

PRIMUSPLUS FAQs

(FREQUENTLY ASKED QUESTIONS)



access

more than banking

Our Corporate Philosophy



Our mission

Setting standards for sustainable business practices that; unleash the talents of our employees, deliver superior value to our customers, and provide innovative solutions for the markets and communities we serve.



Our vision

To be the world's most respected African Bank



Our core values

Leadership
Excellence
Empowered Employees
Passion for Customers
Professionalism
Innovation

What is Primus Plus?

PrimusPlus is a secure web-based enterprise suite of payments and collection solutions that offer organizations a simple and cost effective alternative to cash and cheque payments across multiple banks.

What can I do with Primus Plus?

PrimusPlus consists of the following key modules:

- **Payment Module:** This enables SMEs and Large corporates perform single or batch instant payments to beneficiaries within Access Bank and across other banks. These beneficiaries include staff, vendors, contractors, suppliers etc. Corporates can also make intra and offshore international payments using this module.
 - **Payroll Module:** This enables corporate customers that do not have a payroll management solution make use of the platform for the payment of their staff salaries. This can also be used for payment of tax and pension for staff, as well as corporate tax.
 - **Cards Module:** This enables SMEs and Large corporates request cards for fleet management, payroll and office expenses. Users can also set limits on the card, block the cards, and load the cards.
 - **Customs Duty Payment Module:** This enables corporates that are into importation and exportation to pay for their import duty and export fees.
 - **Financial Supply Chain Module:** This provides corporates with a link between their supply chain and cash management activities. It also provides a direct debit module which enables users debit the accounts of their key distributors with corresponding credit to the account of the Corporate.
 - **FX Bidding Module:** This module enables corporates initiate foreign exchange related transactions with a view to guiding the corporates on prevailing rates for visible and invisible trade transactions.
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What do I require to start using PrimusPlus?

- PrimusPlus is a web-based platform. You will need:
 - A workstation i.e. desktop computer, laptops, tablets, smartphones
 - Fast and stable internet connection
- The most preferred browsers are *Google Chrome* and *Mozilla Firefox*.

How do I get registered on PrimusPlus?

- Get started by visiting the Primus Plus registration page via: primusplus.accessbankplc.com/Account/Onboarding
- Enter your Account number in the required field to generate a Corporate Code. This code will be sent to the organization's registered e-mail address maintained with the Bank.
- Once the Corporate Code is received, input the code, and click on "Register"
- The Corporate's information as maintained in our records will be displayed on the screen. The User is required to confirm the correctness of same and then proceed.
- After submission, the login details will be provided via e-mail

Can all account types be registered on PrimusPlus?

- Only qualified account types can be profiled on PrimusPlus. When inputted, there will be a message displayed on the eligibility of the account.

How do I add users, other Accounts to my PrimusPlus profile?

- To add users and your desired accounts to your PrimusPlus profile, you will be required to write an instruction on your organization's letterhead and upload this on the platform through the Admin Panel
 - Login and select **Admin Panel**
 - Click on the **Signed Instruction** tab
 - Click **Add Signed Instruction**

Alternatively, you may submit this instruction through your Relationship Officer.

How do I get my Relationship Officer details?

- Your Relationship Officer details are available for your respective accounts on the platform. Click on the Human Icon, on the main menu page to view details.

How long does it take to activate a profile?

- 24 hours from receipt of your instruction.

What is the cost of enrolment on PrimusPlus?

- Enrolment is free.

How do I authorize transactions on Primus Plus?

- All transactions must be authorized with an OTP code on generated via a Token. Tokens can be requested through your Relationship Officer or at the nearest Access Bank branch.
- Tokens come in Two (2) variants:
 - **Hard Token** (Physical device) which costs **N2,500** (excl. VAT)
 - **Soft Token** (Application to be installed on device) which costs **N1,500** (excl. VAT)
- The Token Request form can be downloaded in the platform by visiting the **Admin Panel** and selecting the **Token Request** tab

What is an OTP Password?

- OTP (One-Time Password) is an automatically generated code of numbers used to authorize your transaction. It is generated using a token.

What happens if I am unable to use my token, or if I encounter any errors during usage?

- A guide of common errors that may be experienced is contained in the Appendix of this document. However, if the issue persists, please call the Contact Center and request to speak with the e-banking team.

What are the fees charged for transactions on PrimusPlus?

