfer Type:

Currency:

Source Account:

Amount:

Recipient Information

Select Beneficiary:

Or enter manually below

Recipient Name:

Account Number: Bank Name:

Summary

Schedule Type: **OneTime**

Transfer Type: -

Amount: **USD 0.00**

Recipient: -

First Execution: **3/4/2026**

One-time transfer will be executed once

Save as template

Load from Template

Select a template...

Figure 23: Schedule Transfer

Scheduled Transfers Dashboard

Monitor and manage your scheduled and recurring transfers

Create New Schedule

Templates

Overdue Schedules: You have 4 overdue schedule(s) that need attention. [View Overdue](#)

Active Schedules

4

4 total

[View all](#) →

Due Today

0

4 this week

[View upcoming](#) →

Success Rate

0.0%

0 executions

0 succeeded 0 failed

Monthly Total

0

USD

Recurring: 0 USD

Upcoming Executions (Next 7 Days) [View All](#)

Jan 26 09:00	OneTime	100.00 USD	
Jan 27 09:00	OneTime	12.00 USD	
Jan 27 09:00	OneTime	32.00 USD	
Jan 27 09:00	Recurring	20.00 USD	

Quick Actions

- Create New Schedule
- View All Schedules
- Browse Templates
- Review Overdue (4)

Schedule Status

- Active: 4
- Paused: 0
- Completed: 0

Recent Activity

No recent activity

Figure 24: My Schedules

Transfer Movement Report

Executive-grade movement dashboard with fee insights, approval performance and ledger traceability.

Last Refresh: 2026-03-03 01:40

Print

Full Screen

Dashboard View Visualizations View Detailed Journal View 436 record(s) Compact Mode Reset View

Unique Transactions

203

Displayed Rows

436

Total Amount

USD 119,695.90

Approval Throughput

45.0%

Approved Amount

USD 975.09

Pending Amount

USD 3,652.00

Rejected Count

0

Average Ticket Size

USD 1,737.69

Filters

Transaction Type: e.g. WireTransfer | Status: All | Customer ID: 500027 | Search: Ref / account / recipient | Date From: mm/dd/yyyy | Date To: mm/dd/yyyy

Quick Date: Custom | Fee Display: Separate Fees

[Apply](#) [Clear](#)

Movement Summary

436 records

Reference	Type / Status	Source → Recipient	Amounts & Legs	Timeline	Details
BST-2603030140307 Approval ID: 7023 Customer: 500027	SameBankTransfer Pending	Source 500027020120004 500027020120004	USD 30.00 Settlement: USD 30.00 DR USD 30.00	Created: 2026-03-03 01:40 Approved: - Completed: -	View movement trail
		Recipient 500038020160000 500038020160000	Ledger Accounts CR Collection/Settlement: 500038020160000 (CAPORUSCIO, GIANNI OR TRACEY) — USD 30.00		
BST-2603030140307		Source 500027020120004 500027020120004	USD 50.00 Settlement: USD 50.00 DR USD 50.00	Created: 2026-03-03	

