J Trust Royal Bank

Quick Reference Guide

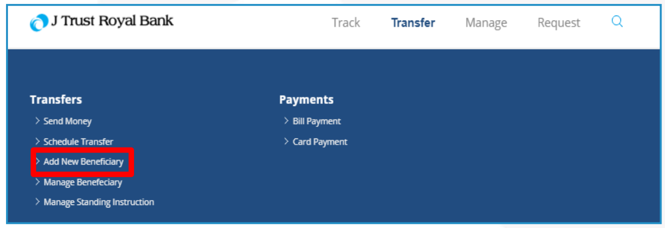
JTR INTERNET BANKING

Simple and easy banking at your fingertips,
any time, any where

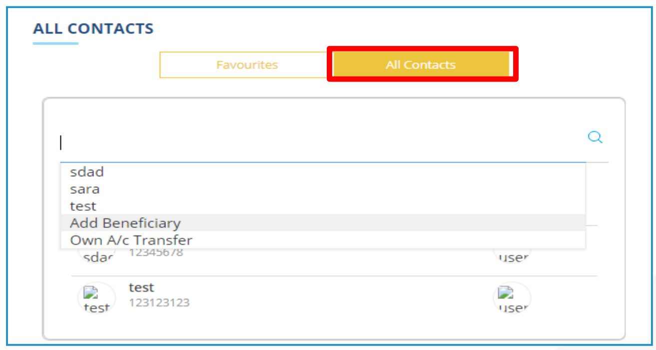
Transfers

Add Beneficiary

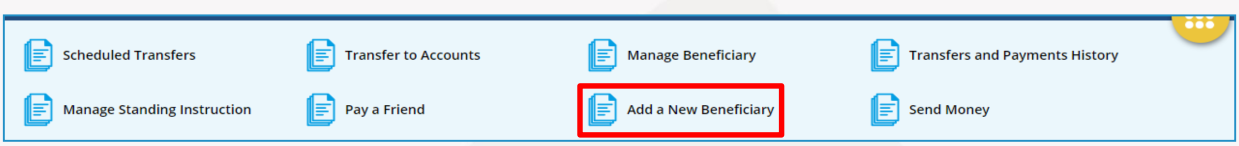
Step 1. To add a beneficiary, navigate to **Transfers** and select **Add New Beneficiary**.

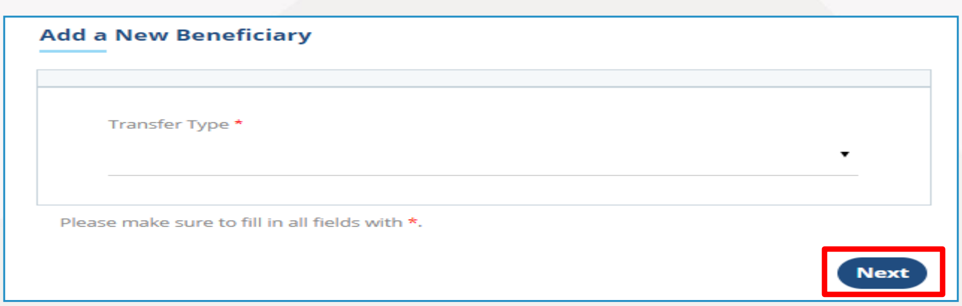


Step 1. You can also add a beneficiary by selecting from the beneficiary list. Select **All Contacts** and select **Add beneficiary**.



Step 1. You can also select from the contextual menu from the Send Money module by clicking **Add a New Beneficiary**. Complete the mandatory fields, marked with a '*' then click **Next** to continue.



