

**ACCOUNT SUBSCRIPTION PROCESS AT BANCOBCR.COM  
GUIDELINES**

**Banco de Costa Rica  
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## ACCOUNT SUBSCRIPTION PROCESS FOR WIRE TRANSFERS

Following please find a series of questions for guidance upon subscribing accounts. You will find a number of categories about one topic to make it easy for you.

### About Change

1. ¿Why did the Bank decide to change?

BCR made a decision to facilitate customers their wire transfer process. Change applies to SINPE wire transfers and transfers to other BCR accounts which do not belong to the customer.

Once subscribed, system shall not request any security device any more.

### About Account Subscription

¿How do you proceed to subscribe a SINPE or BCR account?

Customer shall log in into bancobcr.com and follow the steps:

1. Go to Security Menu and choose “Account Subscription” which is located in the left submenu.



2. Once chosen, you will find:

- a. In the event that you do not have any account already subscribed, the following screen will be displayed:

**Subscribe Accounts**

*Wire transfers require account subscription. After subscription, no security device shall be requested.*

**You do not have pre-registered products**

**Account Subscription**

BCR 17/04/2013 15:44:13  
(dd/mm/yyyy)

- b. In the event that customer already has subscribed accounts (previously done as “safe accounts”) the following screen shall be displayed:

**Subscribe Accounts**

*Wire transfers require account subscription. After subscription, no security device shall be requested.*

Type	Number	Owner of the account	Description	Condition	Transactions
Checking	001-0181514-8	FLORES MADRIGAL GUISSELLA	Guis Cte	Subscribed	<a href="#">Delete</a>

3. For account subscription, user shall click on the “Account Subscription” button so that screen is displayed and you are able to subscribe BCR or SINPE accounts.

### Account Subscription

<input type="radio"/>	Account type	<b>Branch</b>	Number Account	Description
BCR Account	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="radio"/>	Customer Account			Description
SINPE Account	<input type="text"/>			<input type="text"/>

**Verify**

BCR 17/04/2013 15:46:40  
(dd/mm/yyyy)

4. User shall fill out boxes with account numbers and descriptions he wants to use for specific account he will be subscribing.

### Account Subscription

<input checked="" type="radio"/>	Account type	<b>Branch</b>	Number Account	Description
BCR Account	Current	001	1802100	Example
<input type="radio"/>	Customer Account			Description
SINPE Account	<input type="text"/>			<input type="text"/>

**Verify**

BCR 17/04/2013 15:47:59  
(dd/mm/yyyy)

5. Once customer clicks the check out button, account data additionally to a message with email address for authorization code shall be sent for your to confirmation of such subscription.
6. Such authorization code shall be consecutive.
7. In the event that the account to be subscribed by the customer is a SINPE account, system shall not displayed owner name of subscribed account.

### Account Subscription

BCR Account	Account type Checking	Branch 001	Number Account 1802100	Description Example
Dueño de la Cuenta: ORS SISTEMAS Y SERVICIOS				

An authorization code has been sent to your registered email address [archavarria@bancobcr.com](mailto:archavarria@bancobcr.com); such code shall allow account subscription confirmation. If you want it now, click [here](#).

**Back To Menu**

BCR 17/04/2013 15:49:29  
(dd/mm/yyyy)

8. Once customer receives message with authorization code, user shall go to Security Menu and choose "Account Subscription".
9. System shall display the list of account(s) which he subscribed previously with a Pending Status. User shall click "Pending" to confirm such account subscription.

### Subscribe Accounts

*Wire transfers require account subscription. After subscription, no security device shall be requested.*

Type	Number	Owner of the account	Description	Condition	Transactions
Checking	001-0180210-0	ORS SISTEMAS Y SERVICIOS	Example	Pending	<a href="#">Delete</a>

**Account Subscription**

10. User shall enter the authorization code and values of Security Device (Virtual/Printed Version Dynamic Key or Digital Certificate) to confirm account subscription.

### Account subscription confirmation

Account type	Branch	Number Account	Description
Checking	001	01802100	Example
Dueño de la Cuenta: ORS SISTEMAS Y SERVICIOS			
BCR Authorization Code (15)			<input type="text"/>

Dynamic Key					
E3:	<input type="text"/>	I3:	<input type="text"/>	E1:	<input type="text"/>

**Confirm**

**Cancel**

BCR 17/04/2013 15:51:24  
(dd/mm/yyyy)

11. When clicking “Confirm” the following screen shall be displayed and an email message shall be sent indicating that account has been subscribed and could proceed to transfer and use it after 1 hour.

### Account subscription confirmation

Account has been successfully subscribed. For wire transfers using such account, please wait 1 hour.

BCR 17/04/2013 16:16:32  
(dd/mm/yyyy)

## FREQUENT QUESTIONS

### About subscribed accounts

1. ¿The account I subscribed is incorrect, how can I remove it?

In account subscription option, at account detail, in transaction column you will find the “delete” button. Click it and account shall be removed.

2. ¿Should I proceed to subscribe my own accounts for wire transfers among them?

No, wire transfers among accounts of same owner or authorized individuals do not need to be subscribed.

### **About Authorization Code**

3. ¿One unique authorization code is useful for subscribing all my accounts?

No, each account subscription shall have its own Authorization Code. It shall be consecutive so customer shall know which one he must use with each account.

4. The email message never arrived ¿?

In the event that no email message arrives, customer must delete subscribed account and start process again.

5. ¿How long does it take for the Bank to send the authorization email message?

Email message is sent immediately.

6. ¿Does the authorization code expire?

The authorization code does not expire.

### **About Wire Transfers**

7. ¿How long should wait before proceeding with wire transfer?

Once subscription process is done, customer shall wait an hour to proceed with a transfer.

8. ¿Upon making a wire transfer, system shall request a Security Device?

No. System shall not request such device.

9. ¿Every time that I do a BCR/SINPE transfer should I subscribe the account again?

No, subscription process is done just once.

## About favorite and frequent accounts

10. ¿Shall favorite and frequent accounts be removed from webpage?

Favorite and frequent accounts shall function the same (as reminder and shall not entry the account in the wire transfer) but to proceed with transfers, they shall be required to be previously subscribed.

## About scheduled wire transfers

11. ¿Should I subscribe accounts for scheduled wire transfers?

Yes, for scheduled wire transfers, destination account subscription is required.

12. ¿If I currently keep scheduled transfers, shall be affected?

Currently Schedule transfers shall be normally functioning up to programmed date.

13. ¿If I want to change destination account of scheduled transfer, may I do it?

Yes, destination account could be changed, provided that, it has been previously subscribed.

14. ¿If I want to change the implementation Schedule of a scheduled transfer, may I do it?

Yes, Schedule may be changed without changing the account.