LGB BANK ONLINE BANKING USER GUIDE

LGBBANK.COM

LGB BANK Online Banking brings the "LOCAL BRANCH" right to your fingertips!

ACCOUNT ACCESS

HTTPS://WWW.LGBONLINEBANKING.COM

First-time Login

- Use your LGB BANK **Online Username** received to the registered email and the **Password** received on the registered mobile number assigned by the Bank.

OTP Enrollment from Mobile Device
Double layer security is applied on your Online banking account with the **OTP (One Time Password)** feature in addition to your account password.

- For every login, an **OTP** will be required. You can receive the OTP as an SMS to your registered mobile number or generated automatically from the OTP Generator tab in the Mobile Banking Application.
- Click **Start Setup** to complete your OTP Enrollment

ACCOUNT ACCESS

STEP 1

On your first login on the Desktop, you will be asked to verify your mobile number in order to receive future OTPs Enter the Verification Code received on the verified mobile number by SMS

STEP 2

After your mobile number is verified, you can choose how to receive your OTP:

- By SMS on the registered mobile number every time you want to access the application
- By accessing the OTP Generator within the application

You can change the way you receive OTP's at any time on the Desktop under OTP Settings in the My Profile Tab

STEP 3

Follow the instruction mentioned by scanning the QR code on the desktop using your LGB BANK mobile application in the **OTP Generator tab**, or enter your account information manually on the application to confirm OTP Setup.
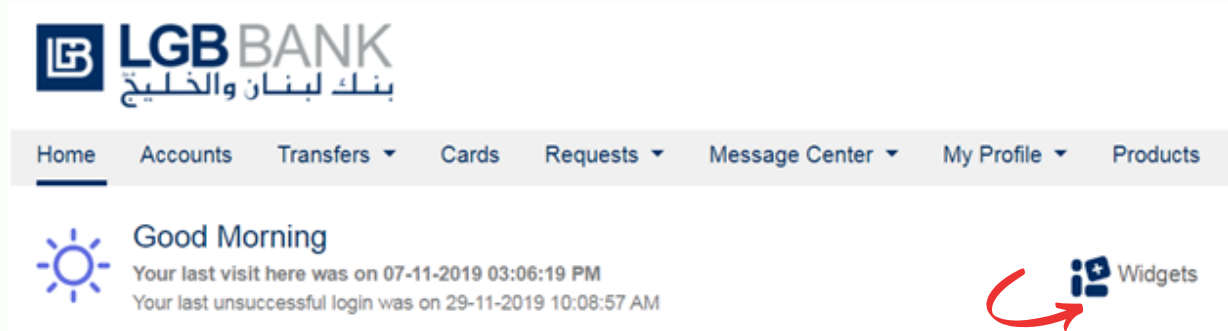

Confirm the scanned information on your Mobile Application and enter the OTP shown on your device in the designated field on the Online Banking Desktop to finalize your OTP Enrollment Process and **click Finish.**
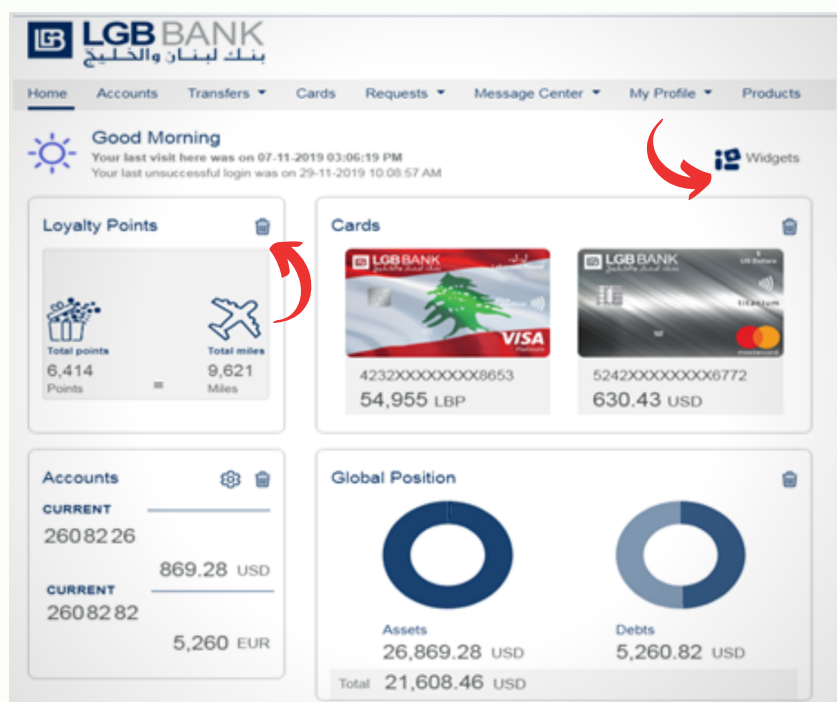
LANDING PAGE AND WIDGETS