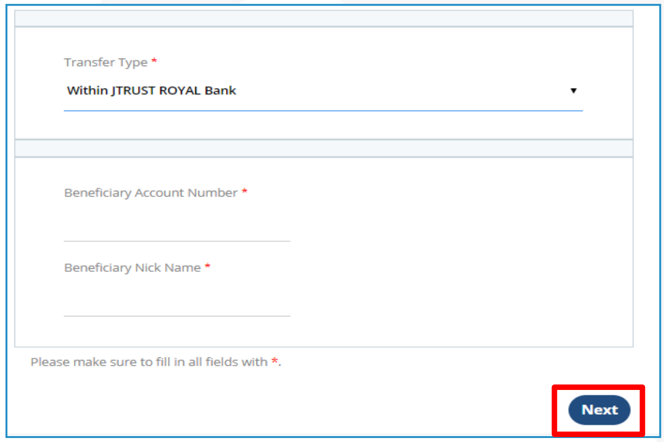


Add Beneficiary – Within J Trust Royal Bank

Step 2. For selection Transfer Type 'Within J Trust Royal Bank', enter the following:

- Beneficiary Account Number
- Beneficiary Nick Name

Then click **Next** to continue.

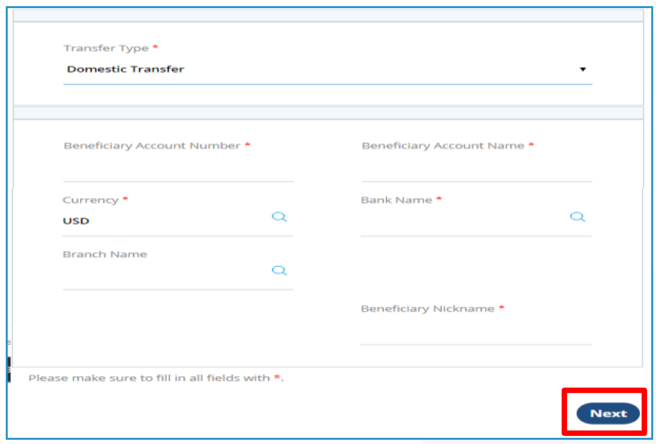


Add Beneficiary – Domestic Transfer

Step 2. For selection Transfer Type **Domestic Transfer**, enter the following:

- Beneficiary Account Number
- Beneficiary Account Name
- Currency
- Bank Name
- Beneficiary Nickname

Then click **Next** to continue.

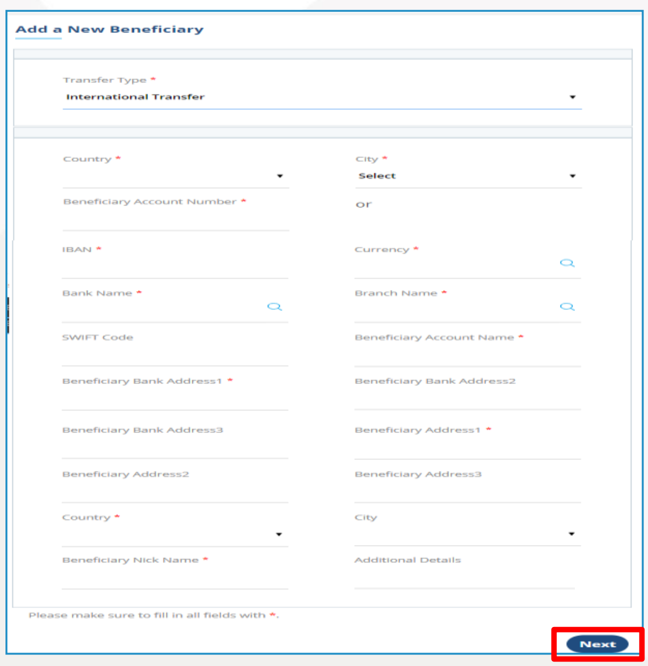


Add Beneficiary – International Transfer

Step 2. For selection Transfer Type 'International Transfer', enter the following:

- Country
- City
- Beneficiary Account Number
- IBAN
- Currency
- Bank Name
- Branch Name
- Beneficiary Account Name
- Beneficiary Bank Address 1
- Beneficiary Address 1
- Country
- Beneficiary Nick Name

