



## Online Banking (Personal Account) Initial Registration

1. To register for our Online Banking you must go to our website [www.intercam.com.pr](http://www.intercam.com.pr) and select **"Personal"** option, then press the **"Enroll"** button

A screenshot of the online banking registration interface. At the top, there is a lock icon followed by the text "Online Banking". Below this is a registration form with several fields and buttons. The "Personal" button is circled in red. The "Enroll" button is also circled in red. The "Go" button is a blue pill-shaped button. The "Forgot Password" link is located below the "Enroll" button.

Personal	^	Enter Username	Enter Password	Go
		Enroll	Forgot Password	

2. To enroll in the Online Banking, you must enter the requested data and then press the **"Enroll"** button
  - A. **"Type of account"** you must select the type of account you have with InterCam Banco Internacional: Deposit Account, Saving Account, Certificate of deposit, among others
  - B. **"Account Number"** enter the assigned account number
  - C. **"Social Security number"** if you have a Social Security Number, please provide the number if not you must enter your passport number or main ID provided to us at the time of opening the account, in case that your Passport or ID number contains less than 9 numerical characters you must enter zeros (0's) from left to right in order to complete the required 9 characters
  - D. **"PIN/ personal Identification Number"** you must include the last 4 digits of the registered identification, passport or other identification
  - E. **"Mother's maiden Name"** must be included in the form
  - F. **"Date of birth"** enter your date of birth in the following format (MMDDYYYY) or (DDMMYYYY) according to the configuration of your computer or device
  - G. **"Security question"** choose a security question
  - H. **"Security answer"** write the answer to your security question
  - I. **"Email address"** enter the email address you provided to us
  - J. **"Confirm email address"** enter the email from the previous field

## Enroll

In the Social Security Number field please enter the last 9 digits of your passport number, in case your passport is less than 9 digits, zeros must be added to the far left. The PIN will be the last 4 digits of your SSN.

<b>A</b>	Type of account *	<input type="text" value="Checking"/>	
	Account number *	<input type="text" value="HIDE"/>	<b>B</b>
	Social Security number *	<input type="text" value="HIDE"/>	
<b>C</b>	PIN *	<input type="text" value="HIDE"/>	
	Mother's maiden name *	<input type="text"/>	<b>D</b>
<b>E</b>	Date of birth *	<input type="text" value="mm/dd/yyyy"/>	
	Security question *	<input type="text"/>	<b>F</b>
<b>G</b>	Security answer *	<input type="text" value="HIDE"/>	
	Email address *	<input type="text"/>	<b>H</b>
<b>I</b>	Confirm email address *	<input type="text"/>	<b>J</b>

\* Indicates required field

**Enroll**

Already enrolled? [Login now](#)

3. The system will confirm to you the Conditions and Terms of Use of the Electronic Banking, you can download the document in PDF format by pressing the **"Download to PDF"** button, once you have read and agree with the provisions of the document, you must press the button **"I agree"** to continue.

[Contact Us](#) [Locations](#) [Log In](#)



Terms and conditions



**Condiciones y Términos de Uso de Banca Electrónica de Intercam Banco Internacional**

Mediante la suscripción de este contrato (el "Contrato"), Intercam Banco Internacional Inc., (en adelante el "Banco") le concede al cuentahabiente identificado en el Contrato de Cuentas de Depósito y Otros Servicios Bancarios (en lo adelante el "Cliente") acceso y uso de los servicios de Intercam ONLINE. Este Contrato establece los términos y condiciones que regirán el uso y acceso a dichos servicios. Al acceder las cuentas a través de Intercam ONLINE y/o acceder o llevar a cabo transacciones a través del sistema de pagos electrónicos, el Cliente confirma que ha revisado y aceptado los términos y condiciones del presente Contrato. Los términos y condiciones aquí expuestas forman parte y son en adición a los establecidos en los contratos y/o acuerdos que rigen las cuentas del Cliente y las transacciones que solicite a través del Banco. Todos los términos en mayúscula no definidos en este Contrato tendrán la definición atribuida a éstos en el Contrato de Cuentas de Depósito y Otros Servicios Bancarios (el "Contrato de Cuenta Designada") de suscripción por el Cliente.

Estos términos y condiciones son aplicables, en conjunto, con la(s) cuenta(s) bancaria(s) que usted mantiene con el Banco y que, a su vez, estén atadas a este Contrato. Los términos y condiciones de su(s) Cuenta(s) están disponibles para usted al momento de solicitarlos al Banco.

Salvo que se especifique lo contrario, si existe una incongruencia entre este Contrato y los términos y condiciones aplicables a su(s) cuenta(s) con el Banco, estos términos y condiciones prevalecerán para todas las operaciones que utilicen dicho servicio de banca electrónica. También son aplicables aquellos términos y condiciones derivadas de las leyes aplicables.

