



## 1. What is MOREBanking?

MOREBanking is ECAB's new online and mobile banking platform. This new platform gives you access to your account from any device that has internet access. The new innovative features of this solution offer you unmatched convenience and accessibility.

## 2. What can MOREBanking do for me?

MOREBanking saves you the time and the hassle of coming into the bank to do most transactions. MOREBanking allows you to do buddy payments, payroll, pay bills, receive alerts; you can even order cheque books, cash, wires and drafts.

## 3. How do I sign up?

You will be required to update your account information, including your address and phone contact details, to access MOREBanking. All active ECAB Online Banking customers, whose accounts are up-to-date, can simply come into any branch to collect your new user credentials or send us a secure message via the existing online banking account to obtain the same.

First time users, whose accounts are up-to-date, can come into any branch with valid ID and sign the application form and user agreement.

If your account information has not been updated within the last three years, please visit any of our branches to update your account and apply for your MOREBanking access. For more information on the documents required to update your account, please visit the Account/FATCA Update page on our website at [www.ecabank.com](http://www.ecabank.com) and select Customer Information Requirements or contact the bank at 480-6187 or [info@ecabank.com](mailto:info@ecabank.com).

## 4. Is there a limitation on the account type or number of accounts one can access?

You can view all of the accounts to which you are a primary or secondary signatory. The ability to perform transactions depends on signing authority. CDs and loans can only be viewed via MOREBanking.

## 5. Can I transfer funds between accounts of different currencies?

No. Funds can only be transferred between accounts with the same currency.

## 6. What type of device is required to use MOREBanking?

Any device with internet access can be used to access MOREBanking. This includes tablets, notebooks, desktop computers, smartphones and laptops.

## 7. Is there an App available? Where can I download it?

There is a MOREBanking App which is available for Android and IOS enabled devices. It can be downloaded from the Google Play Store for Android devices or from the Apple Store for IOS devices. Simply search for ECAB Mobile.

## 8. Is there a limit that I can transfer per transaction?

Yes, the maximum transfer limit is \$24,999.99. Special consideration can be given to higher limits. A request must be submitted in writing.

## 9. How quickly does a transaction done via MOREBanking reflect on my account?

Balance transfers reflect instantly on the "Available Balance" for internal transfers between accounts in the sole custody of the bank (savings, chequing, loans). Funds are immediately ready for use once you receive confirmation of a transaction. Transfers, payments and draft orders will be immediately reflected on your account. Wire transfers and cheque book charges will be reflected in 24 - 72 hours as indicated on the respective processing screen.

## 10. Is MOREBanking Secure?

Yes. MOREBanking is a secure application. Two factor authentication ensures that no one can process a transaction on your account without inputting a secure code that will be sent to you to authenticate and complete the transaction.

## 11. Do I need to come into the bank to sign up for the merchant payment service?

No, all available merchants can be selected from the drop down list under the "Payments" tab.