Figure 25: Transfers Report

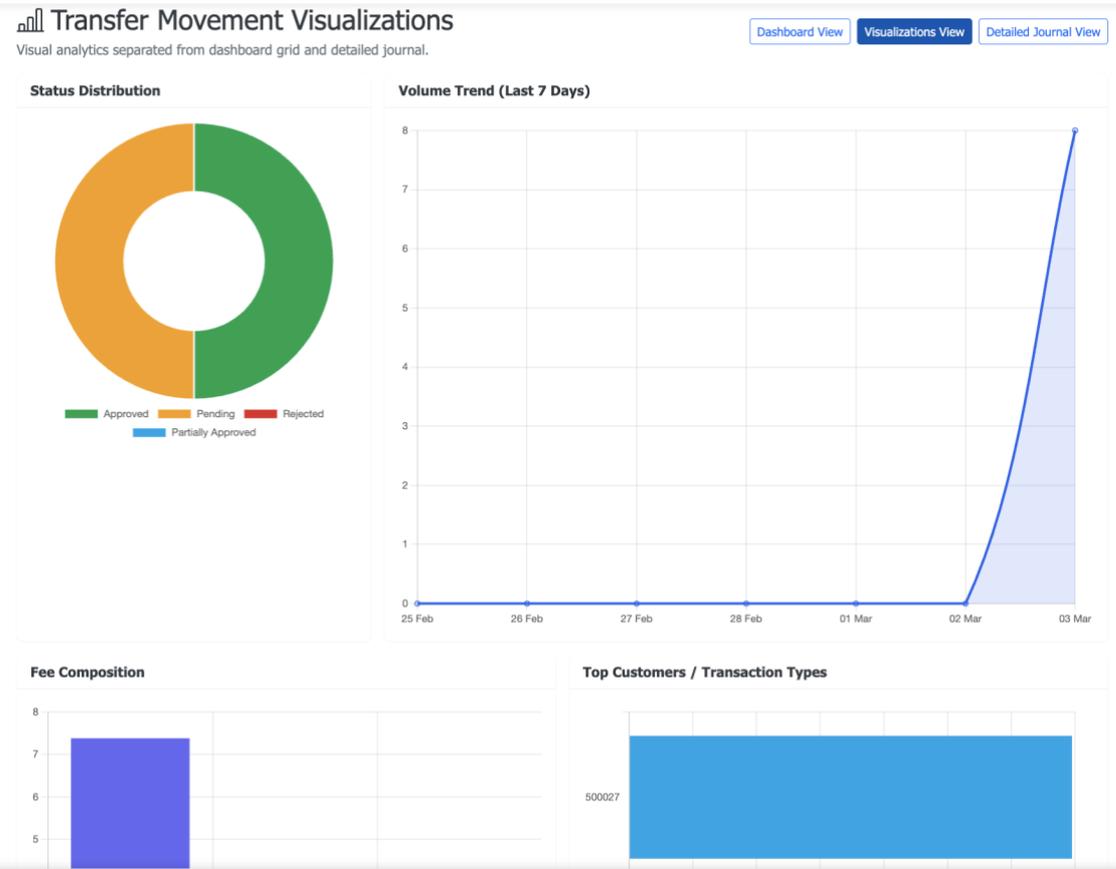


Figure 26: Transfer Visualizations Report

5.3 Payments Menu

Menu items: - **Pay Vendors** (/BillPayment/Index) - **Payment History** (/BillPayment/PaymentHistory)

5.3.1 Pay Vendors Flow

1. Open **Payments** → **Pay Vendors**.
2. Select biller/vendor.
3. Enter source account and bill details.
4. Provide mandatory additional fields (based on selected biller setup).
5. Confirm payment.
6. Complete authentication/approval if applicable.

Screen-level elements: - Biller metadata and required reference fields - Charge/fee calculation area - Confirmation and final status redirect

5.3.2 Payment History Flow

1. Open **Payments** → **Payment History**.
2. Filter by date/status/biller/search.

3. Open payment details for a selected transaction.
4. Confirm final posting status or pending state.

Home / BillPayment

Bill Payments Dashboard

[Pay a Bill](#)

Total Vendors
6

Available vendors for bill payment

[View All Vendors](#)

Total Payments
11

Bills paid successfully

[View Payment History](#)

Total Amount Paid
\$31,386.38 USD

Total value of all bill payments

[View Details](#)

Popular Vendors [View All](#)

Electricity - Residential & Commercial

[Pay Bill](#)

[Details](#)

Water - Residential & Commercial

[Pay Bill](#)

[Details](#)

Internet - Broadband Internet

[Pay Bill](#)

[Details](#)

Internet & Cable - Broadband & Cable TV

[Pay Bill](#)

[Details](#)

Recent Payments [View All](#)

Vendor	Date	Amount	Status	
Provo Water Company 123	Feb 21, 2026	\$30,000.00 USD	NOT_FOUND	Details
Provo Water Company 123	Feb 21, 2026	\$126.69 USD	NOT_FOUND	Details
Provo Water Company 12345	Feb 21, 2026	\$7.21 USD	NOT_FOUND	Details
Provo Water Company 123	Feb 21, 2026	\$331.66 USD	NOT_FOUND	Details
Provo Water Company 123	Feb 21, 2026	\$10.30 USD	NOT_FOUND	Details

Quick Actions

[Pay a New Bill](#)

