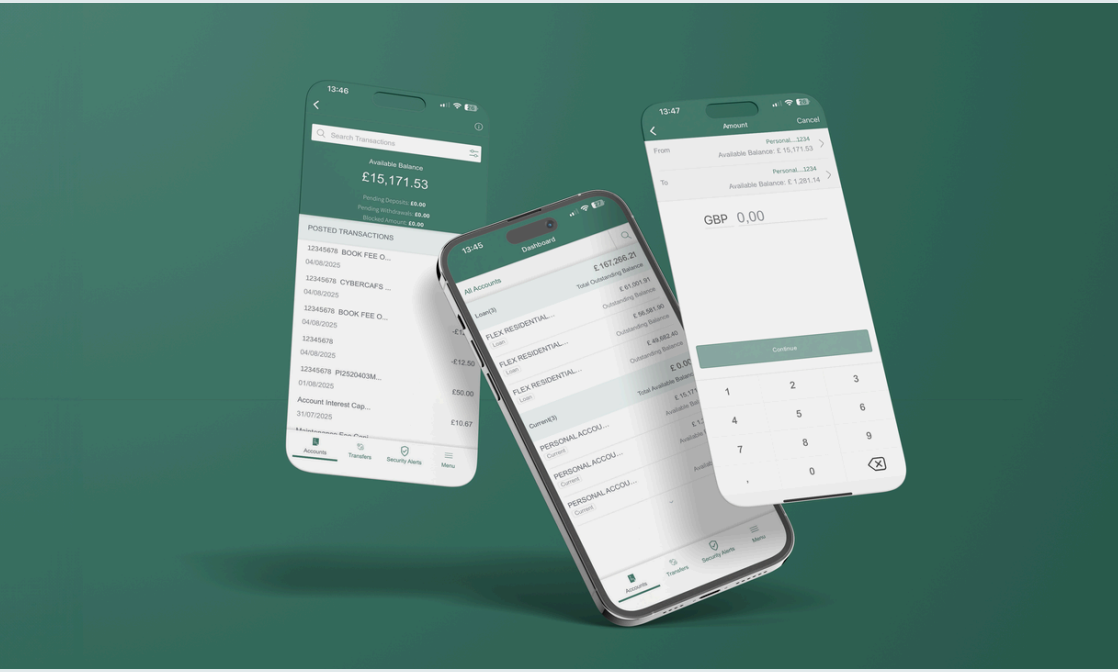
Managing Payments and Transfers

Step-by-Step Guide

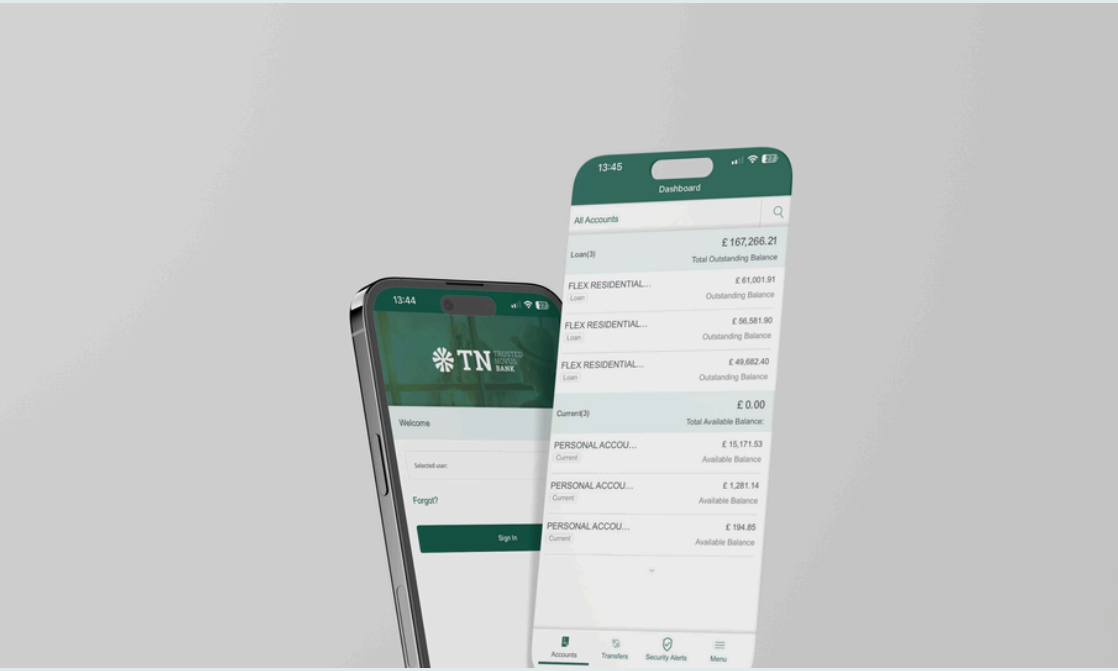


Welcome to your new digital banking experience!
This step-by-step guide covers:

- Making payments to internal and external accounts
- Managing beneficiaries
- Setting up a standing order
- How to view your upcoming payments

Internal Transfers to your own accounts

Step-by-Step Guide

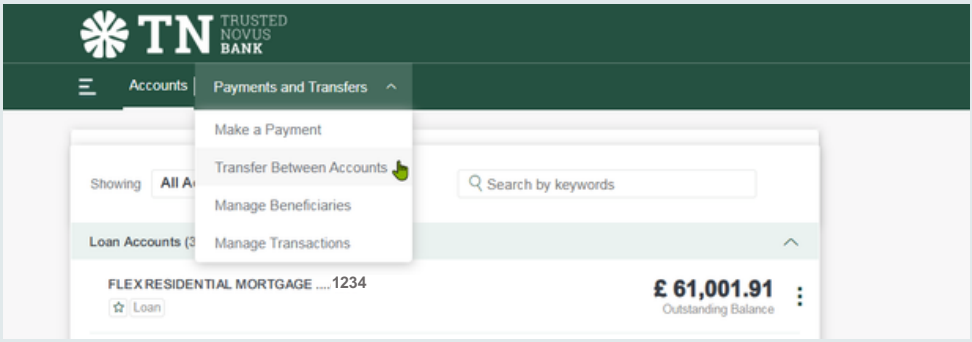


This step-by-step guide covers how to make a payment to and from your own accounts within Trusted Novus Bank (TNB).

Making Internal transfers to your own accounts

1. Click on **'Payments and Transfers'**.

2. Then select **'Transfer Between Accounts'.**

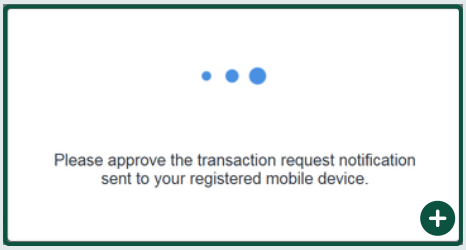


- Select **'From (My Account)'** i.e. the account you want to debit
- Select **'To'** i.e. the account you want to credit
- Enter Currency and transfer Amount
- Select the **'Frequency'** as **'Once'** or choose another frequency to create a standing order
- Choose the **'Send On'** date for when you want the payment to debit (default will be todays date)
- **'Transfer Reference'** (optional)
- You will then be prompted to confirm the details

3. A review screen will be displayed giving you the following options:
- **'Cancel'** - Cancels the transfer
- **'Modify'** - Takes you back to the payment details screen and allow you to make changes
- **'Continue'** - Submits the payment

