



SAGICOR SMS BANKING

August 26th, 2016



New ebank feature - SMS Banking



Sagicor Bank has further enhanced their e-Banking platform by introducing SMS Banking.

- Our new SMS banking feature allows our retail customers via SMS/text messaging, to check account balances, transfer funds, check Foreign exchange rates and get mini-statements – no internet connection required.

What is SMS Banking



What is SMS Banking?

- SMS Banking is a feature of Sagicor e-bank online banking that allows clients to access their account information and do transactions via 'SMS'/'text' on a mobile phone.

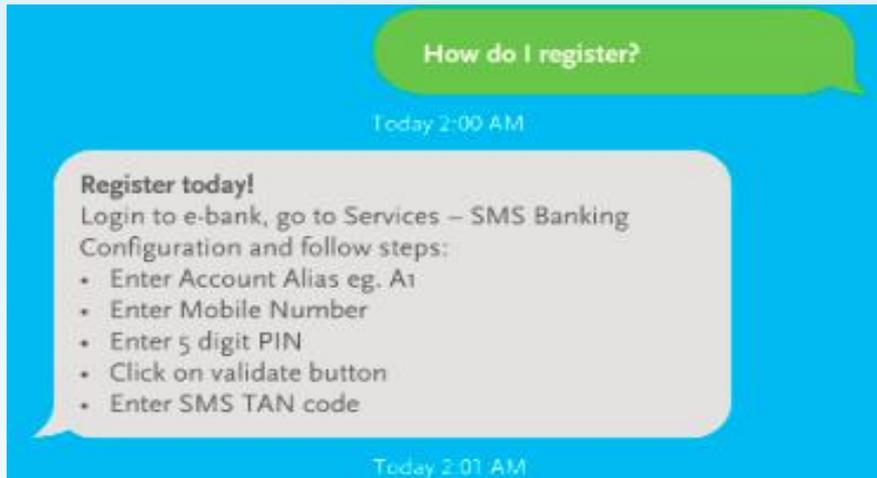
Do I need to apply for this service?

- No. You do not need to apply for the service; however, you will need to already be an e-bank user and complete a set-up/registration process from within Sagicor e-bank.

How do I Register for SMS Banking



How do I register?



When can I register?

- You can register at any time 24/7, via Sagicor e-bank.

Setting up SMS Banking on ebank



Sagicor SEE YOUR DREAMS COME TRUE

My Dashboard My Accounts My Credit Cards Transfers Bill Payments Services My Investments User Options

DANIELLE CHUNG

Home > Services

SMS Banking Configuration

Account Number or Alias	Account Type	Account Owner	Currency	SMS Alias
XXXXXX4321	Current Account		JMD	C1
XXXXXX4321	Savings Account		JMD	S1
XXXXXX4321	Savings Account		USD	U1
XXXXXX4321	Savings Account		USD	
XXXXXX4321	Savings Account		JMD	
XXXXXX4321	Credit Card		JMD	A1

Mobile Phone: 18768749119

Please input your mobile number with area and dialling codes e.g., 1876#####

SMS PIN:

Important Information

Your new SMS PIN must satisfy the following criteria:

1. Must be 5 digits long.
2. Must be different from your regular pin.

EARN HIGHER INTEREST WITH CERTIFICATES OF DEPOSIT

- ✓ Higher interest earnings
- ✓ No service charge
- ✓ Savings available in Jamaican and US currencies.

Step 1
Assign account Aliases to each account that will be accessed for SMS Banking (an Alias is a two character code formed by combining an upper case letter (e.g., A, B, C...Z), with a number (e.g., 1, 2, 3...9) in a manner similar to the following: **A1** or **C2**, or **L2**)

Step 2
Input mobile number to be used for SMS Banking (must including the dialling digit and area code, e.g., **1876-999-9999**)

Step 3
Input 5-digit PIN "12345" which can be changed at any time (the first 4-digits of the SMS Banking PIN cannot be same as your e-bank 4-digit PIN)

Step 4
Click Validate and then enter SMS TAN code



Sample Email received



Step 5

Clients will receive an email with details to utilize the SMS Banking service.

See below sample

From: <sbj_donotreply@sagicor.com>
Date: August 22, 2016 at 10:08:22 AM GMT-5
To: <dummyemail@gmail.com>
Subject: [Sagicor SMS Configuration Changes](#)

Hello DANIELLE CHUNG,

Welcome to [Sagicor SMS Banking](#)! SMS setup has been completed successfully.

