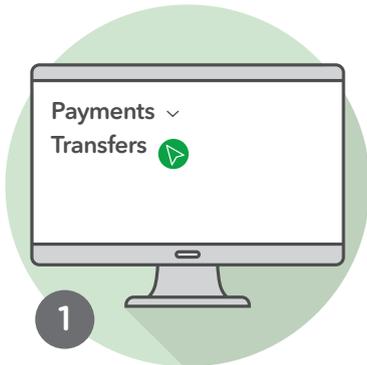
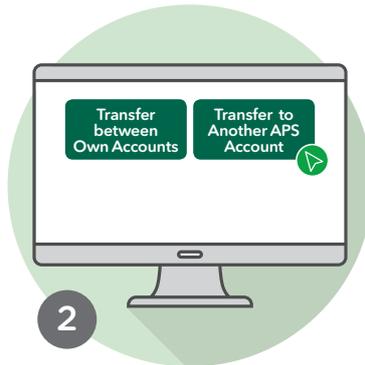


How to transfer between own accounts and to other APS accounts

DESKTOP



1 Open the side menu
Select **Payments**
Choose **Transfers**



2 Choose the **Transfer between Own Accounts** or **Transfer to Another APS Account** tab



3 Choose the **Debit Account** from where the funds are being taken
Choose the **Credit Account** or input an APS account number where the funds will be transferred



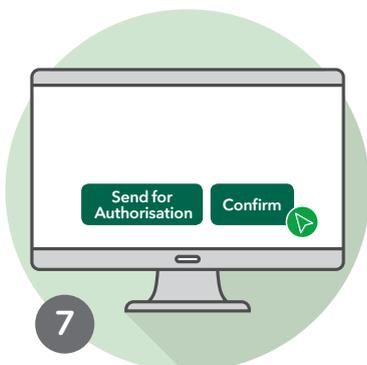
4 Fill in **Amount** to be transferred
Type in a **Payment Reference**



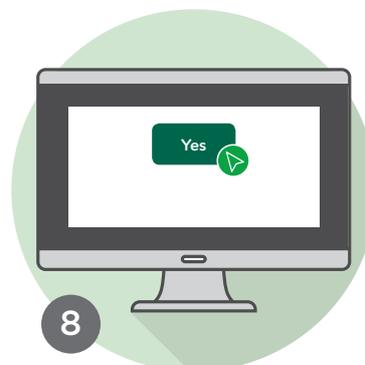
5 Choose between an immediate or a future **Payment Date**



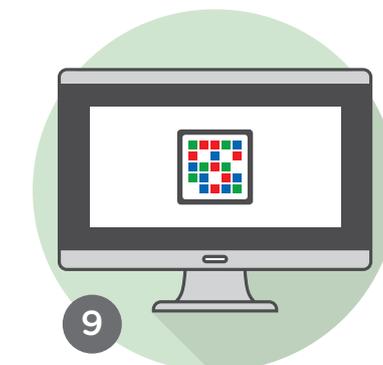
6 To save this transaction as a template:
Tick **Save as template**
Insert a name for the template



7 Click either **Send for Authorisation** or click **Confirm**



8 Recheck details and click **Yes**



9 If you clicked **Confirm**, a **CRONTO image** will appear

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

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

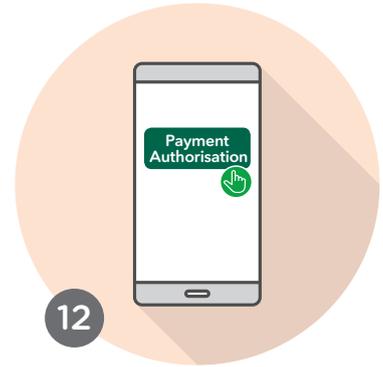


OPTION 1 - Authorise using the mobile app

Open the myAPS app on your mobile



Tap **Token**



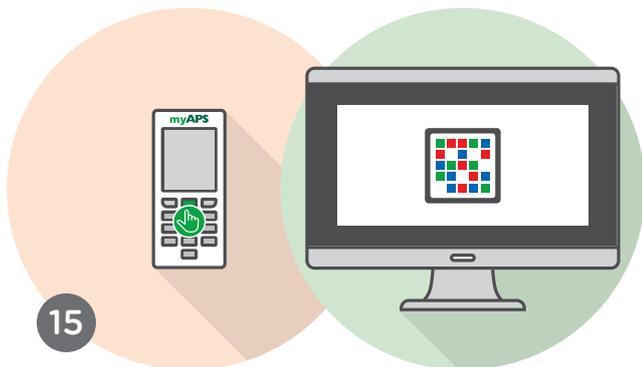
Tap **Payment Authorisation**



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**

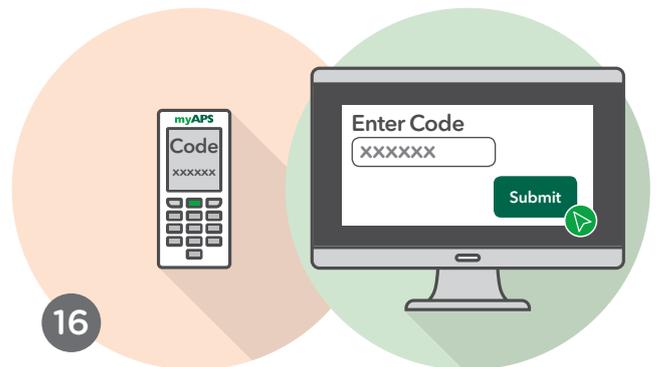


OPTION 2 - Authorise using the physical token

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**

To transfer to another APS Account, repeat the process