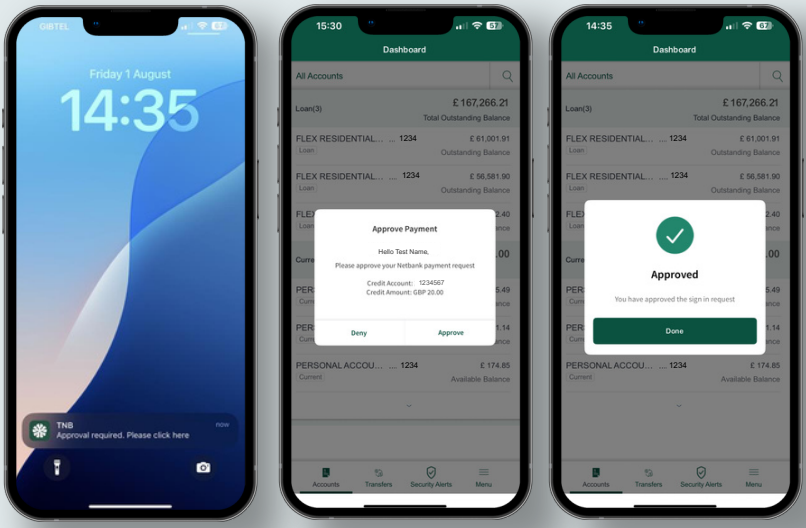
Making Internal transfers to your own accounts

4. Once confirmed you will need to **approve** the transaction within your **mobile banking app** as shown.



Approving Payments - iPhone User

1. You will receive a notification as shown below, open up the notification, this will prompt you to login to your account. Once logged in you will be asked to approve the transaction.

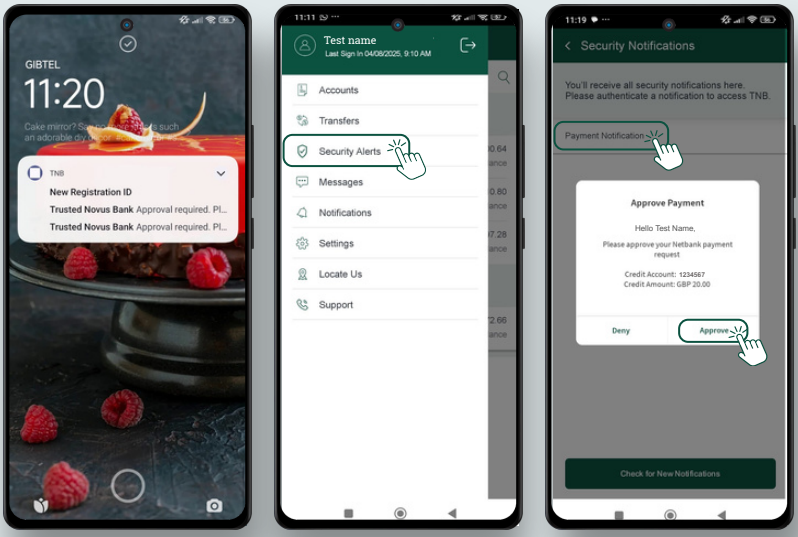


Approving Payments - Android User

1. You will receive a notification as shown below, open up the notification, this will prompt you to login to your account. Once logged in you will be asked to approve the transaction.

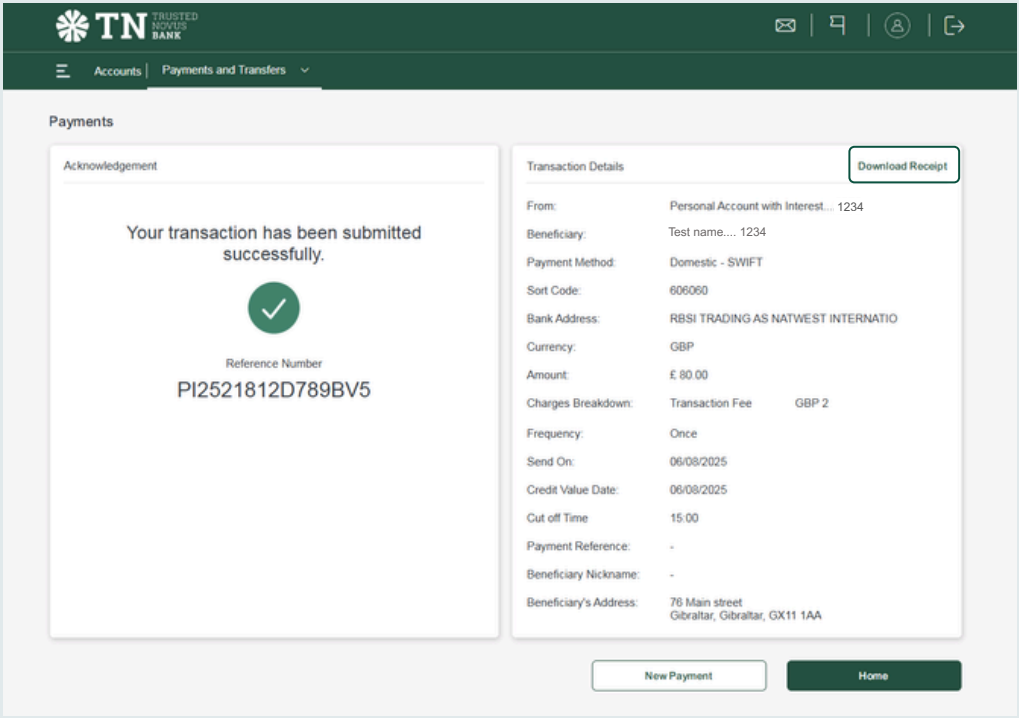
2. If the pop up doesn't show, login to the app and go to **'Menu'** and select **'Security Alerts'**.

3. Click **'Payment Notification'** and **'Approve'.**



Download Receipt

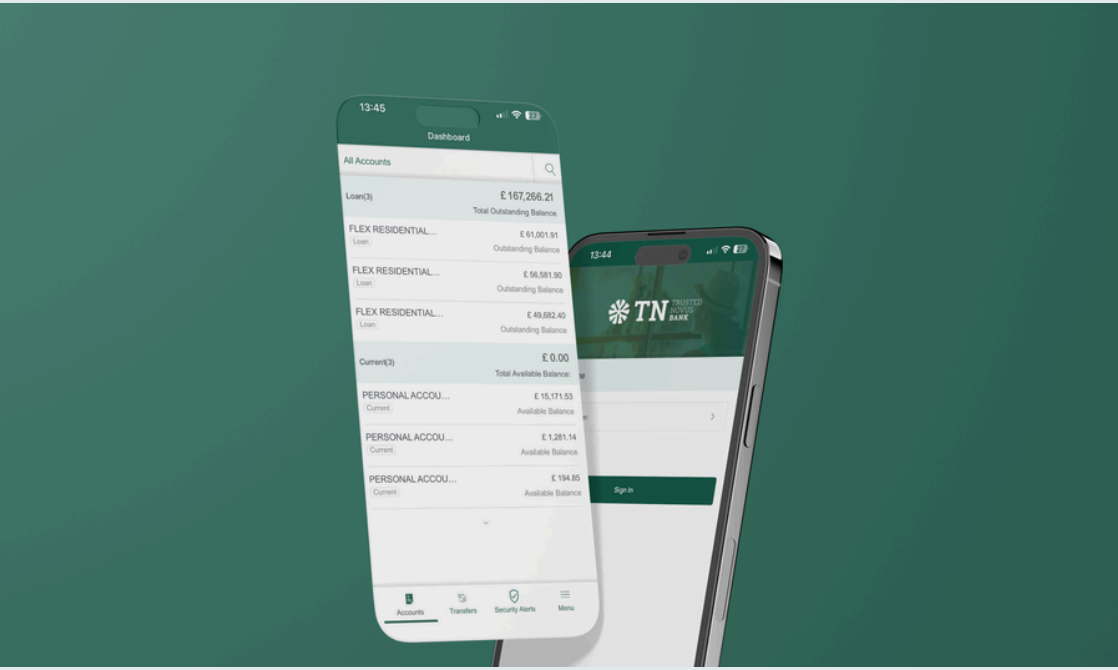
5. Once approved, the transaction will be complete:



6. **'Download Receipt'** if required.