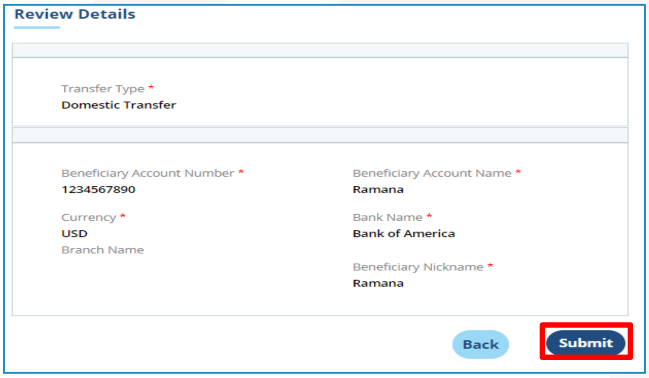
Then click **Next** to continue.



Review Details

Step 3. Review Details will display based on the Transfer Type selected. Review the information entered.

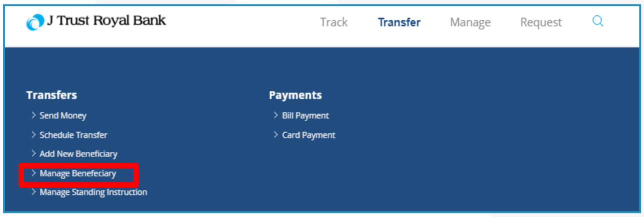
- Click **Submit** to proceed, or
- Click **Back** to change the beneficiary details



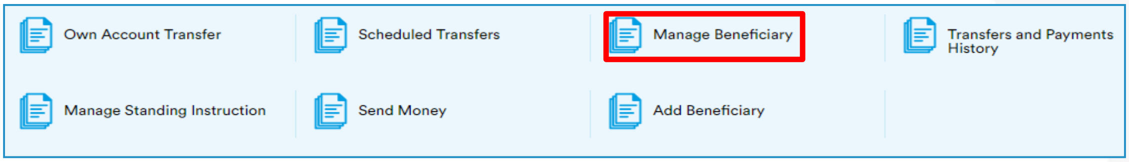
J Trust Royal Bank

Manage Beneficiary

Step 1. To manage all of your added beneficiaries, navigate to **Transfers** and select **Manage Beneficiary**.

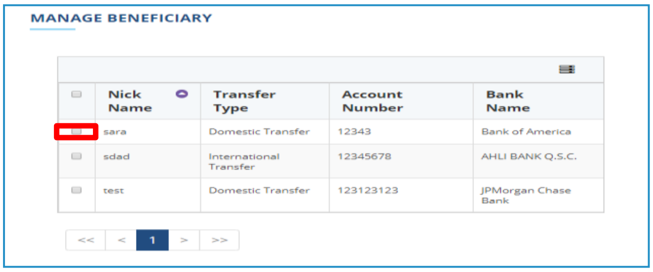


You can also select from contextual menu within the 'Send Money' module by clicking **Manage Beneficiary**.



List of Saved Beneficiary

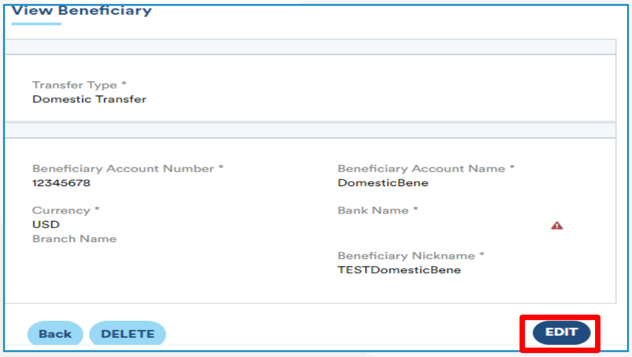
Step 2. A list of all of your added beneficiaries will display. **Double click** on any record to view details.



View Beneficiary

Step 2. The details for the selected beneficiary will display.

- Click **Edit** to edit the details of the beneficiary,
- Click **Delete** to delete the beneficiary, or
- Click **Back** to return to your list of beneficiaries.

