

JTR Connect

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

Quick Reference Guide



Table of Contents

INTRODUCTION

Welcome to JTR Connect

GENERAL SERVICES

Logging In

Dashboard Functions

Home Page

Exchange Rates

Mailbox

Bulletin Board

Alerts & Notifications

Profile Settings

Information Reporting

Design Your Canvas

Widget Tool

ACCOUNT SERVICES

Account Information

Instrument Services

Loan Information

Deposit Information

Deposit Booking

Approvals and Status

PAYMENTS

Beneficiary

Biller Registration

Bill Payments

Transfers

File Upload

Instruments

Standing Instructions

Miscellaneous Transactions

Miscellaneous Activities

TRADE FINANCE

Letter of Credit

Import Services

Export Services

Bank Guarantees

Trade Loan

Trade Summary

Trade Libraries

Trade Analytics

Activity Summary


Introduction



Welcome to JTR Connect

Your new Corporate Digital Banking Experience

At J Trust Royal Bank we look after all your commercial banking needs with the usual familiar features you've enjoyed in the past and a range of new capabilities.

In this **JTR Connect Quick Reference Guide**, you will learn how easy our new Corporate Internet Banking Platform is to use. Simply go to the table of contents and go directly to the function you are looking to perform. Alternatively, use the search function .

There are four main functions available in JTR Connect:

- **General Services** - this provides all your user specific functions such as logging in, your dashboard, reporting, designing your own canvas and widgets.
- **Account Services** – this includes account information, instrument services, deposit information and booking, and approvals and status.
- **Payments** - includes beneficiaries, transfers, file uploads, other instruments such as bankers cheque, standing instructions and a range of miscellaneous transactions and activities.
- **Trade Finance** - includes trade transactions, import and export services, bank guarantees, trade loans, trade analytics, libraries and activity summaries.


Here are just some of the new features JTR Connect provides

Grow your business with a range of Trade Finance solutions






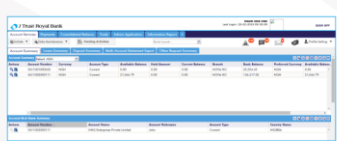
Trade Loans




Applications made simple and easy




Manage your Financial Position at a glance






Manage the Day-to-Day

Salary Payments as easy as 1, 2, 3





Design Your Own Canvas


Create your own customized workspace using a range of Apps and Layouts






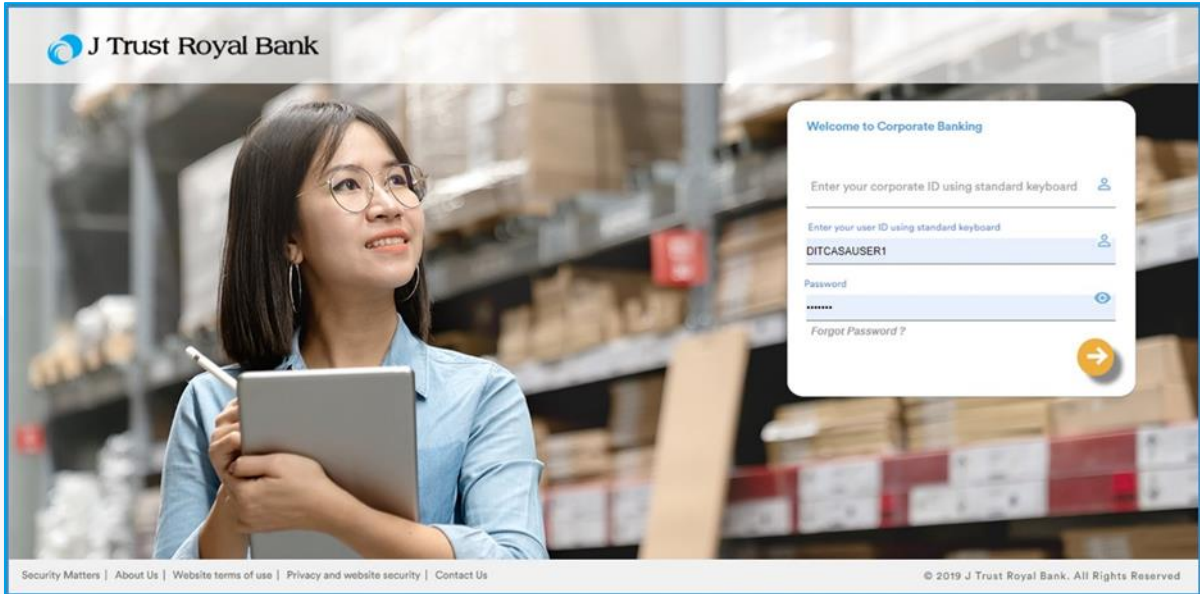
Manage Alerts & Notifications

Choose eMail and SMS Alerts on all your financial transactions and security related changes