Internal Transfers to other internal accounts

Step-by-Step Guide



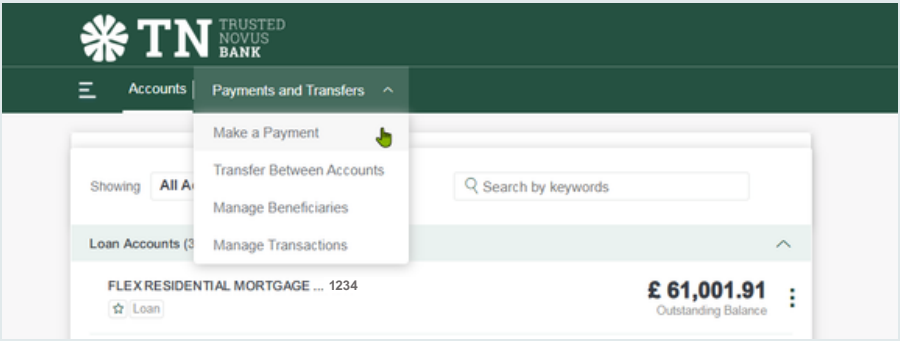
This step-by-step guide will cover how to make a payment from your own accounts within TNB to other accounts within TNB.

Internal Transfers to other internal accounts

In order to make a payment, you must create the beneficiary prior via the 'Manage Beneficiaries' section.

1. Select the **'Payments and Transfers'** option from the drop-down menu.

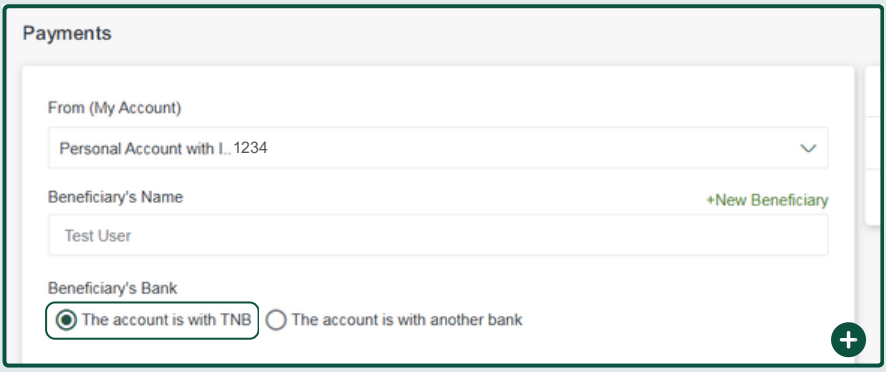
2. Then select **'Make a payment'.**



3. You will then be required to select from the existing beneficiary template options.

4. As you finish each part of the payments screen, the next part will show up automatically.

5. Select **'The account is with TNB'.**



Internal Transfers to others

6. Select the currency and amount of transfer.

7. Once the amount has been entered, complete the following details.

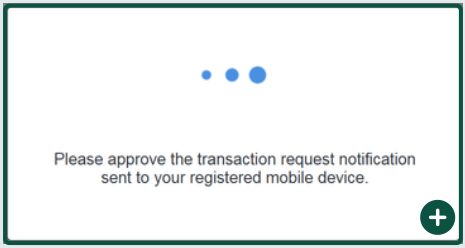
Please note: You cannot complete the details below until you have entered the amount.

- Beneficiary name
- Currency and Amount
- Account number
- Frequency
- Payment reference (Optional)
- Address

8. Select the frequency as **'Once'** or choose another frequency to create a standing order.

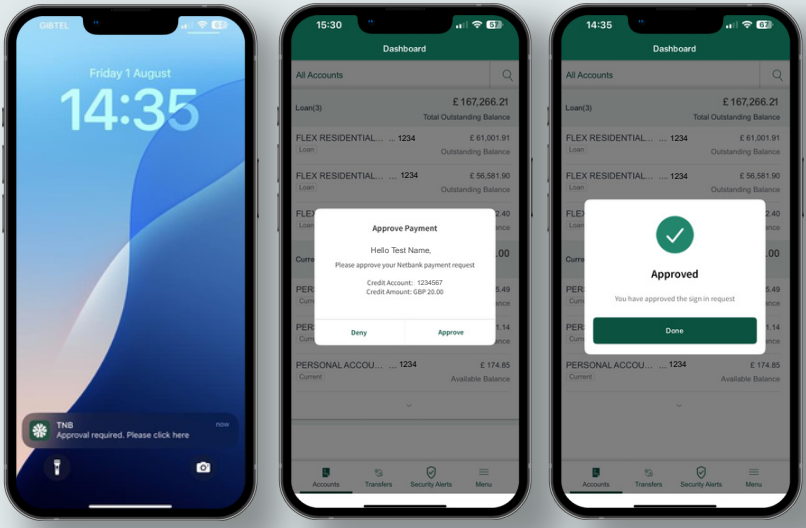
9. A review screen will be displayed giving you the following options:
   - **'Cancel'** - Cancels the transfer
   - **'Modify'** - Takes you back to the payment details screen and allow you to make changes
   - **'Continue'** - Submits the payment

10. Once confirmed you will need to **approve** the transaction within your mobile banking app as shown.



Approving Payments - iPhone User

1. You will receive a notification as shown below, open up the notification, this will prompt you to login to your account. Once logged in you will be asked to approve the transaction.

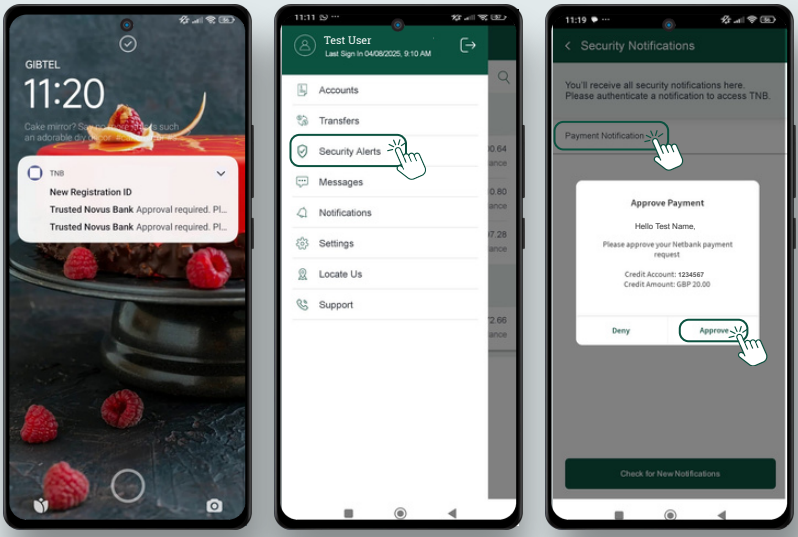


Approving Payments - Android User

1. You will receive a notification as shown below, open up the notification, this will prompt you to login to your account. Once logged in you will be asked to approve the transaction.