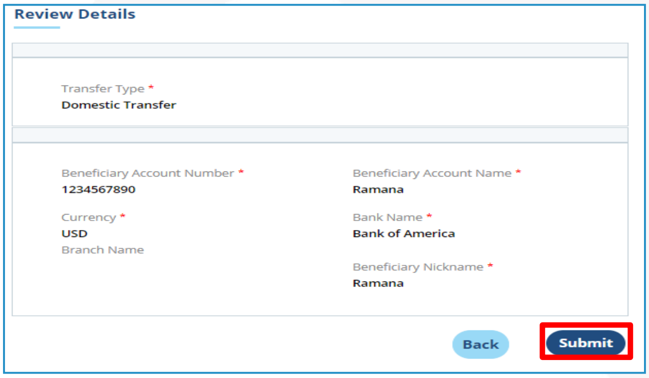


J Trust Royal Bank

Review Details

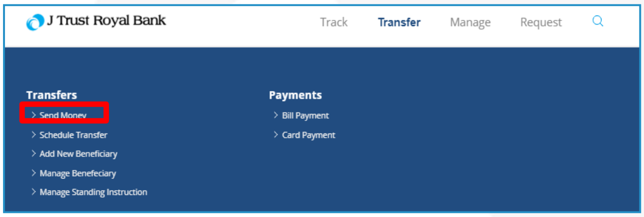
Step 3. The 'Review Details' screen will display.

- Click **Submit** to save your changes, or
- Click **Back** to make more changes.

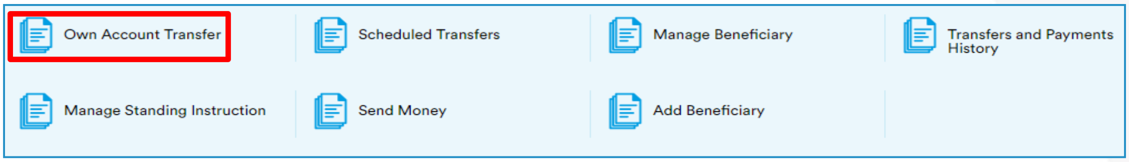


Own Account Transfer

Step 1. To initiate and 'Own Account Transfer', navigate to **Transfers** and select Own Account Transfer.



You can also select from contextual menu from **Send Money** module by clicking **Own Account Transfer**.

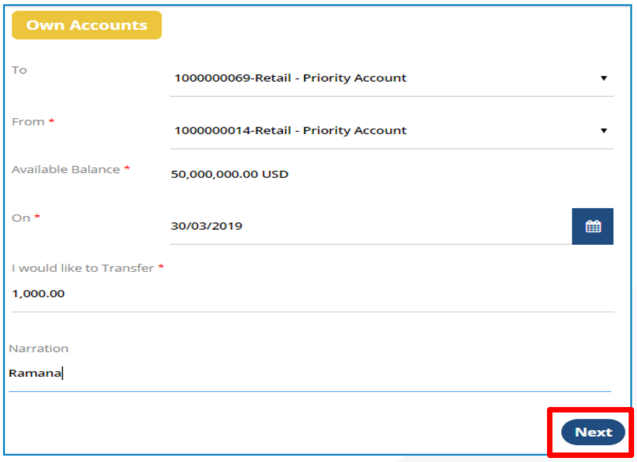


Own Accounts

Step 2. For Own Account Transfer, you should enter mandatory fields (*) as below"

- **To -** Select account from drop down
- **From -** Select account from drop down
- **Available Balance -** it will show your balance
- **On –** Desired date for transfer
- **I would like to Transfer -** amount to transfer

Then click **Next** to continue.

