## How to effect bill payments and donations **DESKTOP**





Open the side menu Select Payments

**Choose Transfers** 



Choose the Bill Payments and Donations tab



Select between **Donation** or Bill Payment



Choose the **Debit Account** from where the funds are being taken

Choose the **Company** or Organisation Name from the dropdown list

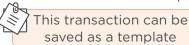


Enter the requested information



Choose between an immediate or a future Payment Date

Enter the **Amount** to be paid



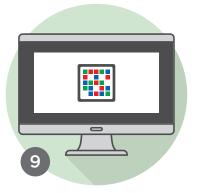


Click either Send for Authorisation or click Confirm



Recheck details and click Yes

Transactions awaiting authorisation by the signatory/ies will be listed in the **Pending Authorisation List** 



If you clicked Confirm, a CRONTO image will appear

To continue choose between myAPS app on your mobile (step 10) or the physical token (step 15)



**OPTION 1 - Authorise** using the mobile app

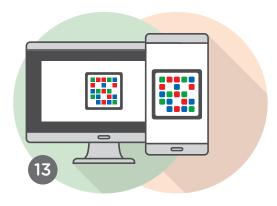
Open the myAPS app on your mobile



Tap Token



Tap Payment Authorisation



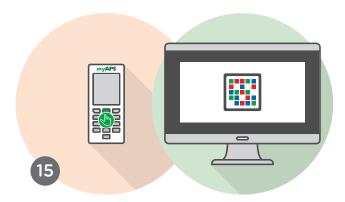
Enter your app PIN followed by Next

With your mobile scan the **CRONTO image** on your desktop



A Secure Code will appear on your mobile

Enter the **Secure Code** on your desktop and click Submit followed by OK

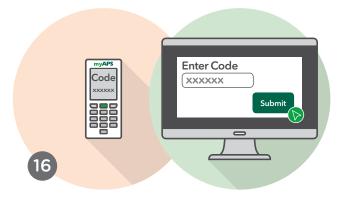


**OPTION 2 - Authorise using the physical token** 

Switch on physical token by pressing the green button and scan the CRONTO image on your desktop

Enter physical token PIN followed by OK

Press Continue followed by OK



A 6-digit code will appear on your physical token

Enter this code on your desktop

Click Submit