Step 1: In the **Payment Instructions** menu:
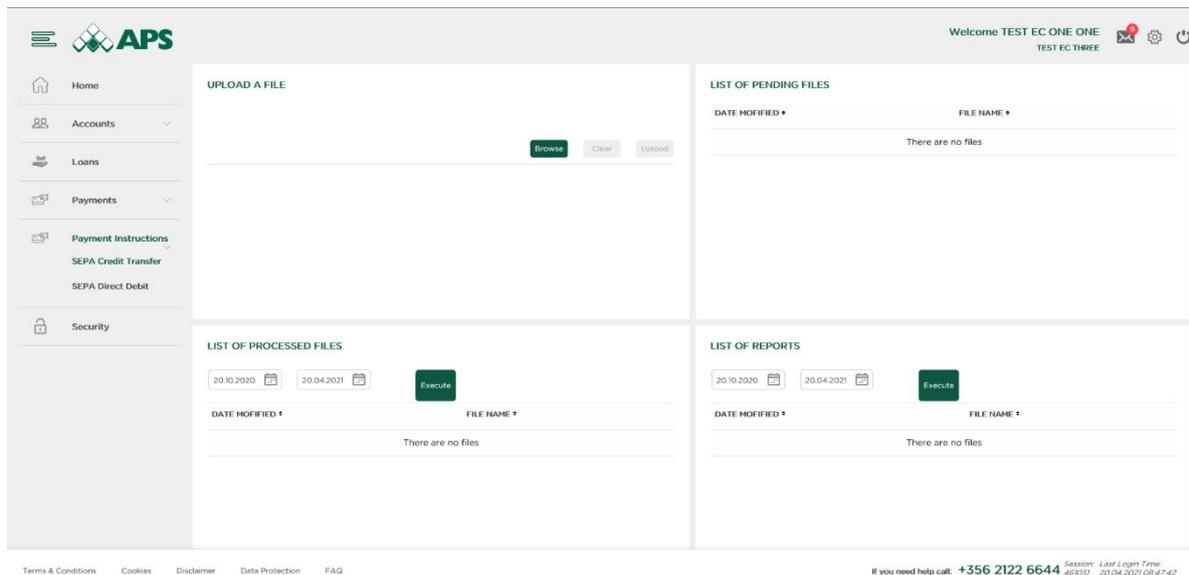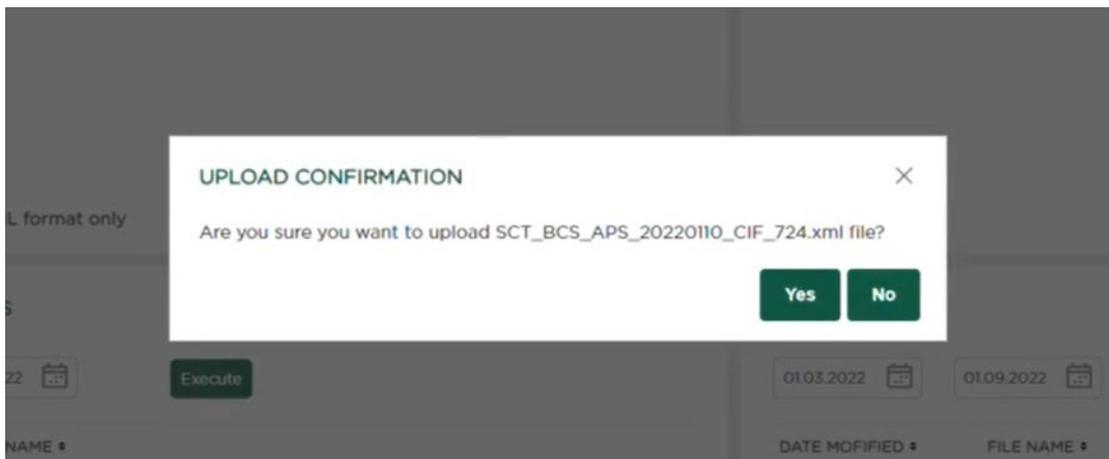- Click on **SEPA Credit Transfer**