[Browse Billers](#)

[Payment History](#)

[Help & Support](#)

Figure 27: Payments Menu - Expanded Payments Options

Home / BillPayment / PaymentDetails

Payment Details

[← Back to Payment History](#)

Payment Information ACSC

Belcan Energy \$331.66 USD

Payment Date: Feb 20, 2026
Reference: 0119c7badbd87pRQ

Bill Details		Payment Details	
Bill Reference:	1234	Payment Amount:	\$331.66 USD
Customer ID:	500027	Charges:	\$9.66 USD
Bill Amount:	\$322.00 USD	Debit Account:	500027020120004
		Payment Date:	Feb 20, 2026 00:00:00

Additional Information

BILLALPHA1: 500027020120004	BILLALPHA2:
------------------------------------	--------------------

Charge Details

Bill Amount:	\$322.00
Charges:	\$9.66
Total Payment Amount:	\$331.66

Actions

[Print Receipt](#)

Payment Status

- ! ACSC
Current payment status
- Payment Initiated
Feb 20, 2026 00:00:00
- Payment Processed
Feb 20, 2026 00:00:05

Figure 28: Bill Payments - Payment Details

Payment Tracking

Real-time tracking with detailed payment journey 27773304

?

Status
BOOKED
Payment booked

75%

Progress
75%
Complete

544.00 USD
Amount
to Salome Kaisi

1
Events
1 Corpay • 0 SWIFT

Payment Journey

BOOKED
Feb 21, 2026 09:15:54
Order created successfully.

Payment Details

Order Number: 27773304
Tracker ID: 325377-RNA8JA
Beneficiary: Salome Kaisi
Payment Amount: **544.00 USD**
Reference: BULK-20260221091552-1
Last Updated: Feb 21, 2026 09:15:54

Actions

[Refresh Status](#)
[Back to Payments](#)

Figure 29: Payment Tracking - Status View

Payment Receipt

Official transaction receipt Print Back to Payments

Transaction Details

Order Number: **27773304** Generated Date: Mar 03, 2026 01:45
Tracker ID: **325377-RNA8JA** Processed Date: Mar 03, 2026 01:45
Receipt ID: N/A Status: **BOOKED**

Receipt Information

Payment Summary

Payment Amount:	544.00 USD
Processing Fee:	42.28 USD
Total Processed:	586.28 USD

Beneficiary Information

Name: Salome Kaisi
Account Number: 08977009
Bank Name: RBC ROYAL BANK (BAHAMAS) LTD
Bank Address: PO BOX N-7549 ROYAL BANK HOUSE, 101, EAST HILL ST, NASSAU, BS

Remitter Information

Name: Customer 500027 - Account 120004
Address: Address on File, Providenciales

Transaction Details

Payment Reference: BULK-20260221091552-1
Purpose of Payment: RESEARCH AND DEVELOPMENT

Processing Method

Payment Method: Wire Transfer
Settlement Method: N/A

Figure 30: Payment Receipt

5.4 Approvals Menu (Detailed)

Menu items: - **Pending Approvals** (/Approval/PendingApprovals) - **My Submissions** (/Approval/MySubmissions)

5.4.1 Pending Approvals (Approver workflow)

1. Open **Approvals** → **Pending Approvals**.
2. Filter queue by transaction type, status, date.
3. Open an item **Details** page.
4. Review full transaction payload and movement context.
5. Perform action:
 - **Approve**
 - **Reject** (with reason)
 - **Item-level action** for bulk payloads (approve/reject selected rows)
6. Review action outcome and updated queue status.

Related screens involved: - Pending list - Approval details - Approval history/audit timeline (where exposed)

5.4.2 My Submissions (Initiator workflow)

1. Open **Approvals** → **My Submissions**.
2. Track all submitted transfers/payments.
3. Open record details and approval progression.
4. If rejected, open **Revise** and resubmit.
5. Cancel pending request when still eligible.

5.4.3 Notifications Integration with Approvals

1. Open notification bell.
2. Review unread approval notifications.
3. Click a notification to jump directly to approval details.
4. Use **View All Notifications** for full history.