- Upon successful login, please read and agree on the e-Banking **Terms & Conditions** in order to access the Bank online services

- You will receive an SMS and an email notification for every successful or unsuccessful Login. You may edit the notification settings under My Profile drop down

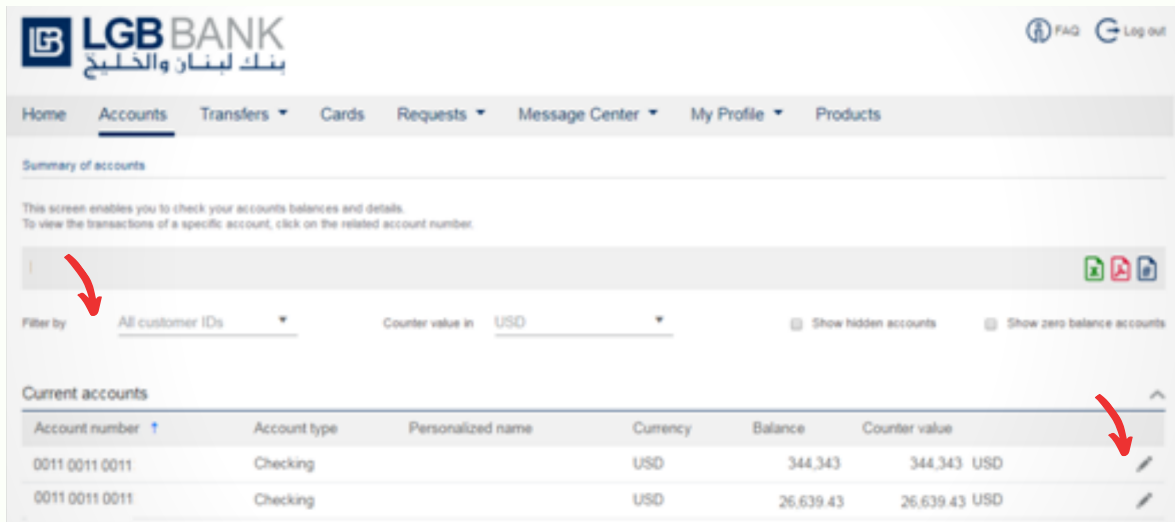 **Once logged in, the Home Page can be customized to your preferences.**