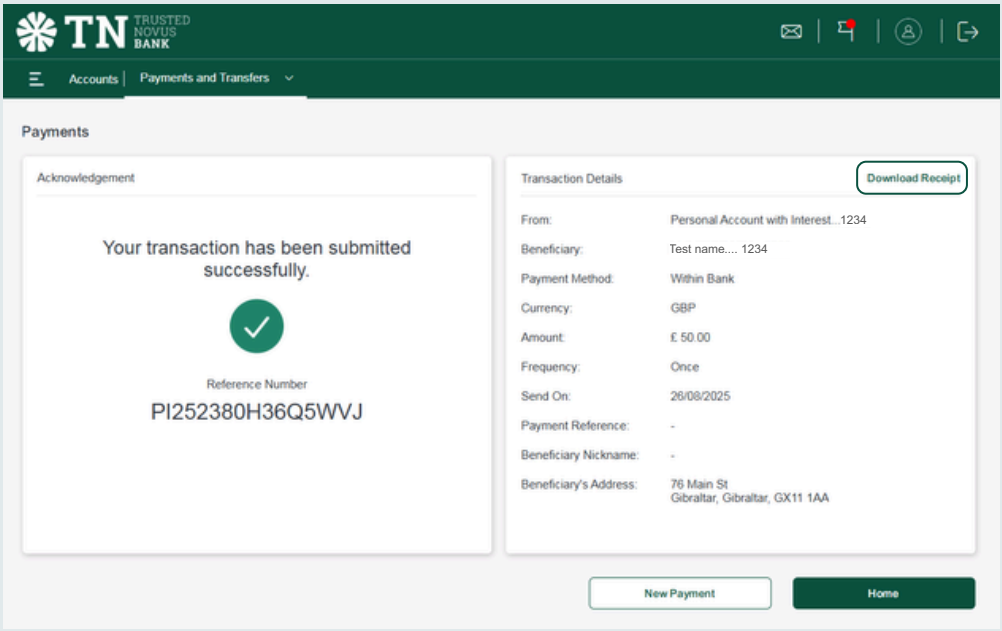
2. If the pop up doesn't show, login to the app and go to **'Menu'** and select **'Security Alerts'**.

3. Click **'Payment Notification'** and **'Approve'**.



Approving Payments

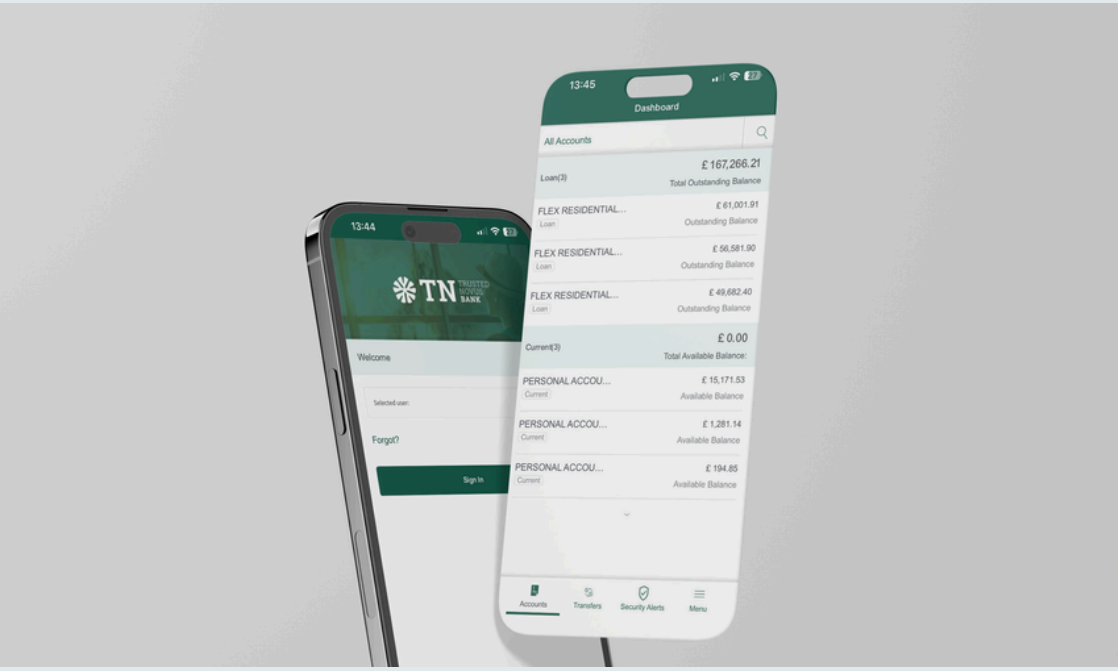
11. Once approved, the transaction will be complete:



12. **'Download Receipt'** if required.

External Transfers

Step-by-Step Guide

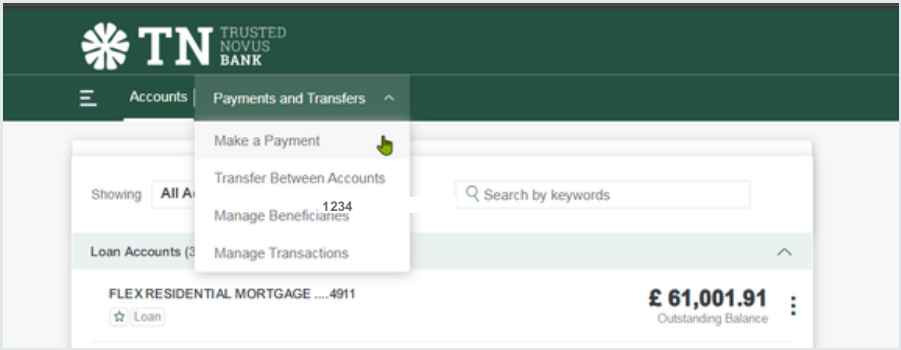


This step-by-step guide will cover how to make a payment from your own accounts within TNB to accounts outside of TNB.

External Transfers

In order to make a payment, you must create the beneficiary prior via the 'Manage Beneficiaries' section.

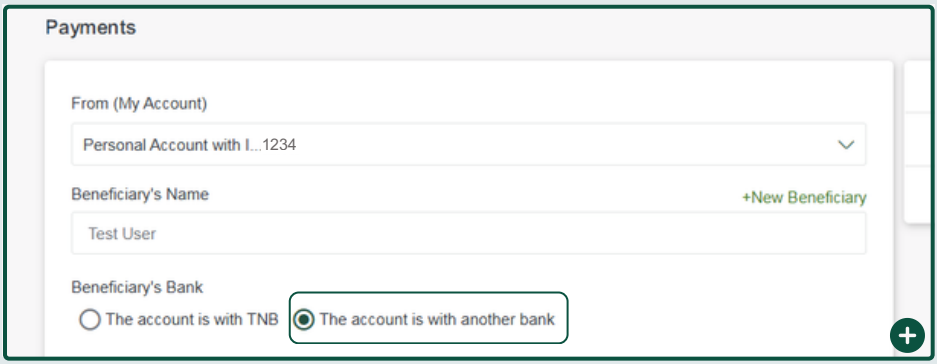
1. Select the **'Payments and Transfers'** option from the drop-down menu.
2. Then select **'Make a payment'.**



3. You will then be required to select from the existing beneficiary template options.

4. As you complete each part of the payments screen, the next part will show up automatically.

5. Select **'The account is with another bank'**.



External Transfers

6. Confirm the country of beneficiary's bank.

7. Select the currency and amount of transfer.

8. Once the amount has been entered, complete the following details.

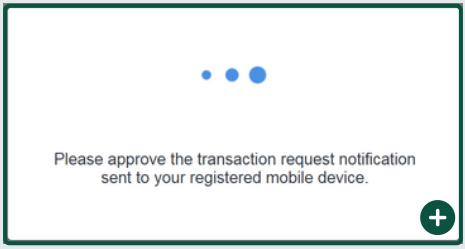
Please note: You cannot complete details below until you have entered the amount.