Transaction Reference

BST-2603030140307

Amount

USD 330.00

SameBankTransfer

Level 1 of 1

Approval Progress

Source Account Details

SOURCE ACCOUNT: 500027020120004	ACCOUNT NAME: N/A	CURRENCY: USD
------------------------------------	----------------------	------------------

Transaction Details

Items to Approve (8)

#	Beneficiary / Account Name	Account Number / Identifier	Bank Name	Country	Amount	Reference	Action
1	[REDACTED]	[REDACTED]	Same Bank	N/A	USD 30.00	Salary	N/A
2	[REDACTED]	[REDACTED]	Same Bank	N/A	USD 50.00	Salary	N/A
3	[REDACTED]	[REDACTED]	Same Bank	N/A	USD 60.00	Salary	N/A
4	[REDACTED]	[REDACTED]	Same Bank	N/A	USD 20.00	Salary	N/A
5	[REDACTED]	[REDACTED]	Same Bank	N/A	USD 50.00	Salary	N/A

Information

You cannot approve your own transaction (segregation of duties)

Status Information

Current Status

Pending Approval

Approval Level

Level 1 of 1

Customer ID

500027

Submitted Date

Mar 3, 2026
4:40 AM

Figure 31: Pending Approvals

Pending Approvals

Review and process pending approval requests awaiting your action

Awaiting My Action 7	Approved Today 0	Rejected Today 0	Total Pending 7
--------------------------------	----------------------------	----------------------------	---------------------------

Transaction Type: Status: From Date: To Date: Filter

Approval Requests

Request ID	Transaction Type	Requester	Amount	Next Approver(s)	Approval Level	Created Date	Status	Actions
BST-2602161752645 Urgent	SameBankTransfer	sam sam smasasi@whml.com	USD 1,250.00	Samuel Masasi	1/1 Level 1 of 1	Feb 16, 2026 8:52 PM 14 days pending	Pending	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
BILL-0949471980-19D2021732604E5F854C Urgent	SameBankTransfer	Samuel Masasi masasisam@gmail.com	USD 3.09	Samuel Masasi	1/1 Level 1 of 1	Feb 20, 2026 5:38 PM 10 days pending	Pending	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
BILL-3806471270-FA17130406994D998F45 Urgent	SameBankTransfer	Samuel Masasi masasisam@gmail.com	USD 114.33	Samuel Masasi	1/1 Level 1 of 1	Feb 20, 2026 5:59 PM 10 days pending	Pending	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
BST-2602201629630 Urgent	SameBankTransfer	Samuel Masasi masasisam@gmail.com	USD 300.00	Samuel Masasi	1/1 Level 1 of 1	Feb 20, 2026 7:29 PM 10 days pending	Pending	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
SBT-TEST-260221073621 Urgent	SameBankTransfer	Samuel Masasi masasisam@gmail.com	USD 100.00	Samuel Masasi	1/1 Level 1 of 1	Feb 21, 2026 10:36 AM 9 days pending	Pending	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
SBT-TEST-260221142304 Urgent	SameBankTransfer	Samuel Masasi masasisam@gmail.com	USD 3,322.00	Samuel Masasi	1/1 Level 1 of 1	Feb 21, 2026 5:23 PM 9 days pending	Pending	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
BST-2603030140307	SameBankTransfer	sam sam smasasi@whml.com	USD 330.00	Samuel Masasi	1/1 Level 1 of 1	Mar 3, 2026 4:40 AM	Pending	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>

Figure 32: My Pending Approvals

[Home](#) / [Approval](#) / [Details](#)

Transaction Reference
BST-2602201629630

Amount
USD 300.00 Pending Approval

SameBankTransfer
Level 1 of 1
Approval Progress

Source Account Details

SOURCE ACCOUNT: 500027020120000	ACCOUNT NAME: N/A	CURRENCY: USD
------------------------------------	----------------------	------------------

Transaction Details

Items to Approve (1)

#	Beneficiary / Account Name	Account Number / Identifier	Bank Name	Country	Amount	Reference	Action
1	[REDACTED]	[REDACTED]	Same Bank	N/A	USD 300.00	-	N/A

Comments (required for reject)

Add comments for item-level action...

Approve Selected Reject Selected 0 item(s) selected

TRANSACTION DETAILS:
Mixed bulk import from wire page

Your Action Required

Review the transaction details and take action below.