Log In Page



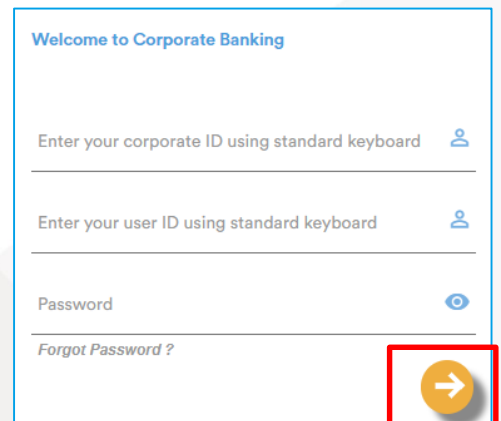
First Time Log In

When logging into JTR Connect for the first time, enter the IDs assigned to you.

Step 1. To log into JTR Connect the first time, navigate to the Home page and click Log in.

Populate the fields on this screen with the credentials assigned to you.

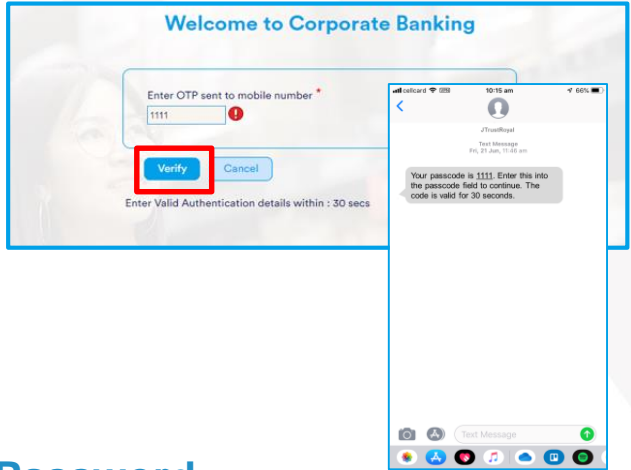
Click the orange arrow button on the right.



Enter the One-Time Password (OTP)

Step 2. Once Submit is clicked, enter the One-Time Password sent to your registered mobile number.

Once the OTP code is entered, click Verify.

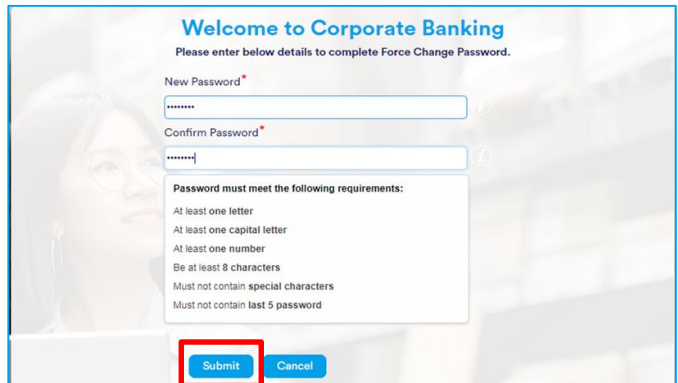


Enter New Password/Confirm Password

Step 3. Once submit is clicked, you will be prompted to enter a new password. Be sure to follow the Password Requirements.

- Go to the New Password field and enter a new password.
- Go to the Confirm Password field and re-enter your new password.
- Click Submit.

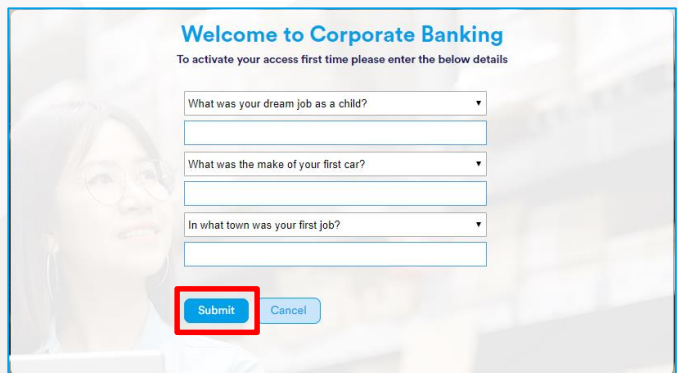
Note: If the passwords do not match, the error message 'Passwords do not match' appears - repeat the steps above.