- Account number / IBAN
- SWIFT/BIC
- Beneficiary bank
- Sort code
- Frequency
- Payment reference (Optional)
- Purpose of payment
- Beneficiary name and address

9. Select the frequency as **'Once'** or choose another frequency to create a standing order.

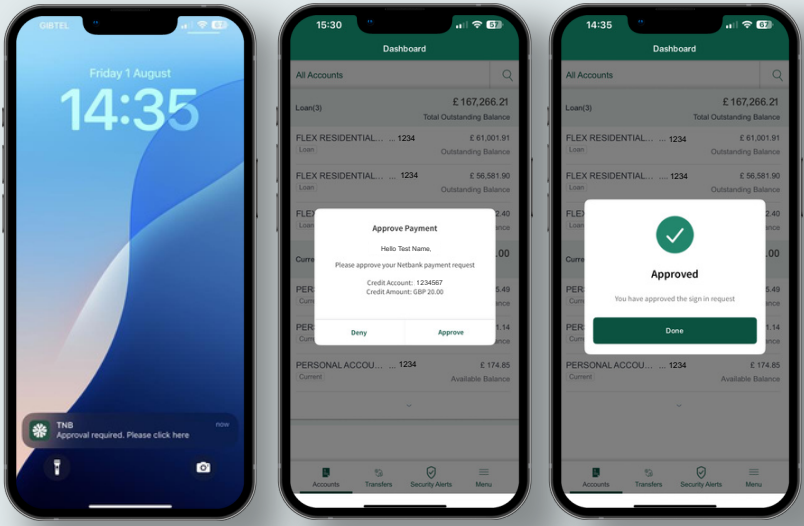
10. A review screen will be displayed giving you the following options:
- **'Cancel'** - Cancels the transfer
- **'Modify'** - Takes you back to the payment details screen and allow you to make changes
- **'Continue'** - Submits the payment

11. Once confirmed you will need to approve the transaction within your mobile banking app as shown.



Approving Payments - iPhone User

1. You will receive a notification as shown below, open up the notification, this will prompt you to login to your account. Once logged in you will be asked to approve the transaction.

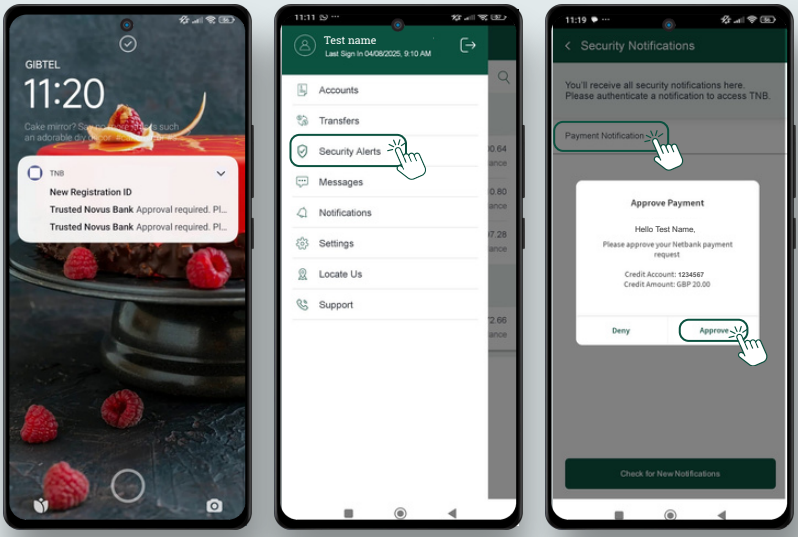


Approving Payments - Android User

1. You will receive a notification as shown below, open up the notification, this will prompt you to login to your account. Once logged in you will be asked to approve the transaction.

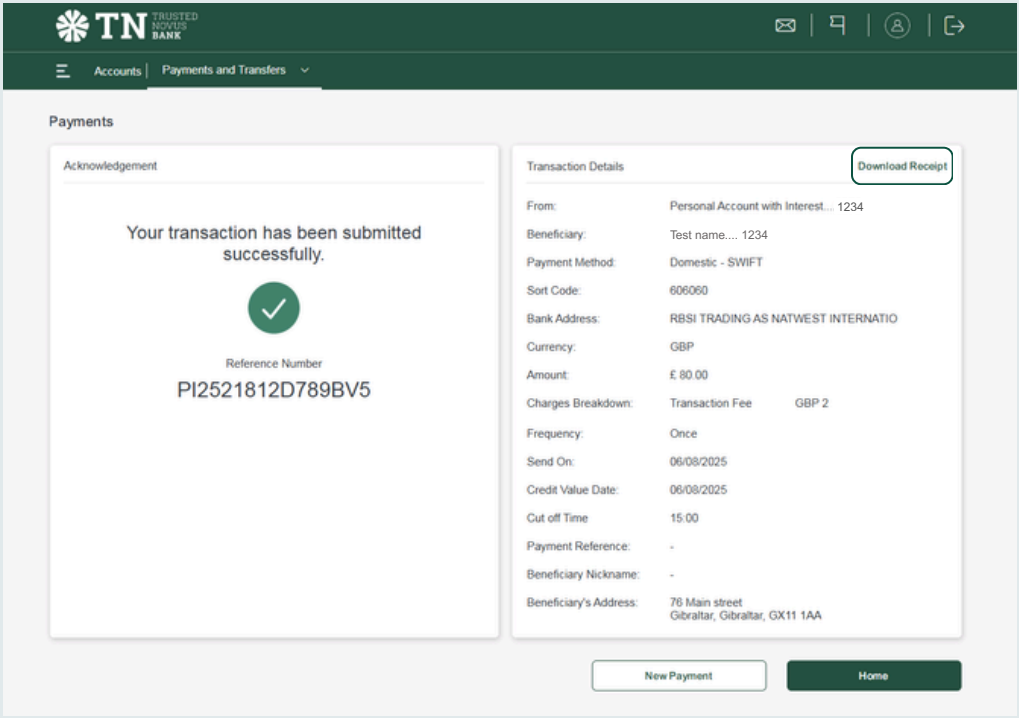
2. If the pop up doesn't show, login to the app and go to **'Menu'** and select **'Security Alerts'**.