Comments (Optional)
Add any comments about your decision...

Approve Transaction
Reject Transaction

Status Information

Current Status
Pending Approval

Approval Level
Level 1 of 1

Customer ID
500027

Submitted Date
Feb 20, 2026
7:29 PM

Figure 33: Pending Approval Details

[Home](#) / [Approval](#) / [MySubmissions](#)

My Submissions

Track transactions you've submitted for approval

Reference	Type	Amount	Status	Next Approver(s)	Level	Submitted	Actions
BST-2603030140307	SameBankTransfer	\$330.00 USD	Pending	Samuel Masasi	Level 1 of 1	Mar 3, 2026, 4:40 AM	↺ ↻
BST-2602161752645	SameBankTransfer	\$1,250.00 USD	Pending	Samuel Masasi	Level 1 of 1	Feb 16, 2026, 8:52 PM	↺ ↻
BWT-2602161745560	WireTransfer	\$450.00 USD	PartiallyApproved	N/A		Feb 16, 2026, 8:45 PM	↺
BWT-2602161636814	WireTransfer	\$1,179.80 USD	Approved	Completed	Complete	Feb 16, 2026, 7:36 PM	↺ ↓
BWT-2602161633363	WireTransfer	\$2,482.24 USD	Pending	N/A	Level 1 of 1	Feb 16, 2026, 7:33 PM	↺ ↻
WT2602161413103	WireTransfer	\$500.00 USD	Pending	N/A	Level 1 of 1	Feb 16, 2026, 5:15 PM	↺ ↻
BWT-2602161348760	WireTransfer	\$54.35 USD	Pending	N/A	Level 1 of 1	Feb 16, 2026, 4:48 PM	↺ ↻
WT2602051807538	WireTransfer	\$500.00 EUR	Approved	Completed	Complete	Feb 5, 2026, 9:08 PM	↺ ↓
WT2602051630448	WireTransfer	\$20.00 USD	Rejected	Rejected	Complete	Feb 5, 2026, 7:31 PM	↺ ↻

① Rejected Transactions: Use the ↻ Revise action to update and resubmit a rejected request.

Figure 34: My Submissions

5.5 Loans & Deposits Menu

Menu items: - **Loan Overview** (/Loan/Index) - **Term Deposits** (/TermDeposit/Index)

5.5.1 Loan Overview

Use this screen to monitor: - current exposure - due dates - status and account-level loan visibility

5.5.2 Term Deposits

Use this screen to monitor: - principal, rate, and maturity details - active/matured deposit positions

Figure 35: Loan Management - Search and View Loans

Account ID	Customer ID	Customer Name	Product	Principal	Start Date	Maturity Date	Status	Actions
500027000000000000	500027	WATERGATE HOTEL MANAGEMENT CO. GA	Regular Fixed Deposit - Enterprise - USD	60,000.00 USD	06 Mar 2025	06 Mar 2026	NEW	Details All Deposits

Term Deposit Summary

Total Term Deposits	Active Term Deposits
1	1
Maturing This Month	Matured
0	0

Maturing Soon

No term deposits maturing soon.

Figure 36: Term Deposit Management - Deposits Overview

Customer Term Deposits

← Back

Viewing term deposits for WATERLOO HOTEL MANAGEMENT LTD C/A

Customer Information

Customer ID: 500027	Customer Name: [REDACTED] A	Account Ownership: SOLE
------------------------	--------------------------------	----------------------------

1

Active Term Deposits
1

Total Principal
60,000.00 USD

Total Maturity Value
60,360.00 USD

Term Deposit Filters

Account ID <input type="text" value="Enter Account ID"/>	Product All Products	Status All Statuses	Sort By Start Date (Newest First)
---	-------------------------	------------------------	--------------------------------------

Apply Filters
Reset

Term Deposit List

Account ID	Product	Principal	Interest Rate	Start Date	Maturity Date	Tenor	Maturity Amount	Status	Actions
[REDACTED]	Regular Fixed Deposit - Enterprise - USD	60,000.00 USD	0.6%	06 Mar 2025	06 Mar 2026	365 DAY	60,360.00 USD	NEW	Details