Set Security Questions

Step 4. To activate your first-time access, you will be prompted to select 3 security questions.

- Select a security question from the dropdown list.
- Enter a Security answer.
- Repeat the above until all the fields are populated.
- Click submit.



Confirmation

Step 5. Once the new password has been submitted, the system progresses to the Registration Successful screen.

You have now successfully logged into JTR Connect – the J Trust Royal Bank Corporate Banking system.

Click on the blue Log in hyperlink to proceed.

You have registered successfully. Please [click here](#) to login.

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Customer Service - 600 543216

Normal Log In

Step 1. When you log into JTR Connect you will be asked to enter the information below:

- Corporate ID
- User ID
- Password

Once these details are entered, click the orange arrow button on the right.

Enter the One-Time Password (OTP)

Step 2. Once Submit is clicked, enter the One-Time Password sent to your registered mobile number.

Once the OTP code is entered, click Verify.

Corporate Banking Landing Page

Step 3. Once Verify is clicked, the system progresses to the JTR Connect dashboard.

You have now successfully logged into JTR Connect.

Click on the relevant tab to proceed.

Actions	Account Number	Currency	Account Type	Available Balance	Hold Amount	Current Balance	Branch	Book Balance	Preferred Currency	Available Balanc..
	100000123	EUR	Current	--	--	--	BENUE Office	--	--	--
	100000124	GBP	Current	--	--	--	BENUE Office	--	--	--
	100000125	NGN	Current	--	--	--	BENUE Office	--	--	--
	100000127	USD	Current	--	--	--	BENUE Office	--	--	--

Forgot Password

Step 1. If you have forgotten your password, navigate to the JTR Connect log in page and click Forgot Password.

Welcome to Corporate Banking

Enter your corporate ID using standard keyboard

Enter your user ID using standard keyboard

Password

Forgot Password ?

To Get New Password

Step 2. Once Forgot Password is clicked, the screen to the right displays.

- Enter your Corporate ID, User ID, Mobile Number and Email address.
- You will also be prompted to authenticate using a security question that had been set up during your First Time Login.
- Click Submit.

Welcome to Corporate Banking

To get New Password please enter the below details

Enter your Corporate ID using standard keyboard *

Corporate ID

Enter your User ID using standard keyboard *

User ID

Mobile Number *

Enter last 10 digit of mobile number

Email ID *

Us***@** .com

Submit

Enter the Security Answer

Step 3. Once Submit is clicked, enter the answers to the Security Question that you have entered before. Once the security answers have been entered, click Submit.

Welcome to Corporate Banking

To activate your access first time please enter the below details

What was your dream job as a child?

What was the make of your first car?

In what town was your first job?

Submit

Enter New/Confirm Password

Step 4. Once fields are validated, you will be prompted to enter a new password. Be sure to follow the Password Requirements.

- Go to the New Password field and enter a new password.
- Go to the Confirm Password field and re-enter your new password.
- Click Submit.

Note: If the passwords do not match, the error message 'Passwords do not match' appears - repeat the steps above.

You have now successfully changed your password.

Corporate Banking Landing Page

Step 5. Once Verify is clicked, the system progresses to the JTR Connect dashboard.

