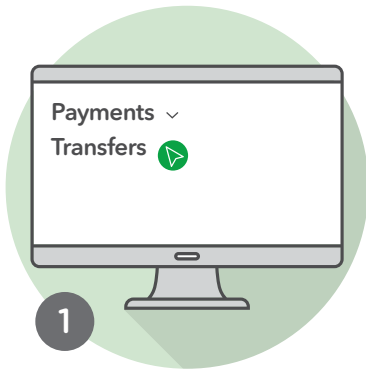


How to transfer to third-parties outside APS

DESKTOP



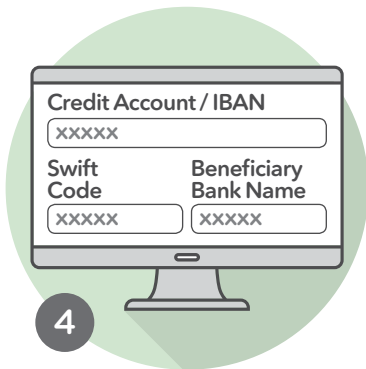
1
Open the side menu
Select **Payments**
Choose **Transfers**



2
Choose the **Transfer to Third Party** tab



3
Choose the **Debit Account** from where the funds are being taken
Input **Amount** to be transferred



4
Enter a **Credit Account Number** or an **IBAN** where the funds will be transferred
Enter the **Swift Code** and the **Beneficiary Bank Name** unless automatically generated



5
Enter **Beneficiary Bank Address**
Choose the **Beneficiary Bank Country**



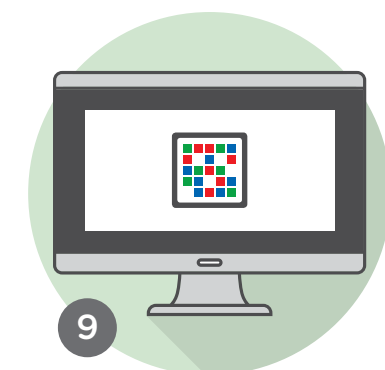
6
Enter the **Beneficiary Name**
Enter the **Beneficiary Address**




7
Enter a **Payment Reference**
Choose between an immediate or a future **Payment Date**



8
Click either **Send for Authorisation** or click **Confirm**
Recheck details and click **Yes**



9
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*)

 This transaction can be saved as a template

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

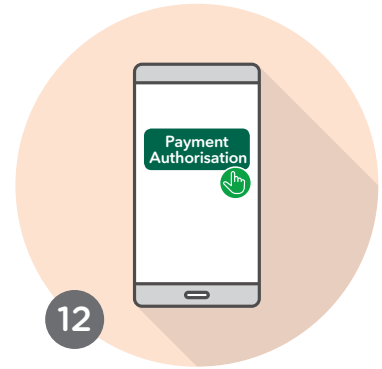


OPTION 1 - Authorise using the mobile app

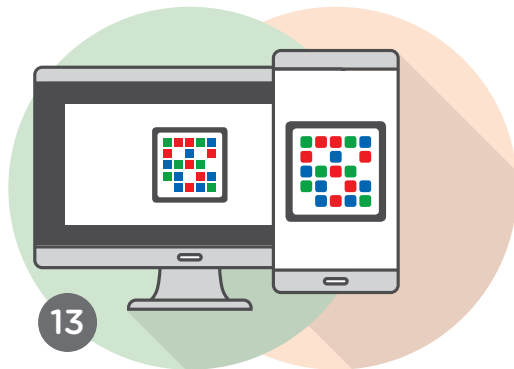
Open the myAPS app on your mobile



Tap **Token**



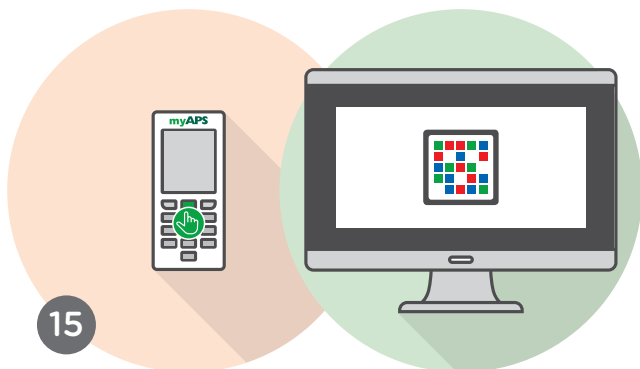
Tap **Payment Authorisation**



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**

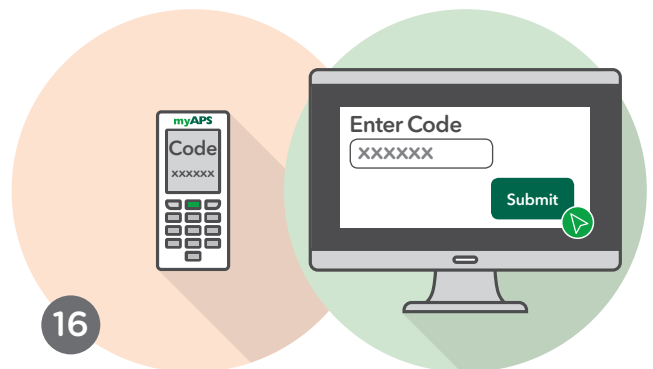


OPTION 2 - Authorise using the physical token

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**