

# How do I effect a payment through a Third-Party Provider?



**APS bank**  
values you can bank on

To carry out a payment through a Third-Party Provider (TPP), you must first grant the TPP consent to make payments from your APS Account.

You have two options to authorise a payment, either through myAPS Web Browser or through myAPS mobile banking app. myAPS is the Bank's internet and mobile banking service, which makes your everyday banking simple, secure, and convenient and is accessible anytime and anywhere.

## 1. On the web browser

When confirming a payment through the TPP, you will be asked to choose the payment account from which you will pay. If an APS account is selected, you will be automatically taken to the myAPS payment confirmation page (refer to figure 1.0).

PAYMENT CONFIRMATION	
Debit account:	44 ..... 19
Credit account:	MTO ..... 679
Currency:	EUR
Amount:	9.50
Payment reference:	interbank
Fee:	1
Charges:	SHA
Sort code:	
Swift code:	..... IT
Beneficiary bank name:	E ..... A
Beneficiary bank address line 1:	MALTA
Beneficiary bank address line 2:	MALTA
Beneficiary bank country:	MALTA
Beneficiary name:	KARA
Beneficiary address line 1:	TEST
Beneficiary address line 2:	15
Beneficiary zip code:	MT1212
Beneficiary city:	MALTA
Beneficiary country:	MALTA
Intermediary bank swift code:	
Total amount:	10.50
Do you wish to confirm the transaction?	
<input type="button" value="No"/> <input type="button" value="Yes"/>	

Figure 1

The Confirmation page shows an overview of the payment details. Please make sure to check all the details before you click the 'Yes' button.

In order to authorise the payment, with your mobile scan the CRONTO image on your desktop and enter the Cronto code (see below)

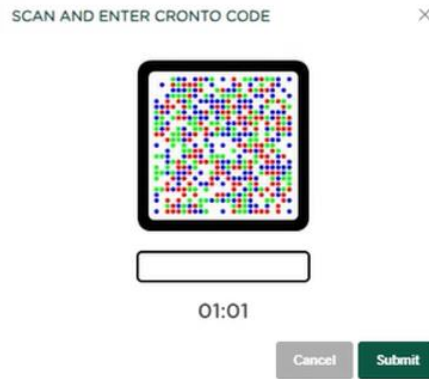


Figure 2

Click on the Submit button and you will receive a notification that transfer has been executed. You will then be routed back to the TPP page.



Figure 3

## 2. On the myAPS Mobile Banking app

It is important that you have myAPS installed on your device. If you are not registered to myAPS, please tap on this [link](#) for a step-by-step guideline on how to register and download the app.

When confirming a payment through the TPP, you will be asked to choose the payment account from which you will pay. If an APS account is selected, and the TPP supports 'App-to-App' redirection, you will be redirected to myAPS Mobile Banking app to confirm the payment (refer to Figure 4 below)

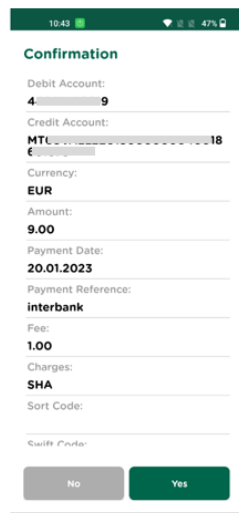


Figure 4

Tap on 'Yes', authenticate either through the PIN or Biometric and tap on 'Confirm'

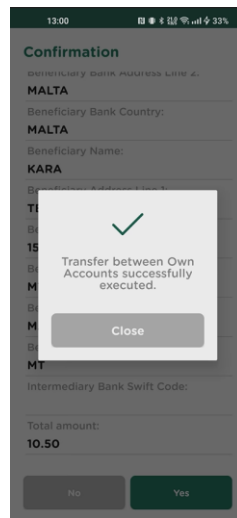


Figure 5

Tap on the close button and you will then be re-directed to the TPP app.