Aruba Bank

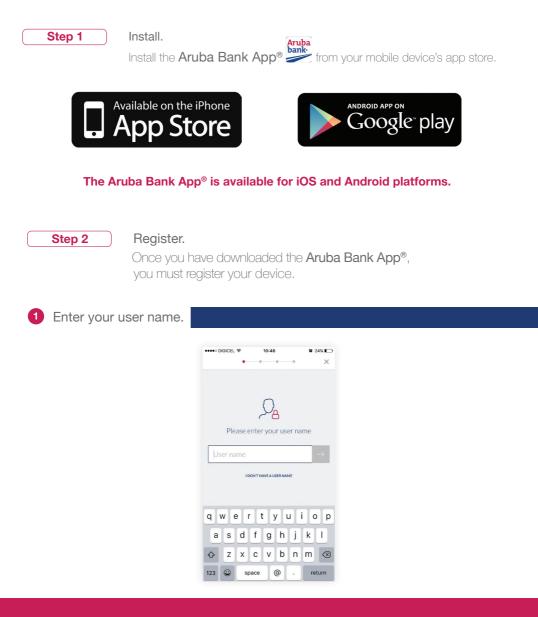


GETTING STARTED

In order to use the Aruba Bank App®, you must have an Aruba Bank account and user name.

If you do not have an Aruba Bank account, please visit www.arubabank.com and complete the "New Customer" online application.

If you do not have an Aruba Bank user name or have forgotten your user name, please call our Call Center at (297) 527-7700 during regular business hours or send an e-mail to **CustomerSupport@ArubaBank.com.**



2 Scan your QR code.



Find your unique QR code which Aruba Bank has provided to ensure your registration on the **Aruba Bank App**[®] is secured.

Press the Scan button and place your mobile device camera in front of the QR code. For your reference, below is a sample QR code:



Note: The QR code must be in color in order to scan correctly.

3 Create your PIN.



Create a secure 5-digit PIN code, and re-enter it to verify correctness.

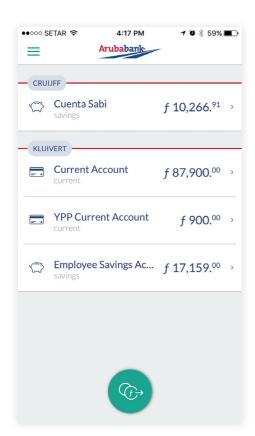
Please remember your 5-digit PIN code. You will use it each time you need to login to the Aruba Bank App[®], conduct a transfer, or generate a login code for Aruba Bank Online.

You are now ready to enter and use your Aruba Bank App[®].

Note: If your PIN is not secure enough, you will be notified that it is not according to the security criteria, and you will need to create another PIN code. The Aruba Bank App[®] is especially designed for you, while you are on the go. Do your banking in less time and at your convenience.

Once logged in, you will immediately get an overview of your Aruba Bank accounts.

Aruba Bank App® Home Screen



From the Home Screen, you can:

- Check your account balance and transfer history for each account
- Transfer between your own accounts
- Transfer to other accounts in Aruba

Simply press on one of the accounts in order to view the details of that account.

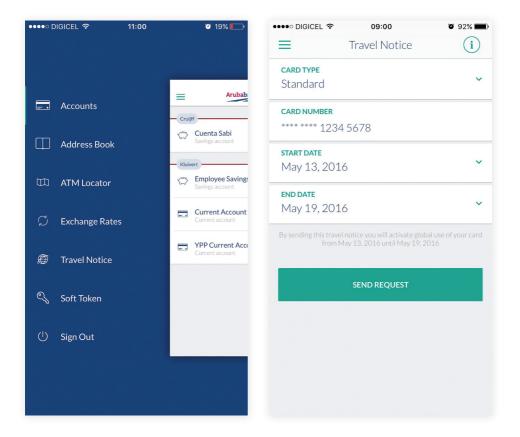
To conduct a transfer, just press on the Transfer icon on the bottom of the screen.

Aruba Bank App® Main Menu

With the Aruba Bank App[®], you can do more than checking your account details and conducting transfers.

From the Main Menu, you can:

- Maintain your Address Book
- Find the nearest ATM machine with our ATM locator
- Find up-to-date exchange rates
- Submit a Travel Notice to ensure your card(s) can be used overseas during your travels.
- Generate secure codes to login to Aruba Bank Online[®] or approve a transfer request in Aruba Bank Online[®]



To open the Main Menu, click on the Menu icon on the top-left comer of the Accounts screen.

From the Main Menu, click on Soft token in order to generate your login codes or transfer approval codes.



To generate a secure login code:

- 1 Click on "Login code" and enter your 5-digit PIN code.
- ² The Aruba Bank App[®] will automatically generate and provide your login code for Aruba Bank Online[®]



To generate a secure transfer approval code:

- 1 Click on "Transfer approval code" and enter the 8-digit security code provided on your Aruba Bank Online transfer approval screen.
- 2 Enter your 5-digit PIN code.
- 3 The Aruba Bank App[®] will automatically generate and provide your code for approving one or more transfers.

Please visit **www.arubabank.com** to view demo videos of the Aruba Bank App features.





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