To use this feature send text message to 18769092265. Please note that there may be a charge to send each text, kindly check with your service provider for the current rates.

REQUEST TYPE	FORMAT OF SMS MESSAGE	EXAMPLE (where SMS PIN is 12345)
To check your balance	B AccountAlias SMS PIN	B A1 12345
To check the last 5 transactions for the current month	TH AccountAlias SMS PIN	TH A1 12345
To transfer between accounts	TB FromAccountAlias ToAccountAlias / Amount / CurrencyCode /SMS PIN	TB A1/A2/255/JMD 12345
To check the rate of exchange against the Jamaican dollar	R CurrencyCode SMS PIN	R USD 12345
To check the accounts enabled for SMS Banking	H A SMS PIN	H A 12345
For the list of inquiries available for SMS Banking	H I SMS PIN	H I 12345

*Currency Codes

- Jamaican Dollars - JMD
- United States Dollars - USD
- Pounds - GBP
- Canadian Dollars - CAD
- European - EUR

This is an automated response; please do not reply to this e-mail. Should you require further assistance, please email us at infoja@sagicor.com, via telephone at 1-888-SAGICOR (724-4267), or via live chat Monday to Friday 7:00 a.m. to 8:00 p.m.

Sincerely,
Your [Sagicor](#) Bank Team



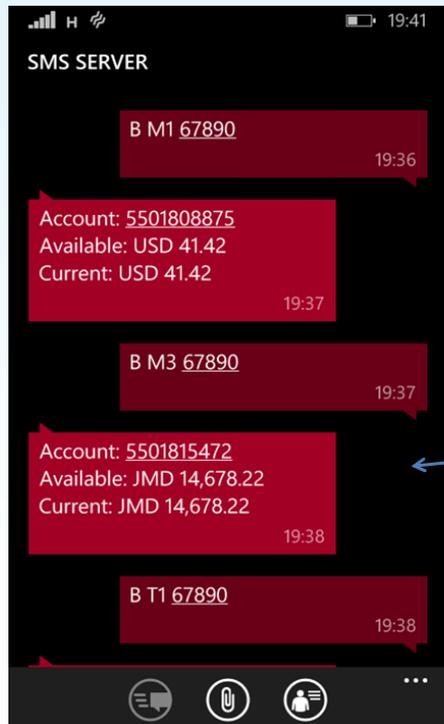
SMS Banking – Using Texting on Mobile phone



Step 6

Via Text Messaging

- Enter mobile number 1-876-909-2265
- To check account balance enter
B(space) M1(space) 67890
see below example



Savings account
balance inquiry and
SMS response

Current account
balance inquiry and
SMS response

FREQUENTLY ASKED QUESTIONS



What is required during registration?

- You will be required to:
 - **Assign account Aliases** to each account that will be accessed for SMS Banking (an Alias is a two character code formed by combining an upper case letter (e.g., A, B, C...Z), with a number (e.g., 1, 2, 3...9) in a manner similar to the following: **A1** or **C2**, or **L2**)
 - **Note:** removing an assigned account alias from an account, will render that account inaccessible via SMS Banking.
 - **Input mobile number** to be used for SMS Banking (must including the dialling digit and area code, e.g., **18769999999**)
 - **Input 5-digit PIN** which can be changed at any time (the first 4-digits of the SMS Banking PIN cannot be same as your e-bank 4-digit PIN)
 - **Authenticate your input** (enter your SMS TAN/4-digit PIN to verify that you are indeed the authorised owner/operator of the Internet Banking account)

FREQUENTLY ASKED QUESTIONS



What kinds of accounts can be accessed through SMS Banking?

- All your Sagicor Bank accounts seen within e-bank may be accessed, with the exception of your Investment accounts.

How soon after registration can I start using the SMS Banking service?

- You can use SMS Banking immediately after registration. There are also no restrictions on the time of day or number of times per day the service can be accessed and used.



FREQUENTLY ASKED QUESTIONS



Are there any fees or charges if I register for this service?

- No. However, please consult your phone service provider for SMS charges.

Do I have to use a special SIM card or type of Mobile Phone to access SMS Banking?