Figure 37: Customer Term Deposits

[Home](#) / [TermDeposit](#) / [Details](#)

Term Deposit Details

← Back to List

Account ID: 500027020320000

Term Deposit Summary

Status NEW	Principal 60,000.00 USD	Interest Rate 0.6%	Maturity Amount 60,360.00 USD
--	-----------------------------------	------------------------------	---

Account Information

Term Information

<table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td>Account ID</td><td>[REDACTED]</td></tr> <tr><td>Customer ID</td><td>500027</td></tr> <tr><td>Customer Name</td><td>WATERLOO HOTEL MANAGEMENT LTD C/A</td></tr> <tr><td>Branch Code</td><td>00000800</td></tr> <tr><td>Product ID</td><td>03200DEFAULTUSD</td></tr> <tr><td>Product Description</td><td>Regular Fixed Deposit - Enterprise - USD</td></tr> <tr><td>Account Ownership</td><td>SOLE</td></tr> <tr><td>IBAN</td><td></td></tr> </table>	Account ID	[REDACTED]	Customer ID	500027	Customer Name	WATERLOO HOTEL MANAGEMENT LTD C/A	Branch Code	00000800	Product ID	03200DEFAULTUSD	Product Description	Regular Fixed Deposit - Enterprise - USD	Account Ownership	SOLE	IBAN		<table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td>Start Date</td><td>06 March 2025</td></tr> <tr><td>Tenor</td><td>365 DAY</td></tr> <tr><td>Maturity Date</td><td>06 March 2026</td></tr> <tr><td>Days to Maturity</td><td>Matured</td></tr> <tr><td>Status</td><td>NEW</td></tr> </table>	Start Date	06 March 2025	Tenor	365 DAY	Maturity Date	06 March 2026	Days to Maturity	Matured	Status	NEW
Account ID	[REDACTED]																										
Customer ID	500027																										
Customer Name	WATERLOO HOTEL MANAGEMENT LTD C/A																										
Branch Code	00000800																										
Product ID	03200DEFAULTUSD																										
Product Description	Regular Fixed Deposit - Enterprise - USD																										
Account Ownership	SOLE																										
IBAN																											
Start Date	06 March 2025																										
Tenor	365 DAY																										
Maturity Date	06 March 2026																										
Days to Maturity	Matured																										
Status	NEW																										

Financial Information

Maturity Instructions

<table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td>Principal</td><td>60,000.00 USD</td></tr> <tr><td>Interest Rate</td><td>0.6%</td></tr> <tr><td>Interest Amount</td><td>360.00 USD</td></tr> <tr><td>Maturity Amount</td><td>60,360.00 USD</td></tr> <tr><td>Current Balance</td><td>60,000.00 USD</td></tr> <tr><td>Blocked Amount</td><td>0.00 USD</td></tr> </table>	Principal	60,000.00 USD	Interest Rate	0.6%	Interest Amount	360.00 USD	Maturity Amount	60,360.00 USD	Current Balance	60,000.00 USD	Blocked Amount	0.00 USD	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td>Maturity Instruction</td><td>CAPITALISE</td></tr> <tr><td>Instruction Description</td><td>Interest is capitalized on maturity and Term Deposit is auto rolled over</td></tr> <tr><td>Principal Payaway Account</td><td>N/A</td></tr> <tr><td>Interest Payaway Account</td><td>N/A</td></tr> </table>	Maturity Instruction	CAPITALISE	Instruction Description	Interest is capitalized on maturity and Term Deposit is auto rolled over	Principal Payaway Account	N/A	Interest Payaway Account	N/A
Principal	60,000.00 USD																				
Interest Rate	0.6%																				
Interest Amount	360.00 USD																				
Maturity Amount	60,360.00 USD																				
Current Balance	60,000.00 USD																				
Blocked Amount	0.00 USD																				
Maturity Instruction	CAPITALISE																				
Instruction Description	Interest is capitalized on maturity and Term Deposit is auto rolled over																				
Principal Payaway Account	N/A																				
Interest Payaway Account	N/A																				

Figure 38: Term Deposit Details

5.6 Profile, Security, and Utility Menus

Accessible from right-side top navigation:

- **Privacy** (always visible)
- **Notifications bell**
- **Profile dropdown**
 - My Profile & Settings
 - Security & MFA Settings
 - Show Onboarding Tips
 - Logout

User workflow

1. Open **Profile** to maintain personal/security settings.
2. Use **Security & MFA Settings** to configure token/authenticator settings.
3. Use **Show Onboarding Tips** to restart guided navigation walkthrough.
4. Open notification bell regularly for pending actions and workflow alerts.

