



## Enrollment EBNA BANK NV eBanking

WILLEMSTAD - CURAÇAO  
 NETHERLANDS ANTILLES  
 Phone: 5999 - 4619186 // 4619187 // 4656813  
 Fax: 5999 - 4656811  
 E-mail [bank@ebnav.com](mailto:bank@ebnav.com)

### Account Information

**Business:**

**Name:**

**Address1:**

**Address2:**

**City:**

**State:**

**Country:**

**Zip Code:**

**Home Telephone:** \_\_\_\_\_

**Business Telephone:** \_\_\_\_\_

**Fax Number:** \_\_\_\_\_

**Identification (Id, RUC):**

**E-Mail Address:**

### LOGIN Information

**Account Number:**

	Create	Modify	Approve	Inquire	Delete	Limit
Account Summaries	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
External Transfers *	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Internal Transfers *	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Stop Payments *	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

### Account Access

**Account Number:**

	Create	Modify	Approve	Inquire	Delete	Limit
Account Summaries	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
External Transfers *	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Internal Transfers *	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Stop Payments *	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

## Account Access

**Account Number:**

	Create	Modify	Approve	Inquire	Delete	Limit
Account Summaries	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
External Transfers *	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Internal Transfers *	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Stop Payments *	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

To be completed by the Bank		
Date received:	Date activated:	Verified by:
CUSTOMER ID:	Notes:	

By signing below, I authorize EBNA Bank N.V., to enroll my account on the EBNA eBanking application. The User ID is defined by Bank and is a unique Customer ID for each customer and an associated profile, which includes all accounts accesses, and function privileges that the bank decides to offer the customer. The customer may change his password, at anytime, using the Change Password function of the EBNA eBanking application.

However, in cases where multiple users have to be defined for a customer, the customer himself may create additional user-profiles using the User Administration function of the EBNA eBanking application. All such users of a customer will have the same Customer ID and in addition will also have a unique User ID.

All account accesses and function privileges that may be granted to these users are based on the customer profile itself and as such cannot be exceeded as those defined for the customer by the bank.

All customer profiles created by the bank may be treated as super-user-accounts while the individual user profiles defined by the customers themselves may be treated as user-accounts under those super-users

User privileges include accessing specific EBNA eBanking options, as well as setting limits to the transaction size that a user is allowed to input or approve.

### Features

- All customers have one and only one super-user account (Customer ID and Profile) defined by the bank.
- The customer's super-user defines the user-accounts and their profiles on the client side.
- All users of the customer including the super-user will have the same Customer ID.
- The User ID of the super-user is blank while all other users of the customer will have a valid User ID.
- The User ID must be unique among all users of a customer, but two different customers might have users with the same User ID.
- All user accounts can have the same or only lesser account accesses and privileges as their super user.

**Signature** \_\_\_\_\_ **Date** \_\_\_\_\_

**Please FILL OUT the following information completely, PRINT this form out, and SIGN the bottom, FAX and MAIL the completed enrollment form to:**

**WILLEMSTAD - CURAÇAO  
NETHERLANDS ANTILLES**  
**Phone: 5999 - 4619186 // 4619187 // 4656813**  
**Fax: 5999 - 4656811**  
**E-mail [bank@ebnanv.com](mailto:bank@ebnanv.com)**

## **EBNA eBanking - Multi-Level Security**

To support the Bank's need for the utmost security, EBNA BANK NV, eBanking uses multiple levels of security:

- Internet Server Security
- Network "Firewall" Security
- Internal EBNA eBanking Client Security

The first level of security is built into the Web Server and browser. The major security features protect your Internet/Intranet communications with:

- Server authentication
- Encryption for privacy
- Data integrity

Server security is provided using the SSL (Secure Sockets Layer) protocol, which delivers server authentication, data encryption and message integrity. SSL is layered beneath EBNA eBanking HTTP application protocol and layered above the TCP/IP connection protocol. This allows SSL to operate independently of the Internet or Intranet application protocols. With SSL implemented on both the client and server, the Internet/Intranet communication is transmitted in encrypted form ensuring complete privacy.

SSL uses authentication and encryption technology developed by RSA Data Security Inc. The Web browser and server deliver server authentication using signed digital certificates issued by trusted third parties known as certificate authorities. A digital certificate verifies the connection between a server's public key and the server's identification. Cryptographic checks, using digital signatures, ensure that information within a certificate can be trusted.

The second level of security resides in the internal Bank's network.

The third level of security is EBNA eBanking's encrypted user log-on and a main password chosen by the customer. All functions available to that customer are determined by the Bank and set up in a single "Super-User" profile. "Users" are then identified and set up by the "Super-User" with secondary passwords. "Users" may have the same or fewer defined functions available to them.

***After three unsuccessful attempts to log on to eBanking Ebna Bank NV , you will receive an email indicating that this automatically disabled.***

***If this occurs , because of their safety should send an email to [bank@ebnanv.com](mailto:bank@ebnanv.com) that your account was disabled in order for us to proceed to activate.***

**EBNA eBanking Services** - You can use EBNA eBanking for the following services:

Once an Online Account has been selected, the following options are available:

- ***Account Summary - available***
- ***External Transfers - available***
- ***Internal Transfers - available***
- ***Stop Payments - available***

**Hours of Access** - You can use EBNA eBanking twenty-four hours a day, seven days a week although some or all EBNA eBanking services may not be available occasionally due to emergency or scheduled EBNA eBanking maintenance. We agree to post notice of any anticipated, extended periods of non-availability on the International Finance EBNA eBanking website.