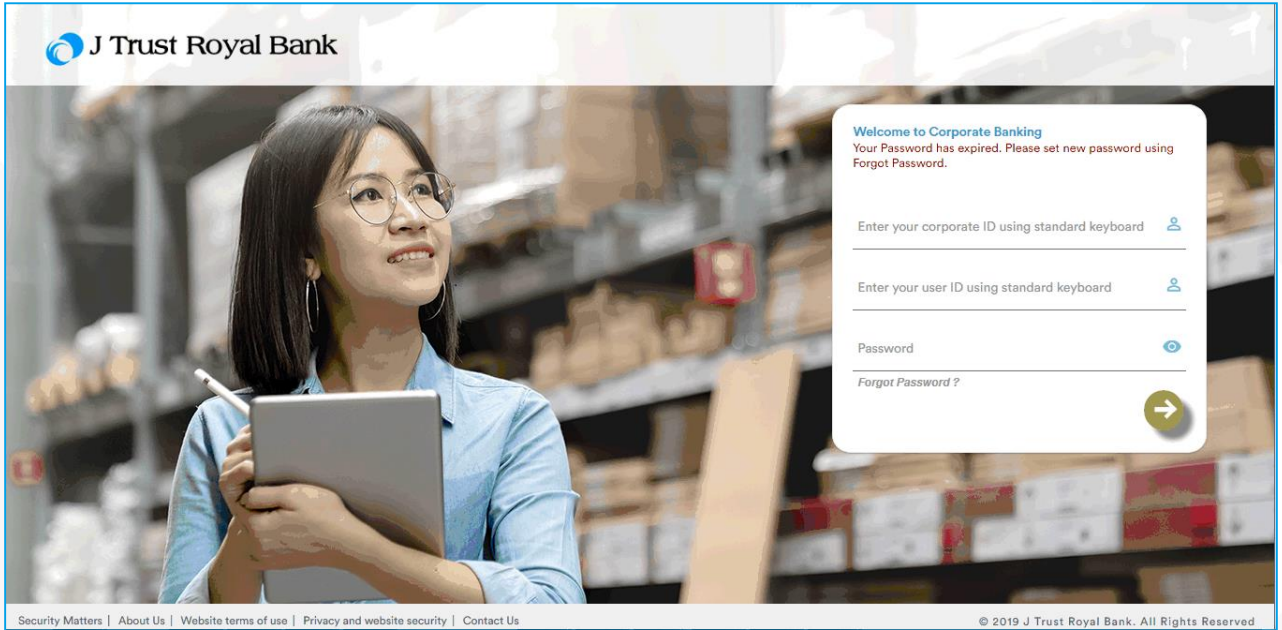
You have now successfully logged into JTR Connect.

Click on the relevant tab to proceed.

Account Summary	Loans Summary	Term Deposit Summary	Other Request Summary							
Account Summary Default -USD										
Actions	Account Number	Currency	Account Type	Available Balance	Hold Amount	Current Balance	Branch	Book Balance	Preferred Currency	Available Balance
	100000123	USD	Current	50,000,000.00	0.00	0.00	J Trust Bank S...	50,000,000.00	USD	50,000,000.00
	100000124	USD	Current	50,000,000.00	0.00	0.00	J Trust Bank S...	50,000,000.00	USD	50,000,000.00
	100000125	USD	Current	50,000,000.00	0.00	0.00	J Trust Bank S...	50,000,000.00	USD	50,000,000.00
	100000126	GBP	Current	50,000,000.00	0.00	0.00	J Trust Bank S...	50,000,000.00	--	--
	100000127	GBP	Current	50,000,000.00	0.00	0.00	J Trust Bank S...	50,000,000.00	--	--
Account Nick Name Summary										
Actions	Account Number	Account Name	Account Nickname	Account Type	Country Name					
	100000127	Account A	Corp Acct	Current	CAMBODIA					