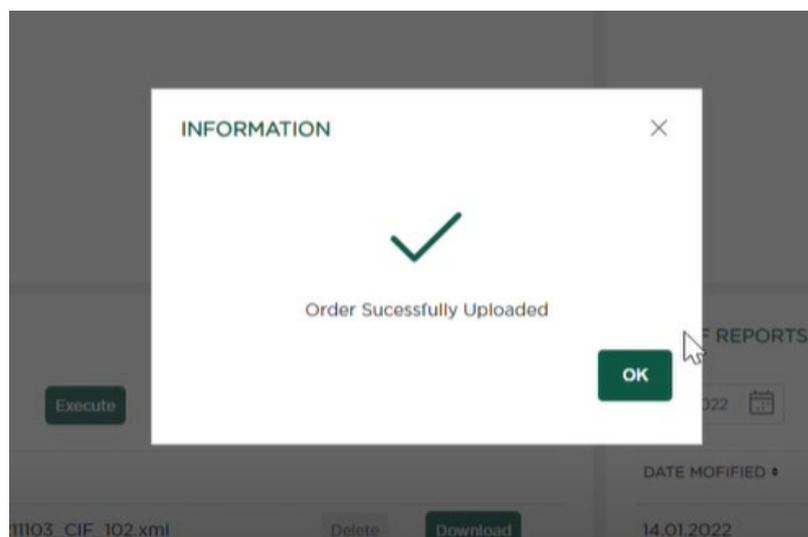**Step 2:** From the **SEPA Credit Transfer - Upload A File** screen,
- Click on **Browse** and proceed to browse the path of the file to be uploaded
- Click **Send for authorisation**

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

- 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:

- 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:
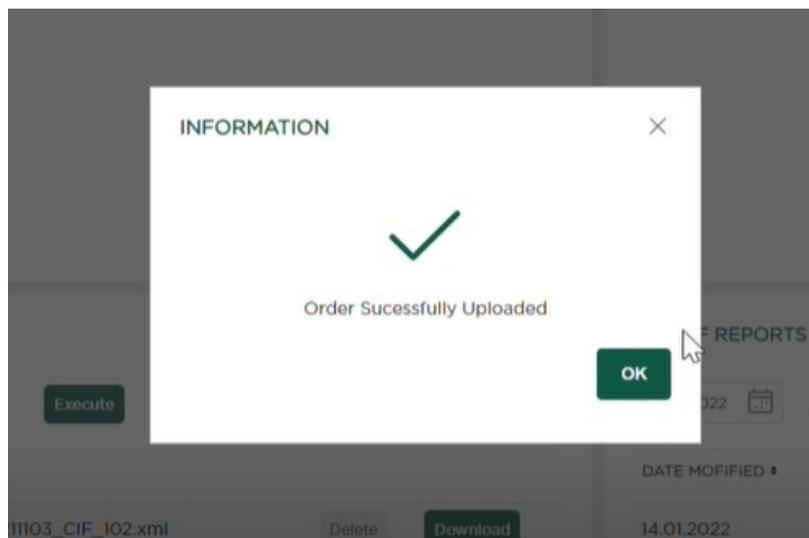

- On the other hand, if the user clicked on the "Upload" button, the myAPS internet banking platform will parse the uploaded XML file, and a confirmation window will be displayed, informing the user about the number of transactions, and total amount:
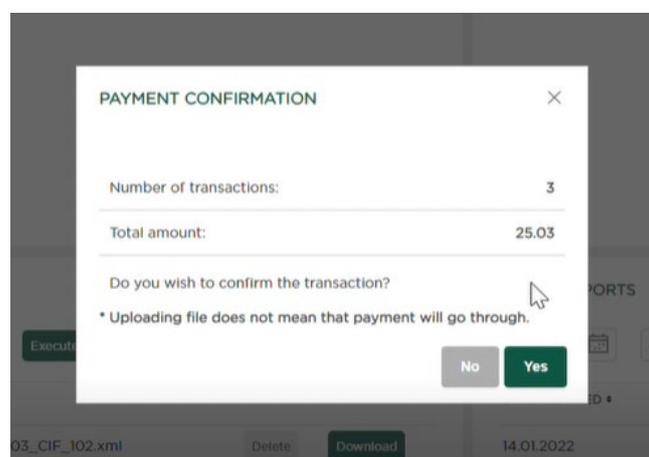
- The user must be in the signatory group. Furthermore, in the case that the order is sent to the server without the relevant signatures, the order will not have any signature until someone with privileges signs the order.