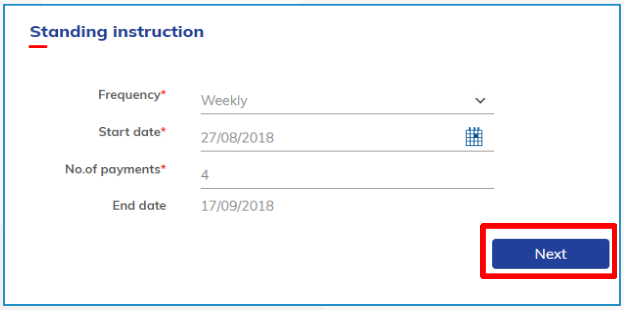


Standing Instruction

Step 2. You can select Standing Instruction from **On**:

- Frequency
- Start date
- No. of payments
- End date

Click **Next**



Review Own Account Transfer

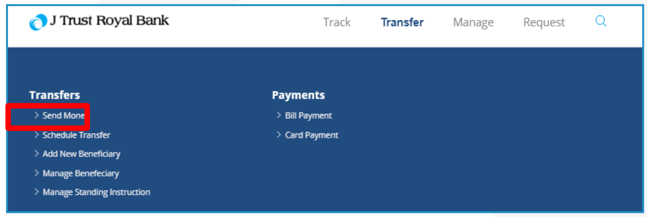
Step 3. It will show the review details screen.

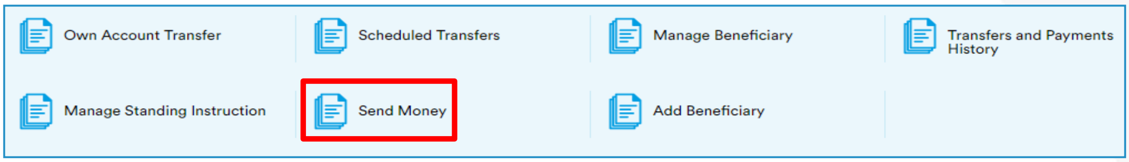
- Click **Submit** to confirm your transfer, or
- Click **Back** to modify your transfer instruction.

Send Money

Step 1. To initiate 'Send Money' (send money to a beneficiary), navigate to **Transfers** and select **Send Money**.

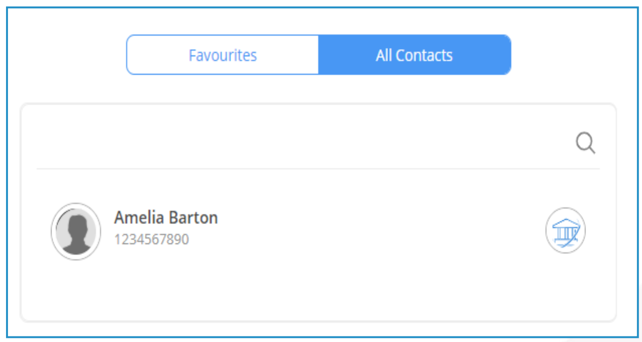
You can also select from contextual menu from 'Send Money' module by clicking **Send Money**.





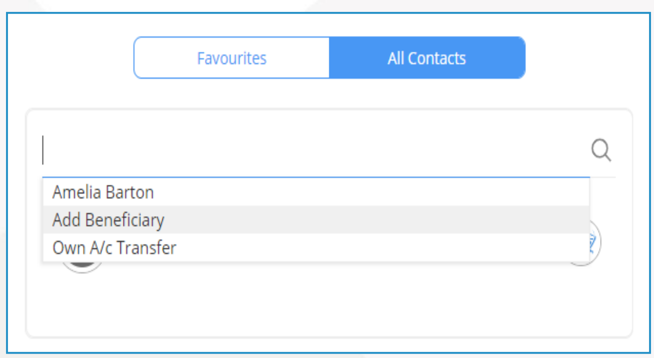
View Contact

Step 2. Make a selection from one of your saved beneficiaries.



Add Beneficiary

Step 2. You can also add a beneficiary if the desired recipient of the funds has not already added to your list of beneficiaries (please refer to the steps within 'Manage Beneficiary').

