

# online banking

## AVAILABLE WHEN YOU ARE!

Just sign in to Sagicor e-Bank Online to do your everyday banking.

- Pay bills
- Check your balance and account history
- Funds Transfer between Sagicor Accounts
- View Loans
- Get e-Statements
- Order Cheque books
- Go Paperless

[Learn more about eBank!](#)

# abm access

With easy and convenient ABM access, our existing customers who have our debit card can access and withdraw funds from their account free of cost at one of our forty-eight (48) Sagicor Bank ABMs islandwide. Access:

- Transfers
- Balance enquiries
- Withdrawals

A Sagicor Bank **Debit Card** is the easy way to pay. Cash comes directly out of your bank account so you can effortlessly manage your money. Plus withdrawing money from any of our Sagicor ABM is FREE. Also, with your debit card, you can make:

- Transfers
- Balance enquiries
- Withdrawals
- POS transactions

# electronic payments

Electronic payments are easy, convenient and hassle-free which enables customers to save a lot of time.

## Features and benefits:

- RTGS
- ACH

- Wire Transfers
- Direct Advantage –PAYCORP

## [TRANSACT@SAGICOR.COM](mailto:TRANSACT@SAGICOR.COM)

Sagicor aims to help you save both time and money, and with our "Transact" service we are able to help you save both. The request portal also allows customers to submit requests for specific types of services once an EMAIL INDEMNITY is in place.

### Features and benefits:

- Help with specific types of services once a request is made.
- Service available Monday – Friday, 8:30am – 4:30pm.
- Option of speaking to a customer care agent directly by calling 888-SAGICOR

# fee guide

## sms

Sagicor Bank offers the best SMS Banking experience that provides you with immediate access to your bank, 24 hours a day, 7 days a week. Now you can check account balances, get foreign exchange rates, transfer funds and more with just an SMS message.

### Getting started:

After logging in to your online banking platform, go to Services then select SMS Banking Configuration

1. **Enter SMS aliases** for your accounts (use a letter and a digit/number, e.g. A1)
2. **Mobile phone number** in the format 1876\*\*\*\*\*
3. **Input 5-digit PIN** which can be changed at any time (the first 4-digits of the SMS Banking PIN cannot be the same as your regular PIN)
4. **After clicking 'validate', please verify your information** by entering the TAN code that you will receive in a text to confirm that you are the authorised owner/operator of the Internet Banking account

### How to use SMS Banking:

It's easy! Select the service you want, type in the corresponding code then send your request to **1876-909-2265**.

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

REQUEST TYPE	FORMAT OF SMS MESSAGE	EXAMPLE (where SMS PIN is 12345)
To check the rate of exchange against the Jamaican dollar	R CurrencyCode SMS PIN (valid exchange currency codes are: CAN, USD, GBP, EUR)	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

# features and benefits

We offer a wide range of other services that you may need help with.

## Product benefits:

- Drafts/Manager's Cheques
- Standing Orders
- Drop Box facility
- Sweep Facility
- Stop Payments
- Payroll Processing
- Audit Confirmation
- Embassy Letters/Account Confirmation
  - Interim/Duplicate Statements