**In Case of Errors or Questions about Your Electronic Transfers** - Please contact us as soon as possible by any method identified below. If you think your paper statement is wrong , and if you need more information about a transfer listed on your statement , we must have his news days more than 60 days after we send the first Statement on which appeared the problem or error.

**Our Liability for Failure to Make a Transfer** - If we do not complete a transfer to or from your account, on time or in the correct amount, according to our agreement with you when you have properly instructed us to do so, we will be liable to you for your losses or damages proximately caused as a result. However, there are some exceptions. We will NOT be liable, for instance: (1) if, through no fault of ours, you do not have sufficient funds in your account to make a transfer. (2) If a legal order directs us to prohibit withdrawals from the account. (3) If your account is closed, or if it has been frozen. (4) If you, or anyone authorized by you, commits any fraud or violates any law or regulation.

(5) If any electronic terminal, telecommunication device, or any part of the EBNA BANK NV, eBanking electronic fund transfer EBNA eBanking System is not working properly and you knew about the problem when you started the transfer. (6) If you have not provided us with complete and correct payment information for the money transfer, including, without limitation, the name, address, your payee-assigned account number, payment date and payment amount for the payee on the payment. (7) If you have not properly followed the on-screen instructions for using EBNA eBanking. (8) If circumstances beyond our control (such as fire, flood, interruption in telephone service or other communication lines) prevent the transfer, despite reasonable precautions that we have taken.

**Your Liability for Unauthorized Transfers** - CONTACT US AT ONCE if you believe your password has been lost, stolen, used without your authorization, or otherwise compromised, or if someone has transferred or may transfer money from your account/s without your permission. An immediate telephone call to us is the best way to reduce any possible losses.

Also, if your paper statement shows transfers that you did not make, contact us at once. If you do not tell us within 60 days after the paper statement was mailed to you, you may not get back any money you lost through transactions made after the 60 day time period if we can prove that we could have stopped someone from taking the money if you had told us in time. If a good reason (such as a long trip or hospital stay) kept you from contacting us, we will extend the times for a reasonable time.

**DISCLAIMER OF WARRANTY AND LIMITATION OF LIABILITY – EXCEPT AS OTHERWISE PROVIDED HEREIN, WE MAKE NO WARRANTY OF ANY KIND, EXPRESS OR IMPLIED, INCLUDING ANY IMPLIED WARRANTY OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE, IN CONNECTION WITH THE EBNA EBANKING SERVICES PROVIDED TO YOU UNDER THIS AGREEMENT. WE DO NOT AND CANNOT WARRANT THAT EBNA EBANKING WILL OPERATE WITHOUT ERRORS, OR THAT ANY OR ALL EBNA EBANKING SERVICES WILL BE AVAILABLE AND OPERATIONAL AT ALL TIMES. EXCEPT AS SPECIFICALLY PROVIDED IN THIS AGREEMENT OR OTHERWISE REQUIRED BY LAW, YOU AGREE THAT OUR OFFICERS, DIRECTORS, EMPLOYEES, AGENTS OR CONTRACTORS ARE NOT LIABLE FOR ANY INDIRECT, INCIDENTAL, SPECIAL OR CONSEQUENTIAL DAMAGES UNDER OR BY REASON OF ANY SERVICES OR PRODUCTS PROVIDED UNDER THIS AGREEMENT OR BY REASON OF YOUR USE OF OR ACCESS TO EBNA EBANKING, INCLUDING LOSS OF PROFITS, REVENUE, DATA OR USE BY YOU OR ANY THIRD PARTY, WHETHER IN AN ACTION IN CONTRACT OR TORT OR BASED ON A WARRANTY. FURTHER, IN NO EVENT SHALL THE LIABILITY OF EBNA BANK, N.V. AND ITS AFFILIATES EXCEED THE AMOUNTS PAID BY YOU FOR THE SERVICES PROVIDED TO YOU THROUGH EBNA EBANKING.**

**Your Right to Terminate** - You may cancel your EBNA eBanking service at any time by providing us with written notice by postal mail or fax. Your access to EBNA eBanking will be suspended within three business days of our receipt of your instructions to cancel the service. You will remain responsible for all outstanding fees and charges incurred before the date of cancellation.

**Our Right to Terminate** - You agree that we can terminate or limit your access to EBNA eBanking Services for any of the following reasons: 1. Without prior notice, if you have insufficient funds in any one of your EBNA BANK, N.V. accounts. EBNA eBanking service may be restored, in our sole discretion, once sufficient funds are available to cover any fees, pending transfers, and debits. 2. Upon reasonable notice, for any other reason in our sole discretion.

**Communications between EBNA BANK, N.V. and You** - Unless this Agreement provides otherwise, you can communicate with us in any one of the following ways:

**WILLEMSTAD - CURAÇAO  
NETHERLANDS ANTILLES  
Teléfono: 5999 - 4619186 // 4619187 Fax: 5999 - 4656811  
Correo Electrónico: [bank@ebnanv.com](mailto:bank@ebnanv.com)**