FBN Merchant Bank

# *FREQUENTLY ASKED QUESTIONS*

**What is Internet Banking?**
Internet Banking is an electronic payment system that enables FBN Merchant Bank customers to have a dashboard view of their financial position, conduct a range of financial transactions such as balance enquiry, view account transfer (own account transfers and third party transfers i.e. Instant & NEFT transfers to other banks), view transaction history, view account statement, and print mini account statement.

**Is this the same as iBank?**
The new Internet Banking platform will replace the current iBank platform.

**What can I do on the new Internet Banking portal?**
a. Balance enquiry
b. View transaction history
c. Generate mini account statement
d. Password change
e. Transfer funds to own account and beneficiaries in other banks
f. Update personal details

**How do I sign up for Internet Banking?**
a. Send an email requesting access to ccu@fbnmerchantbank.com
b. Visit www.fbnmerchantbank.com, click on 'PORTALS' and follow the instructions
c. Alternatively, you may visit any FBN Merchant Bank office in Lagos, Abuja or
   Port Harcourt and fill out the Internet Banking request form

**What is the cost of Internet Banking?**
The service is free.

**What language(s) does Internet Banking support?**
English

**Will I have 24/7 access to the Internet Banking services?**
Yes. Internet Banking services can be accessed 24 hours a day, 7 days a week from anywhere in the world.

Sufficient notice will be provided ahead of scheduled maintenance periods.

**How do I get started on Internet Banking?**
Simply log in to Internet Banking using your user ID and password
(provided by the bank).

**How do I obtain my User ID and Password?**
If you are an existing user of iBank, you will receive your new log in credentials from ccu@fbnmerchantbank.com. If you do not receive these details, please check your spam/junk email box, or contact your Relationship Manager for assistance.

**Where can I access Internet Banking?**
The service can be accessed on any internet-enabled device anywhere in the world.

**Are my transactions secure?**
The safety and confidentiality of our customers' personal information is our top priority. The system makes use of the latest technology, standards and best business practices to ensure customers' security.

**Can I see all my old transactions on the online portal?**
Historical data from iBank will not be available for viewing on the new Internet Banking platform. Please contact your Relationship Manager or ccu@fbnmerchantbank.com for assistance.

All transactions done on the new internet banking platform will be available for viewing.

**Which of my accounts can be accessed via Internet Banking?**
All your accounts with FBN Merchant Bank can be accessed and transacted on via the new internet banking platform.

**How can I keep my account secure?**
a. Always observe security policies
b. Do not reveal your internet banking password, One Time Password (OTP), or
   email passwords to anyone; FBN Merchant Bank will never ask you for these
c. Change your password periodically
d. Hide your password from 'shoulder surfers'
e. Only access internet banking via the FBN Merchant Bank website

**What is a One Time Password (OTP)?**
OTP is a single use password sent to your registered phone number that authenticates your transactions on Internet Banking.

**I have forgotten my Password, what should I do?**
a. Reset your password by clicking on the 'Forgot Password' icon on the login page
   and providing answers to the set security questions
b. Otherwise, contact our dedicated Customer Support team on 01-2702290-4
   ext 1300, 1301; or send an email from the email address registered to your
   account to ccu@fbnmerchantbank.com. Security checks will be conducted and
   your password reset notification will be sent to your registered email address.

**How can I change my Internet Banking Password?**
Log in to Internet Banking and select *Change Password* under My Profile.

**How often can I change my Password?**
There is no limit to how many times you may change your password. Your User ID will remain unchanged.

**What do I do if I have forgotten my secret question and answer?**
a. Send an e-mail to ccu@fbnmerchantbank.com with your registered email
   address and request a password reset
b. Log in to Internet Banking using the reset password
c. Select 'Change Security Questions' under My Profile
d. Reset security questions

**Where are my account statements sent to?**
Account statements are sent to your registered email address.

For further assistance, please contact your relationship manager; call our dedicated Customer Support Team on 01-2702290-4 ext 1300, 1301 or 01-2702531; or send an email to ccu@fbnmerchantbank.com.

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