- There is a **"Widgets"** Tab function that allows you to set up how you prefer to conduct your online banking.
- The **"Widgets"** also allows you to select what to display in the Home Page like a list of your selected accounts, viewing the global position, viewing the Loyalty accumulated points / Miles and viewing related credit cards.
- The **"Bin"** allows you to remove the selected widget from landing page You may edit the settings of your accounts widget and select up to 5 favorite accounts to show on the landing page.
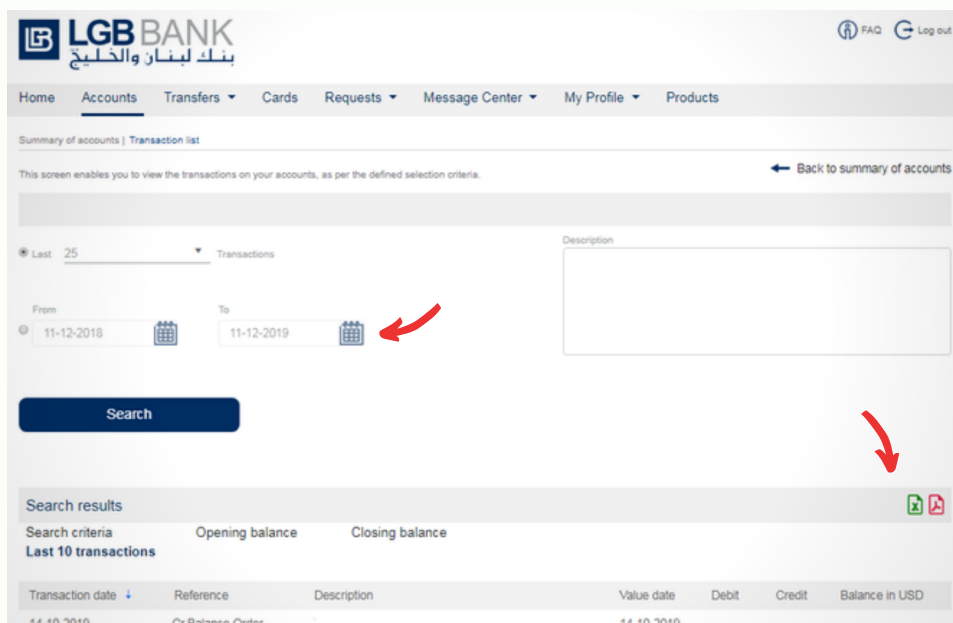
VIEWING ACCOUNTS & STATEMENTS

- This page displays a list of all **your accounts** Check the account transactions and description by clicking on the account number
- Use the **Pen Tab** to view account details and personalize the account name
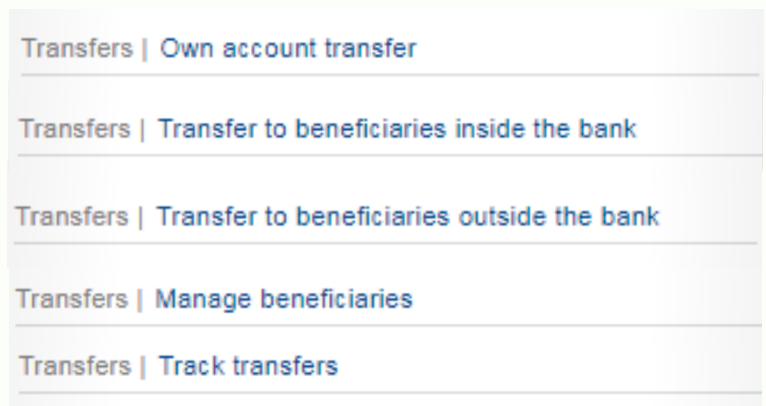- You can **filter** your search by Account ID and show counter currency value of all your accounts

- Upon selecting the account number, you will be transferred to the transaction list page to select your statement criteria by latest transactions, description or specific date **From /To**.

- LGB BANK Online offers you the facility to view your **statement online**, view your IBAN or export to excel or PDF document.

TRANSFERRING FUNDS

- Select **Transfers** from the drop-down menu From this page, you can create a new transfer **now**, scheduled transfer **later** or **recurring** transfer over a selected period.
- Transfers can be immediate or scheduled over a selected period of time.
- You can always view the account's available balance before transfer.

- Select the **"from" and" to"** accounts from the drop-down menu and enter the transfer amount, description and frequency.

- You may **add a beneficiary**, view, edit or delete an existing beneficiary under manage beneficiaries to ease the transfer process for frequent recurrent transfers.