- No. You do not need any specialised SIM card or Mobile Phone to access the SMS Banking service. (if you can send and receive SMS messages from your current mobile phone, then the SMS Banking service will work for you)

FREQUENTLY ASKED QUESTIONS



Can I access your SMS Banking while I'm overseas?

- Yes, provided your local mobile phone is on a roaming service.

Can I access and use SMS Banking if I am an overseas resident?

- Yes, you can. Please make contact with your mobile service provider for relevant charges.

What type of services does SMS Banking offer?

- Check Account Balance
- List of last 5 Transactions
- Transfers between your own accounts
- Check exchange rates

FREQUENTLY ASKED QUESTIONS



What type of services does SMS Banking offer?

- Check Account Balance
- List of last 5 Transactions
- Transfers between your own accounts
- Check exchange rates

What is the maximum amount that I can transfer?

- You can transfer any amount to your own account provided that there are sufficient funds available in your account(s).

FREQUENTLY ASKED QUESTIONS



How do I make my enquiry or request via this service?

- You will have to type in and send specific “codes” provided to **18769092265** for each of the services offered

REQUEST TYPE	FORMAT OF SMS MESSAGE	EXAMPLE (where SMS PIN is 12345)
To check your current? balance	B AccountAlias SMSPIN	B(space)A1(space)12345
To check the last 5 transactions	TH AccountAlias SMSPIN	TH(space)A1(space)12345
To transfer between accounts	TB FromAccountAlias /ToAccountAlias/Amount/3-digit ISO CurrencyCode/ SMSPIN	TB(space)A1/A2/255/JMD(space)12345

FREQUENTLY ASKED QUESTIONS



How do I make my enquiry or request via this service?

- You will have to type in and send specific “codes” provided to **18769092265** for each of the services offered

REQUEST TYPE	FORMAT OF SMS MESSAGE	EXAMPLE (where SMS PIN is 12345)
To check the rate of exchange against the Jamaican dollar	R CurrencyCode SMSPIN (valid exchange currency codes are: CAN, USD, GBP, EUR)	R(space)USD(space) 12345
To check the accounts enabled for SMS Banking	H A SMSPIN	H(space)A(space) 12345
For the list of inquiries available for SMS Banking	H I SMSPIN	H(space)I(space) 12345

FREQUENTLY ASKED QUESTIONS



Where can I get a copy of the SMS Banking list of services?

- A listing all the services will be sent to your email address after successful enrolment or you can visit the Sagicor Jamaica Group website at www.sagicorjamaica.com

Will I get my enquiry replied to straight away?

- Yes, enquiries shall be replied to immediately depending on telecommunications network.

FREQUENTLY ASKED QUESTIONS



What happens if I change my mobile phone number?

- You will need to change your new mobile number under **Services – SMS Banking Configuration** via Internet Banking.

What should I do if my phone is lost or stolen?

- If your phone is lost or stolen you should contact the Client Care Centre –24/7 and also report it to your mobile service provider for them to apply a block to your phone service.

FREQUENTLY ASKED QUESTIONS



How do I cancel my subscription to this service?

- Please replace your registered mobile number with 18760000000, under **Services – SMS Banking Configuration** or contact our Client Care Centre at **JAM 1-888-SAGICOR(724-4267), USA & CAN 1-877-SAGICOR, UK 00-800-4-SAGICOR** or email infoja@sagicor.com

Can I use multiple mobile numbers?

- No. Each SMS Banking user may only register one phone.

FREQUENTLY ASKED QUESTIONS



Can my SMS Banking PIN be similar to my Internet Banking PIN?

- No. The 5-digit PIN used for SMS Banking must be different from the 4-digit PIN used for Internet Banking. **Example:** if the PIN used for Internet Banking is **1234**, then **12345** cannot be used for SMS Banking. However, for example **95678** could be used.

How will I get and retain instructions on how to perform SMS Banking transactions?

- There are a number of ways to get these instructions:
 - At the point of registration and email will be sent to you with the “**how-to**” instructions on using SMS Banking.
 - You may collect a wallet card/flyer from any Sagicor Bank branch, which contains “**how-to**” instructions on using SMS Banking.
 - After registrations, you may send the following “code”: **H I SMS PIN** to **18769092265**. A reply will be sent to your mobile phone via SMS/Text with “**how-to**” instructions on using SMS Banking. Please note that **SMSPIN** represents your personal 5-digit PIN, which you had defined at the point of registration.



FREQUENTLY ASKED QUESTIONS



END