Transacciones relacionadas a Cuentas de individuo efectuadas de acuerdo a las disposiciones de este Contrato, están reguladas por varias leyes federales, incluyendo, sin que se entienda como una limitación, *Electronic Funds Transfers Act*, *Truth in Savings Act* y *Truth in Lending Act*. Además, toda transacción relacionada a cuentas de individuos estará sujeta a los términos y condiciones establecidos en el Contrato de Cuentas de Depósito y Otros Servicios Bancarios para individuos, y toda transacción relacionada a cuentas comerciales estará sujeta a los términos y condiciones establecidos en el Contrato de Cuentas de Depósito Comerciales, y toda transacción relacionada a tarjetas de crédito estará sujeta al Contrato de

[Download a PDF of the terms and conditions.](#)

By clicking "I agree", I acknowledge that I have read and accept the above terms and conditions.

4. To establish your credentials, the system will request the following information
- A. **“Choose a username”** in this field you must personalize your USER ID to access your account
  - B. **“New password”** you must enter the password you will use to check your account. It must contain a minimum of 8 and a maximum of 17 characters, a minimum of 1 number, an uppercase letter, a lowercase letter and a special character
  - C. **“Confirm password”** you must reenter the same password from the previous field

Establish credentials

Choose a username \*

NEW PASSWORD

CONFIRM PASSWORD

Continue

\* Indicates required field

INTERCAM Banco Internacional

Contact Us Locations Log in

Your new password must include:

- Between 8 and 17 characters
- At least 1 number
- At least 1 uppercase letter
- At least 1 lowercase letter
- At least 1 special character

5. Verify when you enter your password. The system will show the verification check mark in green (✓), indicating that your password complies with the established requirements.

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### Establish credentials

Choose a username \*  HIDE

Your new password must include:

- ✓ Between 8 and 17 characters
- ✓ At least 1 number
- ✓ At least 1 uppercase letter
- ✓ At least 1 lowercase letter
- ✓ At least 1 special character

New password \*

Confirm password \*

\* Indicates required field

**Continue**

6. You must configure 3 Challenge questions with their respective answers, the answers cannot be the same, no special characters can be used, then you must press the “Continue” button, then you can view your account statement information

Set up challenge questions

Select each Challenge Question and provide your answer, up to 83 characters. Challenge Questions are used to authenticate the user when accessing online banking from a non-registered computer. Special characters cannot be used.

First challenge question *	What was your high school mascot? ▾
First answer *	<input type="text"/> HIDE
Second challenge question *	What is your mother's middle name? ▾
Second answer *	<input type="text"/> HIDE
Third challenge question *	What is your favorite book? ▾
Third answer *	<input type="text"/> HIDE

☐ Don't challenge me again on this device.

\* Indicates required field

**Continue**

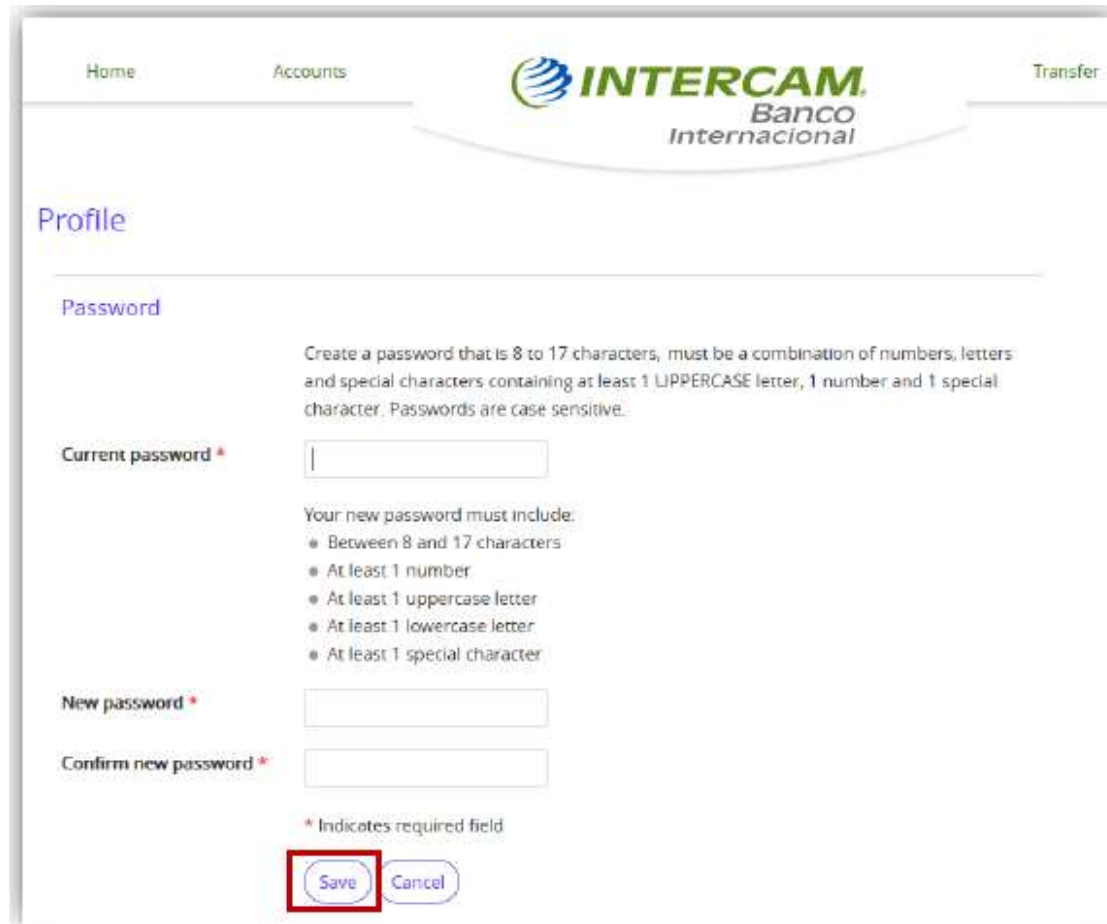
# Online Banking Administration of "Profile"