Local (Naira) Transactions	Charge
Transfers to Access Bank beneficiaries	FREE
Transfers done using RTGS	N950 + 7.5% VAT
Transfers to Other Bank beneficiaries:	
Salary payments	N15 + 7.5% VAT
Other payments less than N5,000	N10 + 7.5% VAT
Other Payments between N5,001 - N50,000	N25 + 7.5% VAT
Other Payments greater than N50,001	N50 + 7.5% VAT
Foreign Transactions	Charge
Transfers to Access Bank beneficiaries:	
Handling Charge	0.5% of the total amount being transferred
Transfers to Other Bank beneficiaries:	
Handling Charge	0.5% of the total amount being transferred
Swift Charge	\$15 flat per transaction
Offshore Charge	\$25 flat per transaction

Are International Transactions on PrimusPlus instant?

- International transactions to Access Bank beneficiaries are instant when user makes use of the 'INTRA BANK' option on the platform. However, international transactions to other Bank beneficiaries are not instant.

How do I reset my password?

- Click on 'Forgot Password' option from the login page via primusplus.accessbankplc.com/Account/ResetPassword
- Enter your Username and click on 'Reset Password'
- A reset code will be sent to your registered e-mail address
- Insert the 6-digit code in the space provided and click on 'Validate Reset Code'
- Insert your new preferred password in the space provided and confirm this password again.
- Click on Change Password

How do I unlock my account when I receive an error message saying: 'Error! This user account has been locked' or 'User Account Locked'?

- Click on 'Unlock Account' option from the login page via primusplus.accessbankplc.com/Account/UnlockAccount
- Enter your Username
- Check your registered mail for an email with a 6-digit reset code
- Insert the 6-digit code in the space provided and click on 'Validate Unlock Code'
- Click on 'Login'

I need help navigating the modules on PrimusPlus

- A User guide, as well as How-To videos have been made available in the platform. Simply select on the "Help" icon on the Main Menu screen and make your selection.

Can I request training on using the platform?

- Yes, you can speak to your Relationship Officer to request personalized trainings.

Can I cancel a transaction if I notice an error?

- If the transaction is yet to be fully approved by the authorizers in the organization, it can be cancelled. However, if the transaction has been fully approved, it can only be cancelled at the Bank's end with an instruction from the organization.

What can I do when or if I suspect Fraud on the account?

- Immediately notify the Bank through the Contact Center on 01-2712005-7, 01-2802500, 0700 3000 000 or by email at: contactcenter@accessbankplc.com and immediately inform your Relationship Officer.

Can I suspend my account for a while and reactivate it?

- Yes, your account can be suspended for a while and reactivated when the need arises, at your request.

Why do my transactions sometimes show as 'Processing'?

- This means that the transaction is still being processed and once concluded, it would either reflect as 'FAILED' or 'SUCCESSFUL'.

Can I reinitiate when my approved transactions show as 'Processing'?

- No, transactions should only be re-initiated when the status reads as FAILED.

For further assistance or enquiries regarding PrimusPlus, please contact us via any of these channels:

Corporate Digital Banking Team
corporatedigitalbanking@accessbankplc.com

Contact Center e- Banking Team
01-2712005-7, 01-2802500, 0700-3000-000, 0700 CALL ACCESS
contactcenter@accessbankplc.com

COMMON TOKEN ERRORS AND HOW TO RESOLVE THEM

Here's what to do if you encounter errors whilst using your token to confirm transactions on any of our digital channels:

S/N	Error Message	Token Type	Cause (s)	Fixes
1	<ul style="list-style-type: none"> Invalid Token Token Validation Failed 	Hard Token device or Soft Token (Entrust App)	Incorrect token digits entered	Check that digits were entered correctly
			Token locked or Faulty Token device	Call the Contact Center e-Banking team to confirm that the device is active, or token device might need replacement
			Network Error (occurs with Entrust App)	Check network connection on the device
			Time on the device is incorrect (this is peculiar to Diaspora customers using the Entrust App)	Confirm that the time on the device where Entrust is downloaded is correct. Check Date, Time & Time Zone settings.
2	Token Locked	Entrust App	Wrong PIN inputted more than three (3) times	Call the Contact Center e-Banking team to unlock your profile
3	<ul style="list-style-type: none"> Token does not exist User does not exist You require a token to authenticate this transaction or request 	Hard Token device	Token device has not been activated or Token not mapped to the user profile	Contact your Account Officer or Call the Contact Center e-Banking team to activate your token