

## Step 1: In the Payment Instructions menu:

• Click on SEPA Credit Transfer

101	APS					Welcome TEST EC ONE ONE TEST EC THREE	×	ڻ ڻ
ណ	Home	UPLOAD A FILE			LIST OF PENDING FILES			
<u>88</u>	Accounts $\lor$				DATE MOFIFIED +	FILE NAME •		
3ĝ	Loans		Browse Clear	Upload		There are no files		
E <sup>¶1</sup>	Payments $\vee$							
₫ <sup>1</sup>	Payment Instructions SEPA Credit Transfer SEPA Direct Debit							
Ð	Security	LIST OF PROCESSED FILES			LIST OF REPORTS			
		20.10.2020	recute		20.10.2020	Execute		
		DATE MOFIFIED *	FILE NAME *		DATE MOFIFIED *	FILE NAME *		
		There	are no files			There are no files		
Terms & C	onditions Cookies Disc	laimer Data Protection FAQ			If you n	aed help call: +356 2122 6644 Session: Las	t Login Ti 04.2021 0	me: 18:47:42

## Step 2: From the SEPA Credit Transfer - Upload A File screen,

- Click on **Browse** and proceed to browse the path of the file to be uploaded
- Click Send for authorisation

6	APS					
ଜ	Home	UPLOAD A FILE				
.88	Accounts 🗸					_
ž.	Loans	XXXX.xml	Send for authorisation	Browse	Clear	Upload
⊂\$ <sup>1</sup>	Payments $\sim$					
œ٩	Payment Instructions					
	SEPA Direct Debit	* System supports files in XML format only				



• Upon being prompted with the confirmation message, click **Yes** if you would like to confirm the file upload.

L format only	UPLOAD CONFIRMATION Are you sure you want to upload SCT_BCS_APS_20220110_	CIF_724.xml file?	
5		Yes No	
22 📰	Execute	01.03.2022	01.09.2022
NAME .		DATE MOFIFIED +	FILE NAME .

• If the user clicked on the "Yes" button, a pop-up will appear, informing the customer that the order was successfully uploaded and is pending signatures:



**Step 3:** At this stage the file will be sent to the Bank for processing. Until the Bank starts processing the file, it can be viewed and even deleted from the **SEPA Credit Transfer - List Of Pending Files** screen.

**Step 4**: However, before the Bank starts processing the file, it has to be authorised by the relevant signatories as follows:

• When the user clicks on the "Browse" button in the upper left widget from the figure above, a pop-up window appears, asking the user to choose a file. Once the file is selected, a button stating "Send for authorisation" will appear. Users can proceed in two ways. Either by clicking on "Send for authorisation" or through clicking on the "Upload" button, as shown below:



6	APS					
ଜ	Home	UPLOAD A FILE				
.88	Accounts					_
4	Loans	XXXX.xml	Send for authorisation	Browse	Clear	Upload
⊂\$ <sup>1</sup>	Payments					
5	Payment Instructions					
	SEPA Credit Transfer					
	SEPA Direct Debit					
		* System supports files in XML format only				

• If the user clicked on the "Yes" button, a pop-up will appear, informing the customer that the order was successfully uploaded and is pending signatures:



• On the other hand, if the user clicked on the "Upload" button, the myAPS internet banking platform will parse the uploaded XML file, and a confirmation window will be displayed, informing the user about the number of transactions, and total amount:

PAYMENT CONFIRMATION	>
Number of transactions:	3
Total amount:	25.03
Do you wish to confirm the transaction? Uploading file does not mean that payment	t will go through.
	No Yes



- The user must be in the signatory group. Furthermore, in the case that the order is sent to the server without the relevant signatures, the order will not have any signature until someone with privileges signs the order.
- Upon confirmation, the user will be presented with Cronto image:



• Once the Cronto image is scanned by the mobile device, the following text will appear:

Auth	orisatio	n		
P		uthoris	ation	ą
1	our auth code is r please	orisation equested use the	is required by myAP one below.	d.11 5,
H	ash: XXXXXX	XXXXXX	ox 20000000	ox 🛛
h		ок		
			Hext	0

• If only one signature is required, the file will be automatically uploaded. Moreover, if two or more signatures are required, the order will reside in the "Pending File Upload" section. The user may then select the proper SCT, and click on the "Comment" button that will open a window for viewing/editing a comment:



	DATE HOT HED	
CIF_1 ADD PAYMENT NOTE	×	
_CIF_1 Note:*		
_CIF_ test		
_CIF_		
6_CIF Cancel	Confirm	
≪ < 1 of 2 →		

The comment field will support up to 60 characters and any type of characters will be available. Once the order is signed, upon clicking on one of the orders to view details, two fields will be visible "Number of transactions" and "Total amount". Those fields are readonly and editing a document will not be supported from the "Pending File Upload" section. It will not be possible to change the date of the order, so users cannot create a future dated SCT. Upon clicking on Signature Preview, the transaction will have the following details:

		DATE MOPIFIED +	FILE NAME +
PAYMENT SIGNAT	URES		
Required number of	f signatures: 1		IVA.
Transaction authori: 3589557	zation ID:		JVA
Condition satisfied:	NO	$\sum$	IVA

• Furthermore, the "Pending File Upload" section will consist of the following columns and buttons:

00050 7005 1	0005010	THE MANE A	VALUE DATE -	COMPLETE .
ORDER TYPE =	ORDER ID =	FILE NAME #	VALUE DATE ¥	COMMENT #
SCT	3589557	SCT_BCS_APS_20220110_CIF_724.xml	01.09.2022	test



- Until all the relevant signatures are collected, the xml file will be saved in the database. After all signatures are collected, the xml file will be saved on application server.
- On the myAPS mobile platform, the screen will be as follows:

Welcome	E Pending a SEPA	uthorization
ABC Ltd	Order type:	SCT
PC ABC LIG	Value date:	01.09.2022
	Comment	
	File name	XXXX.xml
Home	Auth	orise
名 Accounts	Order type:	SCT
	Value date:	01.09.2022
	Comment	
Statement ~	File name	XXXX.xml
Payments >	Auth	orise
Own account transfer	Order type:	SCT
	Value date:	01.09.2022
Within APS	Comment	
	File name	XXXX.xml
Third party	Auth	orise
Pending		
authorization	Order type:	SDD
	Value date:	30.08.2022
Pending	Commont	
authorization SEPA	A 0.0	0 00 0

**Step 5:** At the stage when the Bank starts processing the file, it will be moved to the **SEPA Credit Transfer - List Of Processed Files** screen. The user has the option to filter to a particular date. Upon selecting **Execute**, the files processed on that particular day only will be shown.

LIST OF PROCESSED FILES		
08.09.2018	Execute	
DATE MOFIFIED \$	FILE NAME \$	
	There are no files	



**Step 6:** After processing the file, the Bank will send validation reports which can be viewed from the **Credit Transfers- List Of Reports** screen. On the execution Date the file is processed and the Corproate Customer can also view the settlement reports. Once again, the user has the option to select a range of dates in order to see the list of reports processed within that particular date range.

08.09.2018	JIST OF REPORTS					
DATE MOFIFIED + FILE NAME +	08.09.2018	cute				
	DATE MOFIFIED \$	FILE NAME \$				
There are no files						

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