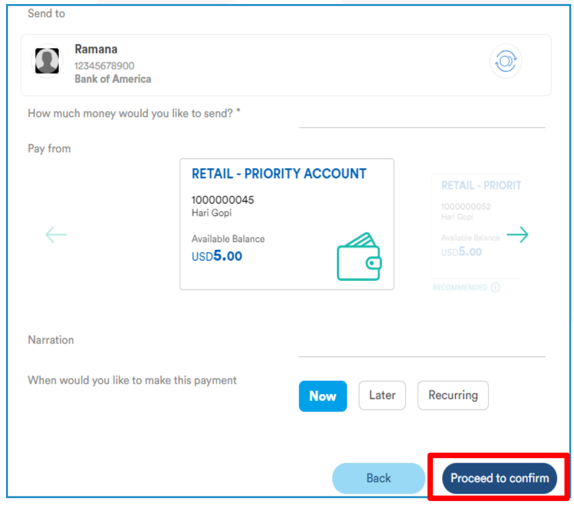


Transfer

Step 2. After selecting the desired beneficiary, enter the following information:

- How much money would you like to send - enter amount to transfer
- When would you like to make this payment - Select Now, Later, or Recurring.

- Click **Proceed to confirm**, or
- Click **Back** to modify your instruction.

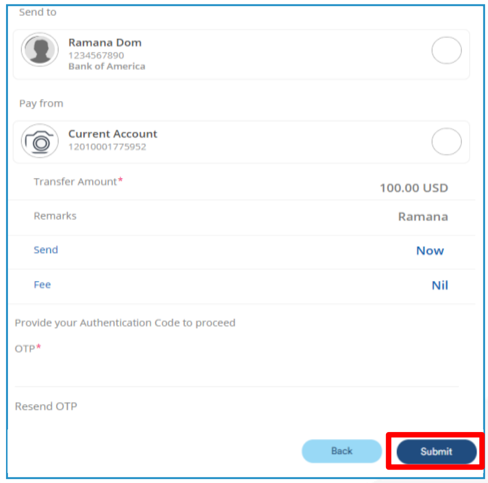


Pre-Confirmation Page

Step 3. Enter the One-Time Password (OTP) sent to your registered mobile phone.

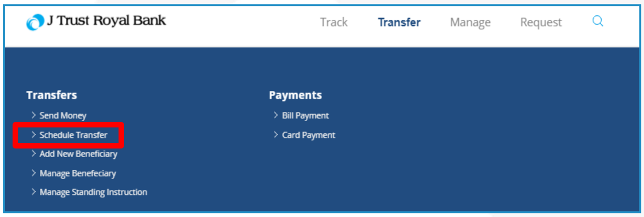
Click ‘Resend OTP’ if you do not receive the OTP

- Click **Submit** to proceed.



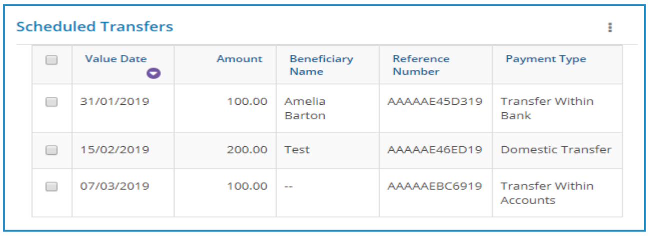
Schedule Transfer

Step 1. To schedule a transfer for a future date, navigate to **Transfers** and select **Schedule Transfer**.



List of Schedule Transfer

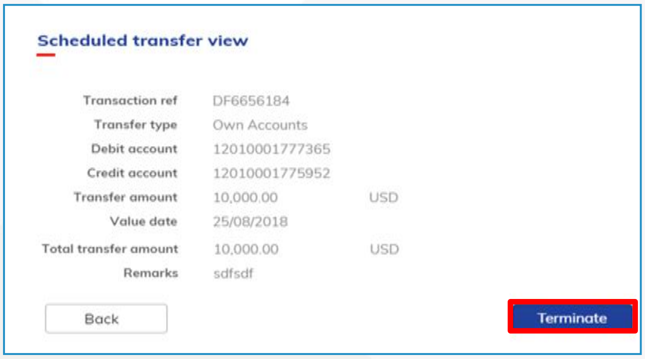
Step 2. A list of your scheduled transfers will display for your review.