3. Click **'Payment Notification'** and **'Approve'.**



Approving Payments

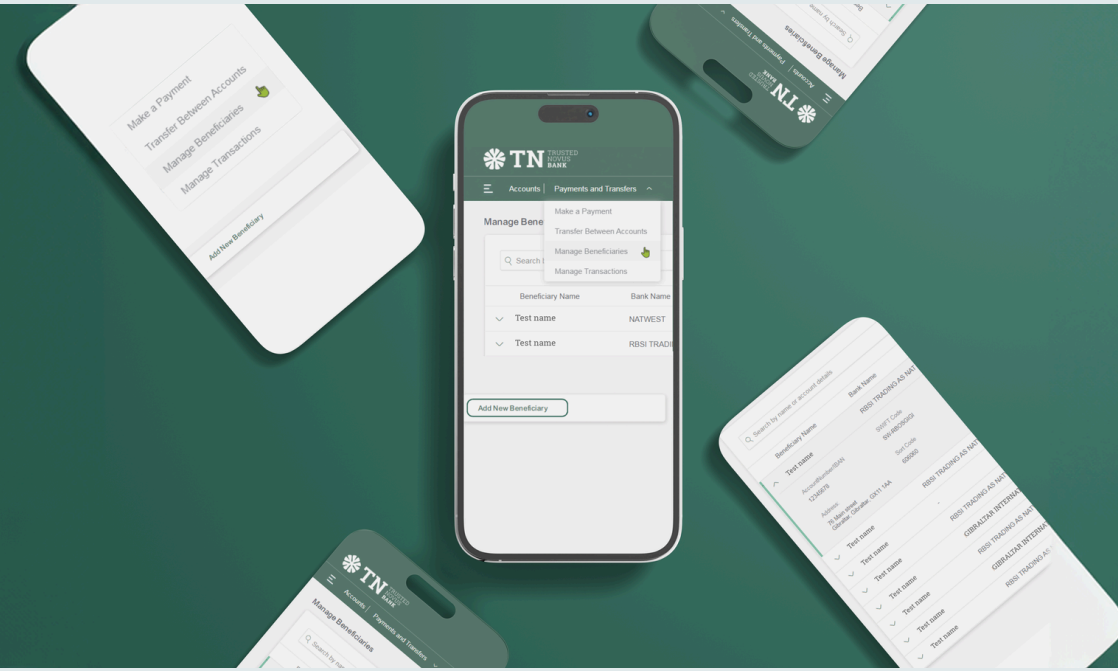
11. Once approved, the transaction will be complete:



12. **'Download Receipt'** if required.

Managing your Beneficiaries

Step-by-Step Guide



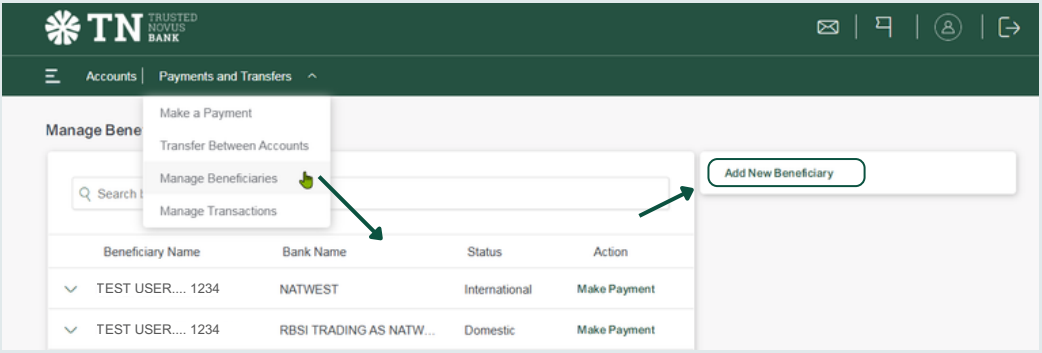
Here you will be able to:

- Create a beneficiary
- View your current beneficiaries
- Edit and/or remove any beneficiaries

Create a Beneficiary Template

1. Select the **'Payments and Transfers'** option from the drop-down menu.

2. Then select **'Manage Beneficiaries'.**



3. To create a beneficiary
   - Click on **'Add New Beneficiary'**
   - Choose if its internal or external bank
   - Account number
   - Beneficiary's name / Nickname (Optional)
   - Beneficiary's Address

4. Click **'Continue'**.

5. A warning message will appear. If you are sure the details are correct click **'Confirm'** or choose to **'Cancel'** or **'Modify'.**

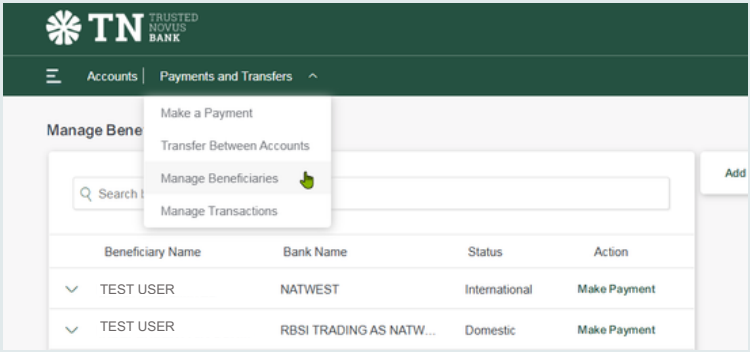
6. An alert will be sent to your phone saying a new template has been set up.