- Upon confirmation, the user will be presented with Cronto image:
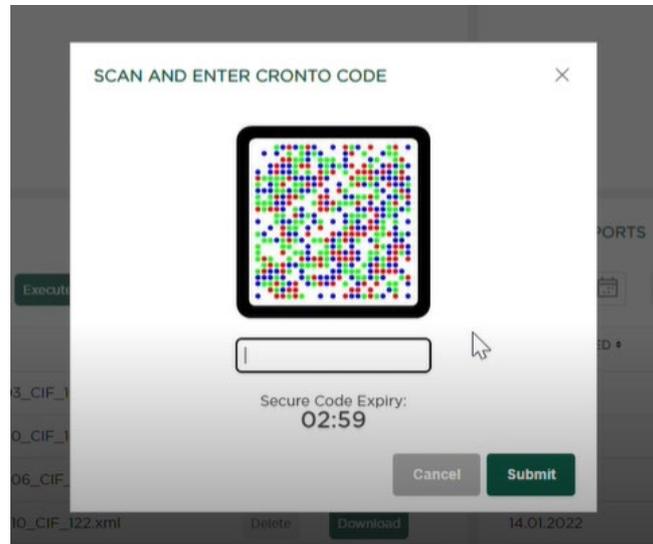
- Once the Cronto image is scanned by the mobile device, the following text will appear:
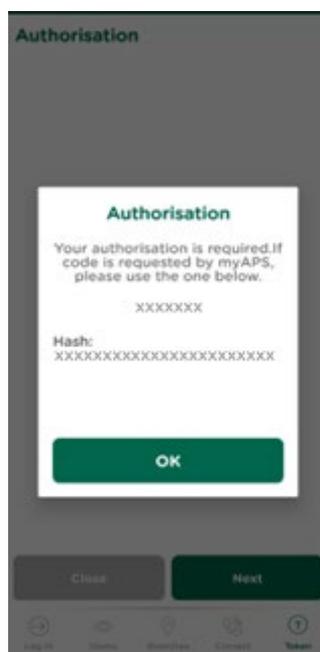
- If only one signature is required, the file will be automatically uploaded. Moreover, if two or more signatures are required, the order will reside in the "Pending File Upload" section. The user may then select the proper SCT, and click on the "Comment" button that will open a window for viewing/editing a comment:
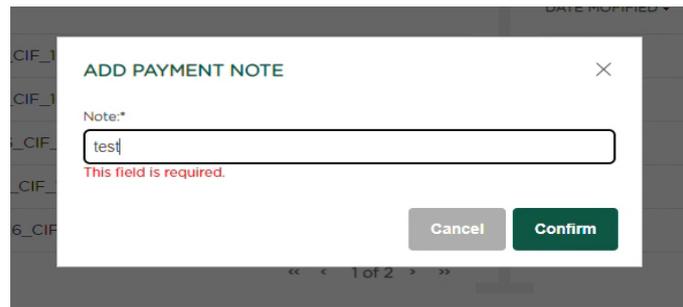
The comment field will support up to 60 characters and any type of characters will be available. Once the order is signed, upon clicking on one of the orders to view details, two fields will be visible "Number of transactions" and "Total amount". Those fields are read-only and editing a document will 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:
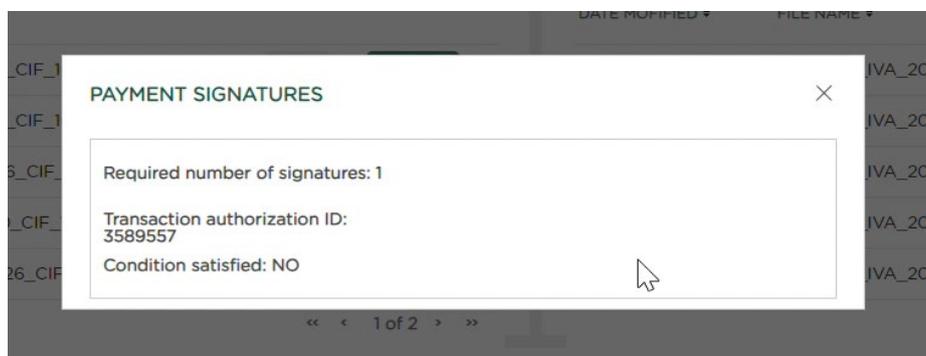
- Furthermore, the "Pending File Upload" section will consist of the following columns and buttons:

- 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:
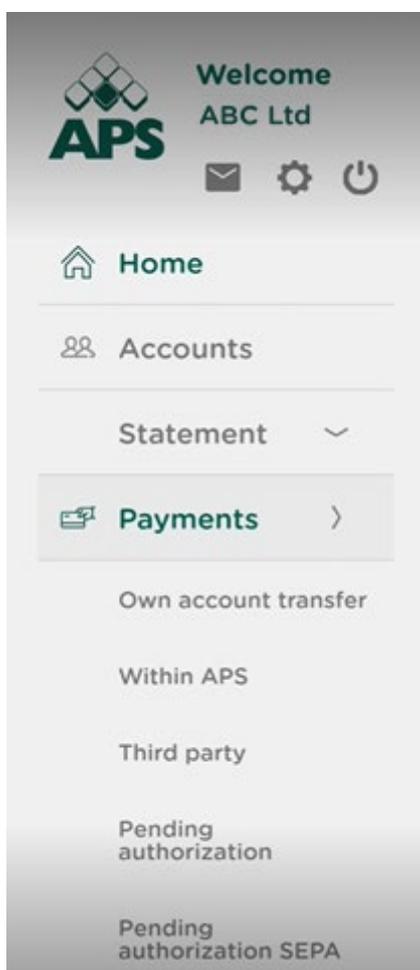
Step 5: At the stage when the Bank starts processing the file, it will be moved to the **SEPA Credit Transfer - List Of Processed Files** screen. The user has the option to filter to a particular date. Upon selecting **Execute**, the files processed on that particular day only will be shown.
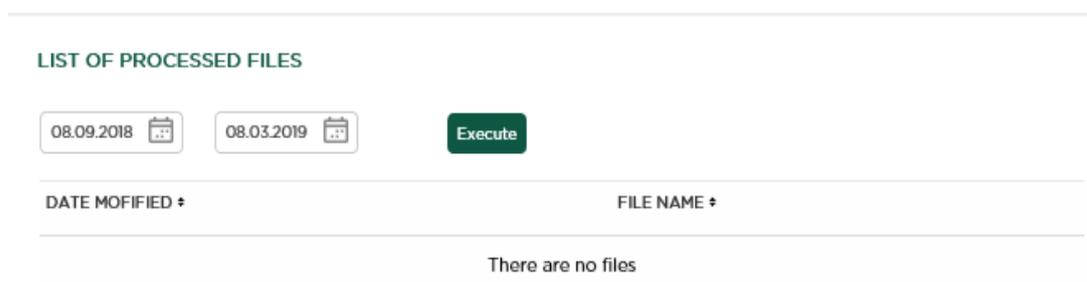
Step 6: After processing the file, the Bank will send validation reports which can be viewed from the **Credit Transfers- List Of Reports** screen. On the execution Date the file is processed and the Corproate Customer can also view the settlement reports.
Once again, the user has the option to select a range of dates in order to see the list of reports processed within that particular date range.

LIST OF REPORTS

08.09.2018 📅	08.03.2019 📅	Execute

DATE MOFIFIED ⬍	FILE NAME ⬍
There are no files	