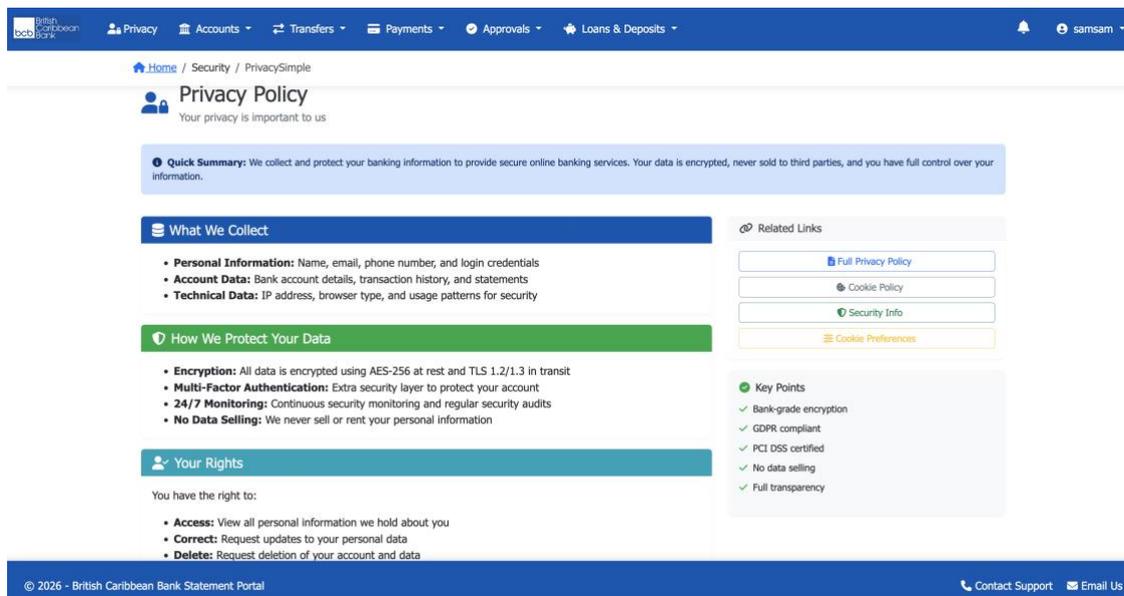


Figure 39: Privacy Page

6) Understand Statuses Quickly

- **Pending** = waiting for processing or approval
- **Approved** = approved and progressing
- **Rejected** = action needed (review reason, correct, resubmit)
- **Completed/Successful** = fully processed
- **Failed** = processing error (review details and retry)

7) Quick Troubleshooting

Missing menu item?

- Your role may not include that feature
- Confirm account is active and MFA is complete

Form won't submit?

- Check required fields
- Verify format (email/phone/account/amount)

No notifications?

- Refresh and open bell icon again
- Confirm the workflow applies to your user role

Screen not loading correctly?

- Hard refresh browser
 - Clear browser cache
 - Log out and sign in again
-

8) Need Help?

When contacting support, include: 1. Username/email 2. Date/time of issue 3. Page/screen name 4. Action attempted 5. Exact error message 6. Reference ID (if available)

Fast Support Template

Subject: Portal Assistance - [Feature Name]
Username: [your username]
Date/Time: [local date/time]
Page: [e.g., Transfers > Send Wire Transfer]
Issue: [what happened]
Error: [exact message]
Reference ID: [if any]

Video Walkthrough (Quick Access)

Use the official end-user video walkthrough for a guided portal demonstration:

- **Video URL:** https://cpqa.bcbtci.com/docs/User_Guide_Walkthrough.mp4
- **Direct portal path:** /docs/User_Guide_Walkthrough.mp4

Scan this QR code on your phone to open the video directly:



User Guide Video QR Code if your camera cannot scan the code, open the video URL directly in your browser.