Transfers	Own account transfer
Transfers	Transfer to beneficiaries inside the bank
Transfers	Transfer to beneficiaries outside the bank
Transfers	Manage beneficiaries
Transfers	Track transfers

- Every New **Internal Beneficiary** requires an admin approval
- You can always attach a specific document if needed for your transfer.

- All transfers require an **OTP Code**
 In the Confirmation Screen, enter your One Time Password generated by your mobile application in the OTP Generator tab or sent by SMS to your registered device.
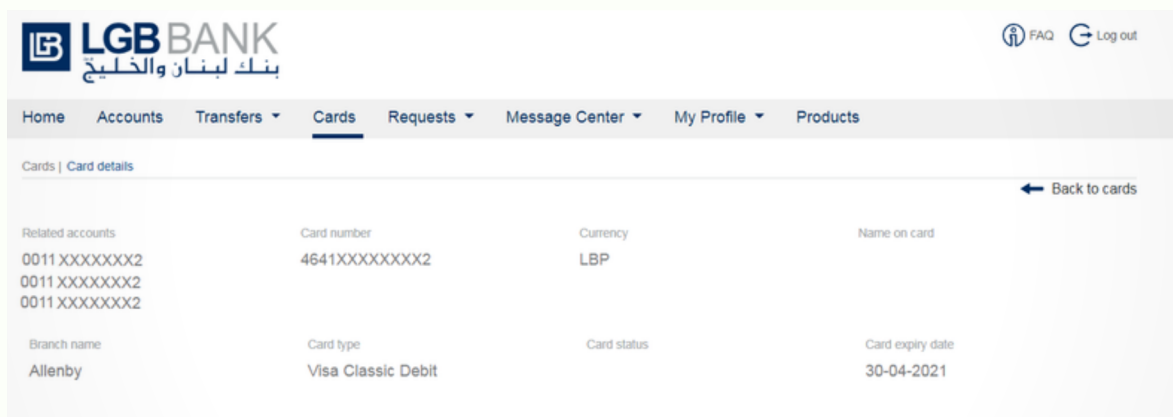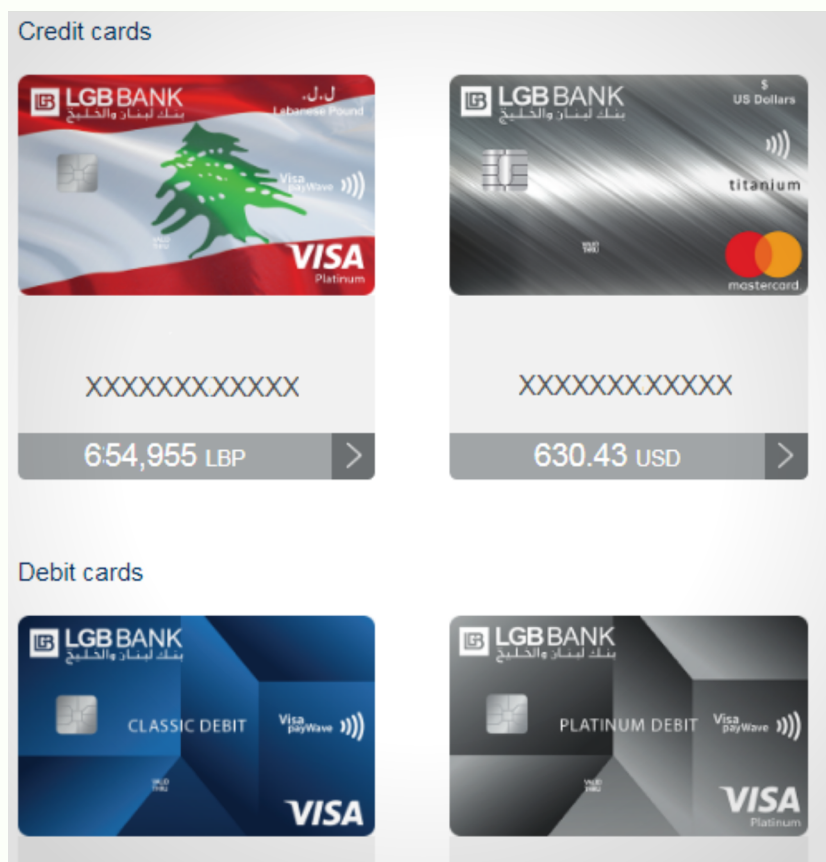
 If you are facing problems with your OTP Generator from the mobile application, you may request an OTP via SMS to the registered mobile number by clicking Send