1. Through the "**Profile**" option, you can make changes to your password, challenge questions and you can learn how to receive your e-statement, just by pressing the "**Edit**" button on each of the options





2. The **“Password”** option allows you to modify the password that has already been established. We recommend for your security to change your password sporadically. The system will prompt you to enter the current password and then you will need to reenter the new password and its confirmation, then you must press the **“Save”** button



The screenshot shows the 'Profile' section of the Intercam Banco Internacional website. Under the 'Password' sub-section, there is a text instruction: 'Create a password that is 8 to 17 characters, must be a combination of numbers, letters and special characters containing at least 1 UPPERCASE letter, 1 number and 1 special character. Passwords are case sensitive.' Below this, there are three input fields: 'Current password \*', 'New password \*', and 'Confirm new password \*'. The 'Current password' field is currently empty. Below the input fields, there is a list of requirements for the new password: 'Your new password must include:' followed by a bulleted list: '• Between 8 and 17 characters', '• At least 1 number', '• At least 1 uppercase letter', '• At least 1 lowercase letter', and '• At least 1 special character'. At the bottom, there is a note '\* Indicates required field' and two buttons: 'Save' and 'Cancel'. The 'Save' button is highlighted with a red rectangle.

Home Accounts **INTERCAM** Banco Internacional Transfer

Profile

Password

Create a password that is 8 to 17 characters, must be a combination of numbers, letters and special characters containing at least 1 UPPERCASE letter, 1 number and 1 special character. Passwords are case sensitive.

Current password \*

Your new password must include:

- Between 8 and 17 characters
- At least 1 number
- At least 1 uppercase letter
- At least 1 lowercase letter
- At least 1 special character

New password \*

Confirm new password \*

\* Indicates required field

**Save** Cancel

3. In the “**Challenge questions**” option, it will allow you to modify the questions you initially selected at the time of your initial registration

**Challenge questions**

Select each Challenge Question and provide your answer, up to 83 characters. The Challenge Questions are used to authenticate you when accessing Internet Banking from a non-registered computer. The fields cannot contain special characters

First challenge question \* What street did you live on in third grade? ▾

First answer \* ••••• SHOW

Second challenge question \* What is the name of your first employer? ▾

Second answer \* •••••••• SHOW

Third challenge question \* What was the model of your first car? ▾

Third answer \* ••••• SHOW

\* Indicates required field

Save Cancel

4. In the option for “**Electronic statements**” you can view the email and accounts from which you will receive notifications that are linked to your statement

**Electronic statements**

**Accounts**

As the account holder, you will receive statement notifications at the email address below.

**Email** kgarcia@intercam.com.pr

Account	Delivery method
REGULAR CHECKING XXX0253	eStatements

Close

## Online Banking Forgot Password

1. In case you forget your password, you should go to the **“Forgot your password”** button

Personal Business **INTERCAM** Banco Internacional Convenience Services About Us


Contact Us

Online Banking

Personal Enter Username Enter Password Go

Enroll **Forgot Password**

2. Enter your username, the answer you provided us for your “**Mother’s Maiden Name**” and the email we have in our database, then you must press the “**Reset Password or PIN**” button



### Forgot Password Or PIN

Complete the following to reset your password or personal identification number (PIN).