7. New beneficiary will appear in **'Manage Beneficiary'** list.

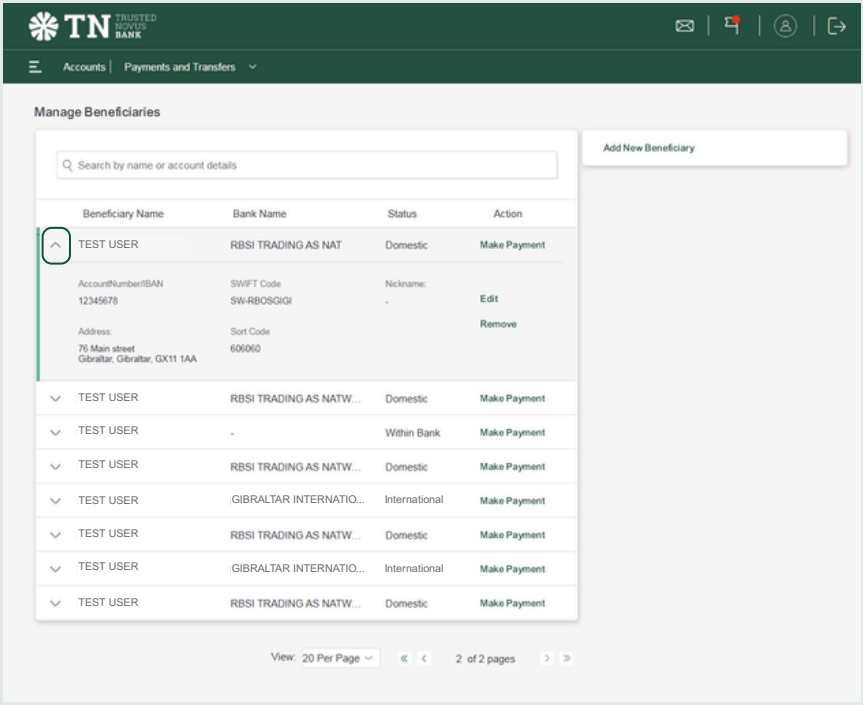
Managing Beneficiaries

1. Select the **'Payments and Transfers'** option from the drop-down menu.

2. Select **'Manage Beneficiaries'.**



3. To update or delete saved beneficiaries, select the drop-down arrow next to the relevant account.

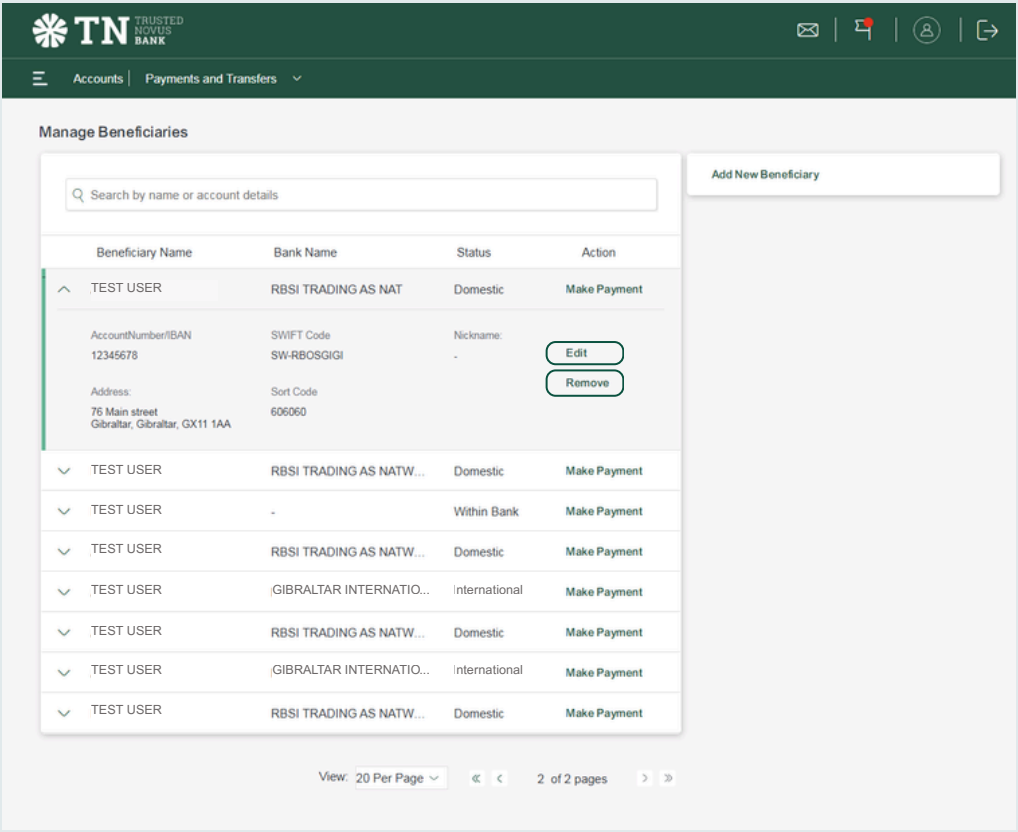


Managing Beneficiaries

4. When selecting **'Edit'** you can amend:
   - Nickname of the chosen beneficiary
   - Address of the chosen beneficiary

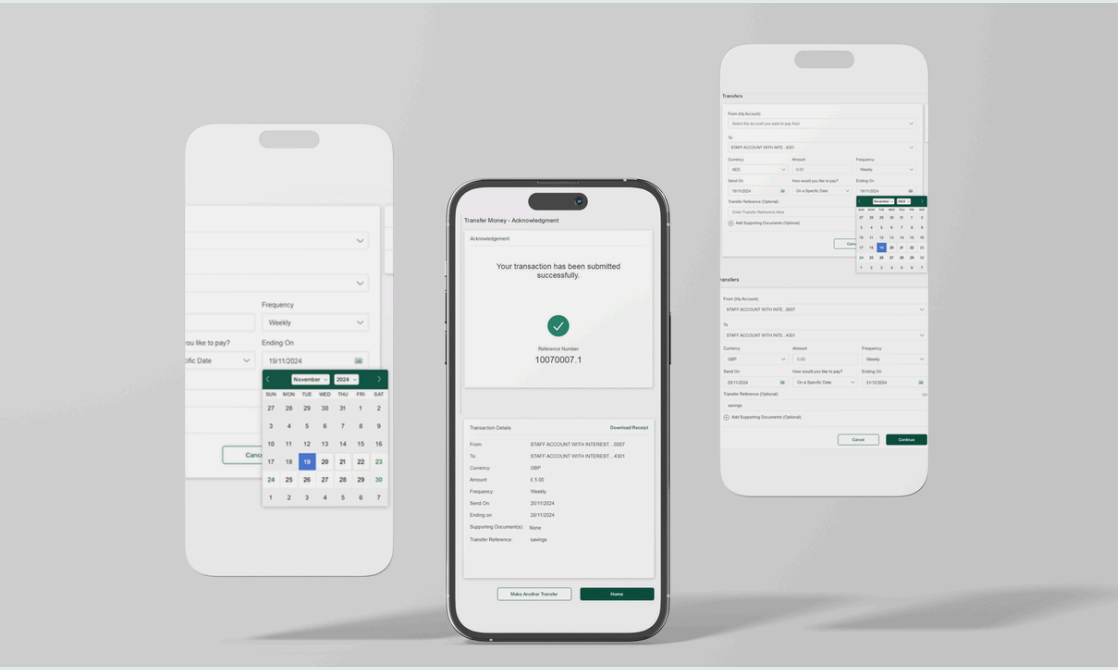
5. Once completed, click **'Continue'** or if you wish to exit all together, click **'Cancel'**.

6. To delete a template click **'Remove'** then you will be asked to confirm.



Standing Order and Upcoming Payments

Step-by-Step Guide



Here you will be able to:

- How to create a standing order
- How to view upcoming payments and Standing Orders within 7 days
- How to view all upcoming Standing Orders
- How to view all Transfers

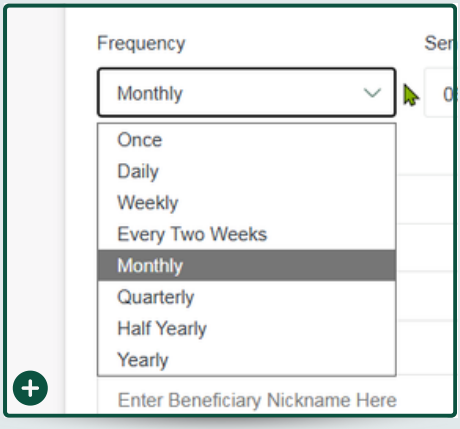
Creating a standing order

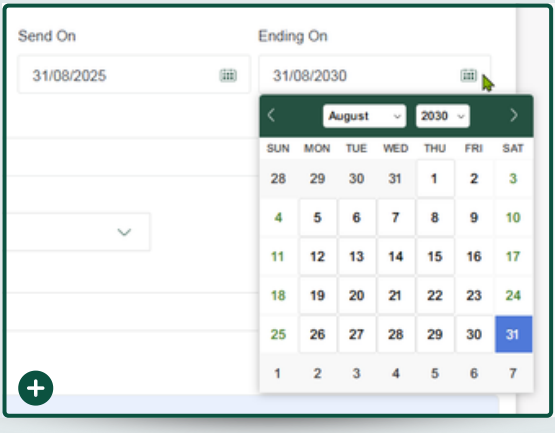
1. Follow the Payments steps above and specify **'Frequency'** to schedule a standing order.

2. Once frequency has been selected (Daily, Weekly, Monthly, Yearly....).

3. Choose day to **'Send On'**.

4. Then choose **'Ending On'** date.





Please note: If you, for example, set up a standing order for the 7th of every month, if one month the 7th falls within a weekend, it will be sent on the following business day.