- **Track Transfers** tab enables you to track your transfer's status by transfer type. Beneficiary type or currency
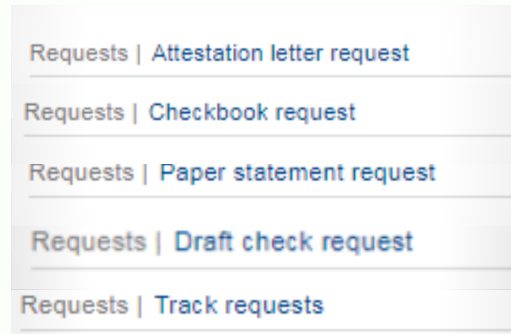- You may **Stop** pending**,** scheduled and recurring **transfers**

DEBIT & CREDIT CARDS

- This page displays a list of your entire **Debit and Credit Cards**, Details of cards will be displayed upon clicking on the card visual.

- You may execute a **credit card payment**, **request** to change credit card limit, update credit card safety limit and apply for new supplementary card.

- By clicking on the **Debit Card**, you can view the list of the accounts linked to the card and full card details
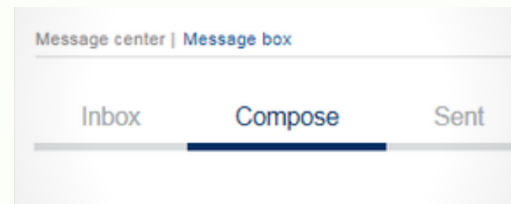
ONLINE REQUESTS

- Under **Requests** drop down menu, select the type of request to apply for and your respective branch will process your attestation letter, check book, authenticated paper bank statement or draft check.

- **Track Requests** tab enables you to track your requests status by request type and status From this tab, you may cancel your pending request at any time
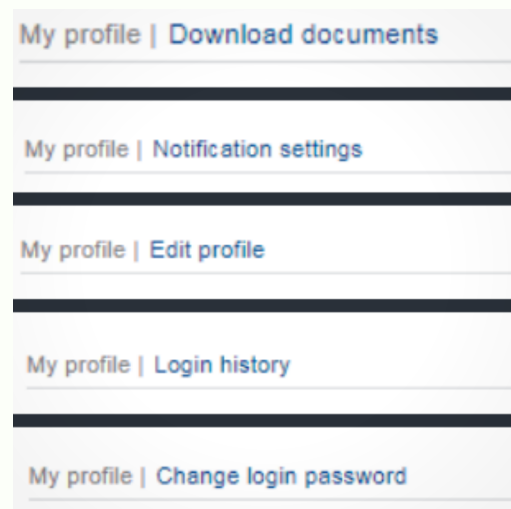

MESSAGE CENTER

- This screen enables you to check the **Private messages** and latest news sent to you by LGB Bank. You can click the Compose tab; select the recipient based on your message subject you wish to send to the Bank

MY PROFILE

- From the main Setting tab "**My Profile"** you can change your login password, view login history, edit your personal profile, enable notifications on selected operations and download documents posted by the Bank.

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MY PROFILE

OTP Settings

You can change the way you receive your OTP Codes by clicking:

- Switch to SMS, if you currently receive OTP from the OTP Generator
- Switch to App, if you currently receive OTP by SMS to your registered device.

- Follow the steps mentioned on the screen to accurately change the way you receive your OTP Codes , You can also Change your registered Mobile device which you receive OTP Codes on by following the steps mentioned on the screen

PRODUCTS

- This screen enables you to explore our list of retail products & services, and discover endless benefits and advantages with LGB BANK.