Username \*  HIDE

Mother's Maiden Name \*

Email \*

\* Indicates required field

[Reset Password Or PIN](#)

3. You must include in the "**Username**" field the user name that you assigned in the initial registration, in the "**Last 4 digits of Social Security number**" field include the last 4 digits of your passport or main identification or Social Security in case you have one and enter the email address you provided at the time of the account opening, then press the "**Reset password**" button



The screenshot shows the 'Forgot password' page for Intercam Banco Internacional. At the top is the bank's logo. Below it, the title 'Forgot password' is displayed in purple. A message states: 'Your temporary password will be sent to the email address on file. The password will only be valid for 30 minutes. If you do not receive your password within five minutes, contact us.' The form contains three input fields: 'Username \*' with a 'HIDE' button, 'Last 4 digits of Social Security number \*', and 'Email address \*'. A legend indicates that the asterisk (\*) denotes a required field. The 'Reset password' button is highlighted with a red rectangular border.

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Forgot password

Your temporary password will be sent to the email address on file. The password will only be valid for 30 minutes. If you do not receive your password within five minutes, contact us.

Username \*  HIDE

Last 4 digits of Social Security number \*

Email address \*

\* Indicates required field

[Reset password](#)

4. You will receive an email which contains a temporary password which you must enter in the **"Password"** field, then you must press the **"Log in"** button



The image shows the login page for Intercam Banco Internacional. At the top center is the bank's logo, which consists of a blue globe icon followed by the word "INTERCAM" in green and "Banco Internacional" in black below it. On the left side, the text "Log in" is displayed in a purple font. Below this, a green notification bar contains a checkmark icon and the text: "An email with reset instructions has been sent to: hcolon@intercam.com.pr.". A horizontal line separates this from a warning message: "After 3 incorrect logins your account will be disabled. Please contact Customer Service at (787)300-3466 or toll free at 01-800-099-0259." Below the warning are two input fields: "Username" and "Password". The "Username" field has a "HIDE" button to its right. Below the "Password" field is a red rectangular box containing a circular "Log in" button. To the right of this button is a link that says "Forgot password?". At the bottom of the page, there is a link that says "Not yet enrolled? Enroll now."

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Log in

✓ An email with reset instructions has been sent to: hcolon@intercam.com.pr.

After 3 incorrect logins your account will be disabled. Please contact Customer Service at (787)300-3466 or toll free at 01-800-099-0259.


Username  HIDE

Password

**Log in** Forgot password?

Not yet enrolled? [Enroll now.](#)

5. Enter the answer to the security question, then press the “Continue” button



## Security challenge

The layered Authentication is a security feature designed to protect the privacy and security of your personal information. The Challenge Questions/Answers and/or One Time Passcode are used to identify you and prevent unauthorized access to your information.

### Answer a question

What street did you live on in third grade?

HIDE  
☐ Don't challenge me again on this device.



6. You must include your new password in the “**New password**” field and confirm it in the “**Confirm password**” field, then press the “**Continue**” button

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Internacional

### Change credentials

Your password has expired. Passwords must be 8-17 characters and a combination of numbers, letters and special characters containing at least 1 UPPERCASE letter, 1 number and 1 special character.

**Username** lauradiaz

Your new password must include:

- Between 8 and 17 characters
- At least 1 number
- At least 1 uppercase letter
- At least 1 lowercase letter
- At least 1 special character

**New password \***

**Confirm password \***

\* Indicates required field

**Continue**

## Online Banking Unlock Password

1. If you entered the password incorrectly for 3 times, your access will be blocked. In this case you must contact the Customer Service Department via our toll free number 01-800-099-0259 or write an email to [customer\\_service@intercam.com.pr](mailto:customer_service@intercam.com.pr) to, request your password to be unlocked. Once your User ID is unlocked you can use the previous password. If you do not remember your password, you must proceed with the password forgetting process

The screenshot displays the Intercam Banco Internacional login interface. At the top center is the bank's logo. Below it, the text "Log in" is visible. A red error message box states: "ⓘ We were unable to log you in. Try again, or contact customer support." Below this, a warning message reads: "After 3 incorrect logins your account will be disabled. Please contact Customer Service at (787)300-3466 or toll free at 01-800-099-0259." The login form includes fields for "Username" (containing "lauradiaz" and a "new" link) and "Password". Below the password field is a "Log in" button and a "Forgot password?" link. At the bottom, there is a link for "Not yet enrolled? Enroll now."