5. Continue to create the standing order by following the steps in the **'Making Payments'** section above.

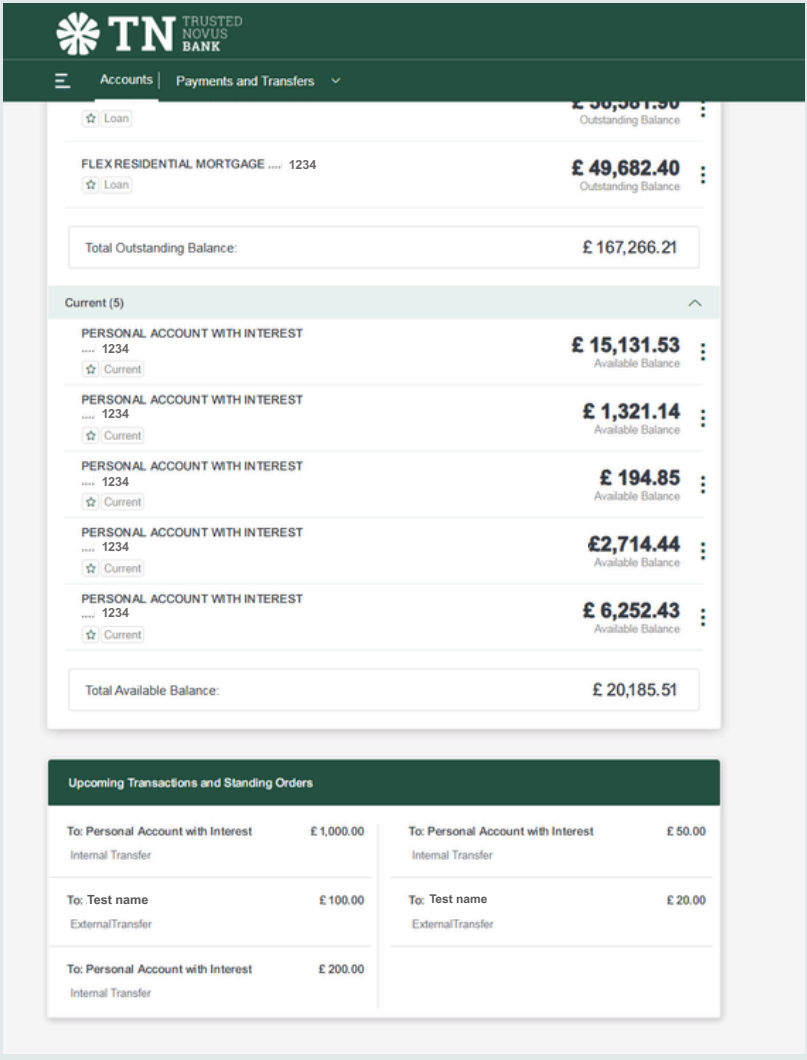
6. Once completed you need to approve in the mobile banking app. Please refer to the **'Approving Payments'** section above.

Viewing upcoming payments and Standing Orders within 7 days

1. Click on **'Accounts'** or the **'TNB logo'** on the top left to return to the main homepage.

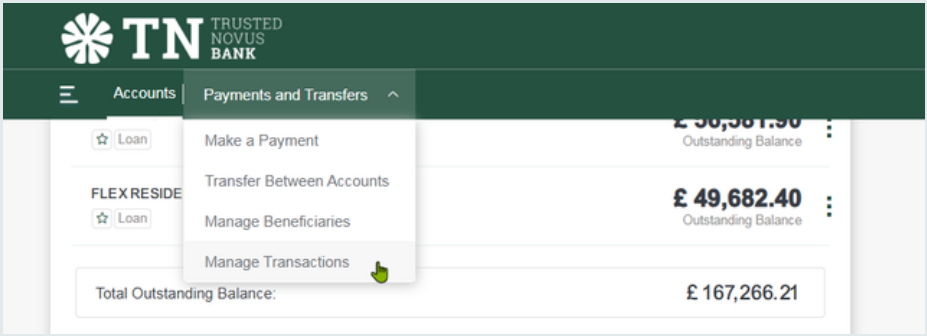
2. Scroll to the bottom of the Homepage to find **'Upcoming Transactions and Standing Orders.'**

Please note: You can only see upcoming payments here for the next 7 days.



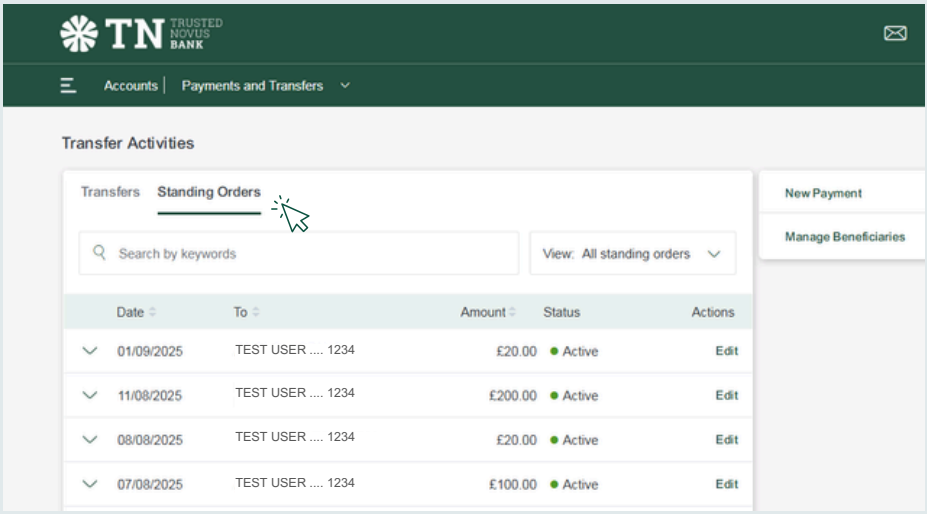
Viewing ALL upcoming Standing Orders

1. Alternatively to see **all 'Standing Orders'** go to **'Manage Transactions'.**



2. You will be taken to your transfers screen.

3. At the top click on the **'Standing Orders'** tab.

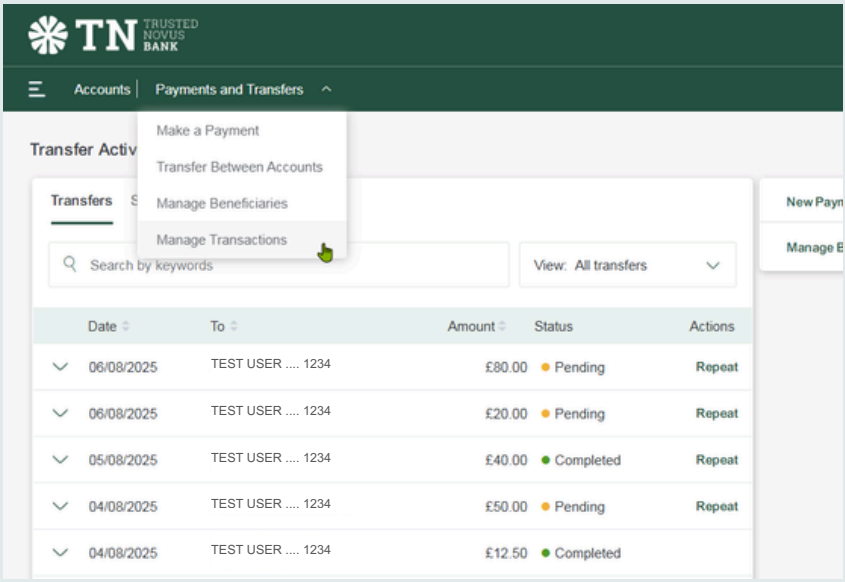


4. Here you will see any upcoming **'Standing Orders'**.

Viewing all Transfers

1. Select the **'Payments and Transfers'** option from the drop-down menu.

2. Then select **'Manage transactions'**.



3. You can **'Search'** or filter through them here as shown below.