Schedule Transfer View

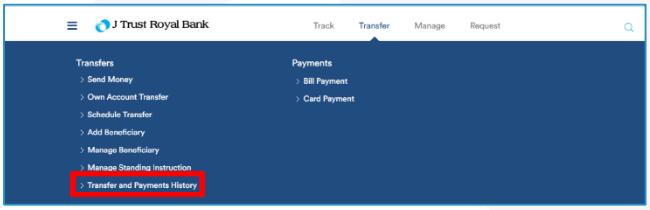
Step 3. Double click a scheduled transfer to view more information.

- To cancel the scheduled transfer, click **Terminate**.



Transfer History

Step 1. To view a history of your scheduled transfers, navigate to **Transfers** and select **Schedule Transfer**.

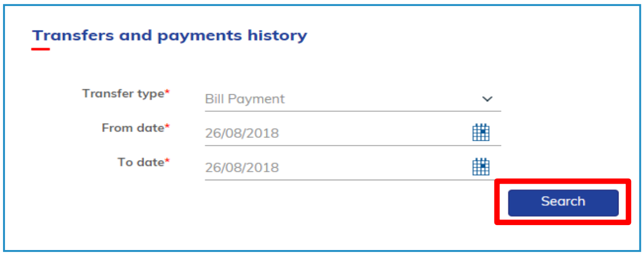


Transfers and Payments History

Step 2. To search your Transfers and payments history, complete the following fields:

- Transfer type
- From date
- To date

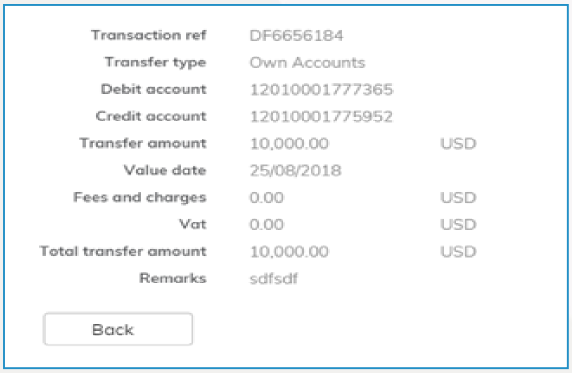
- Click **Search**.



Transfers or Payments History List

Step 3. The search results will display. Double click a result to view more information about the transfer or payment.

Reference No	Transaction Type	Execution Date	Transfer Amount	Status
DF6777919486683	Utility Payment	26/08/2018	10,000.00 USD	Successful

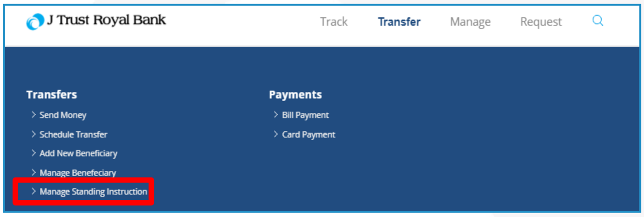


J Trust Royal Bank

Manage Standing Instruction

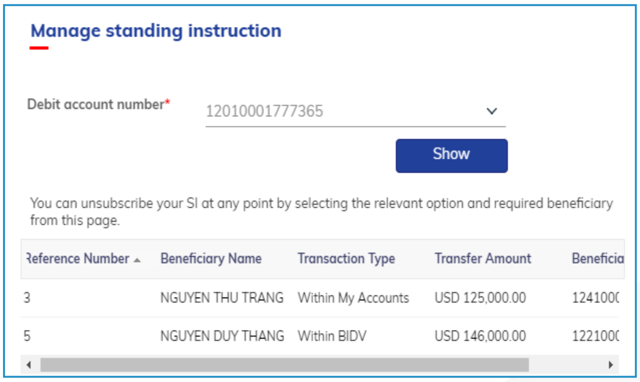
Step 1. You can modify and cancel your standing instructions, navigate to **Transfers** and select **Manage Standing Instruction**.

Standing Instructions are transfers you have scheduled to occur in the future.



Manage Standing Instruction - Completion

Step 2. You can search and manage standing instruction as shown screen and double click any record to view details.



View Standing Instruction

Step 3. You can view standing instruction as the screen.

Click 'Terminate' if you want to request for termination.