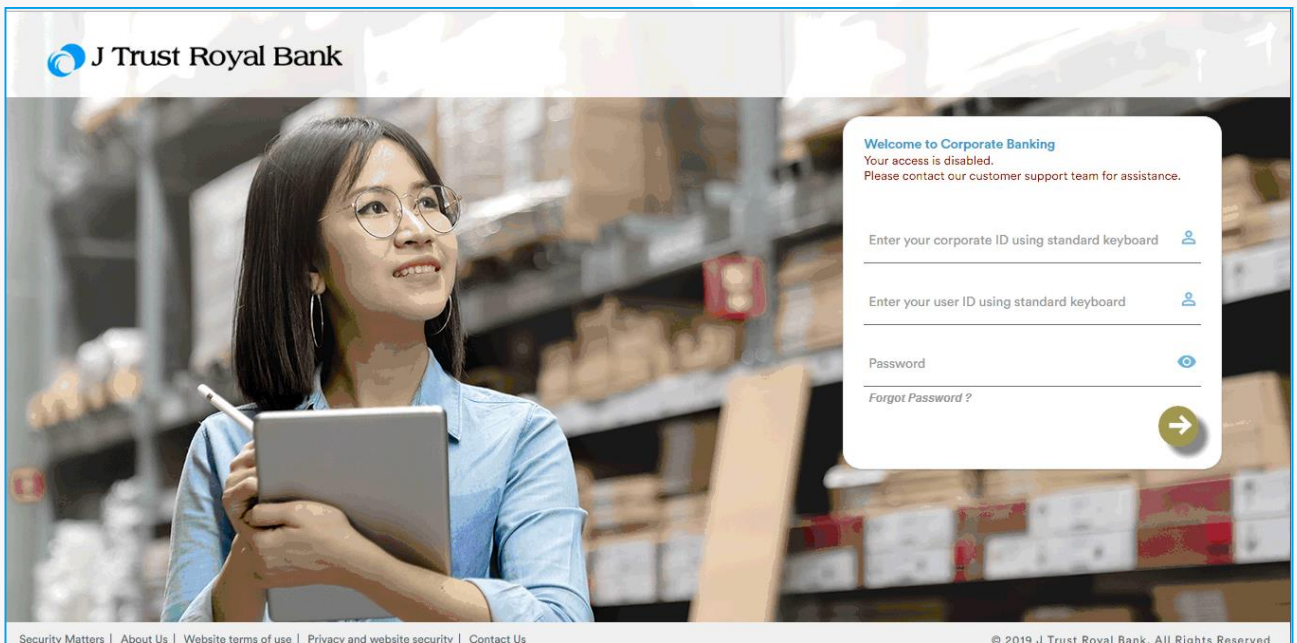
Expired Password

If you have not changed your password for 45 days, there will be a message suggesting you change your password – “Your password will expire in X days. Please change your password”.



Disabled Account

If you have not logged into JTR Connect for more than 60 days, then your account will be automatically disabled temporarily. To re-enable your user ID, you will need to contact the bank.

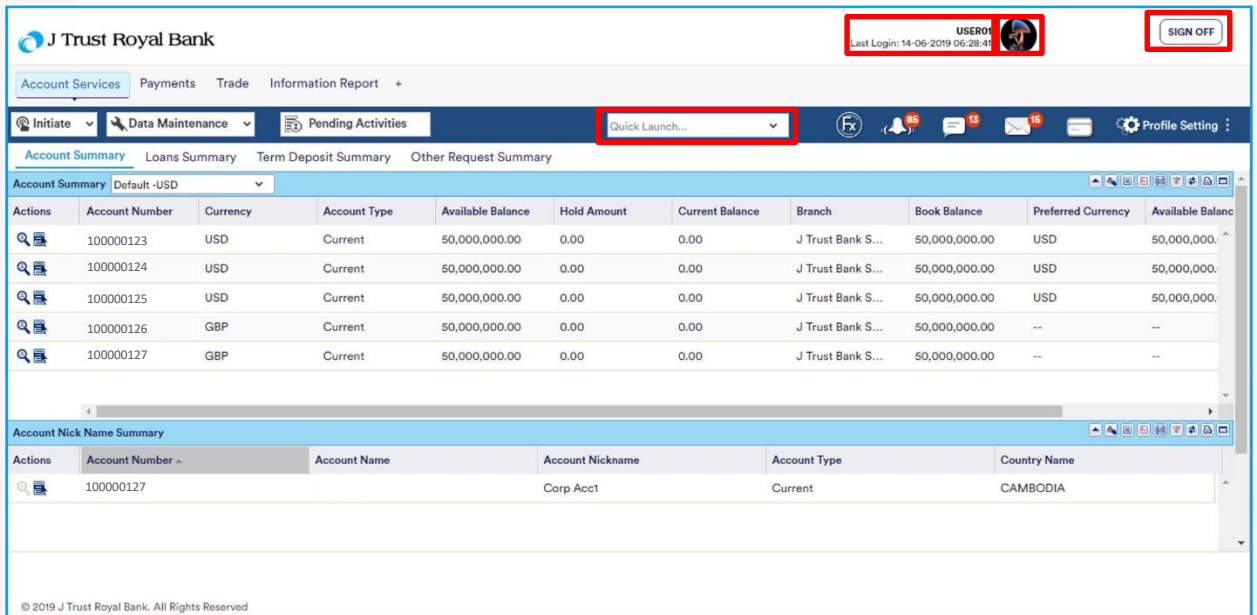


Corporate Banking Home Page

The Home page of the JTrust Royal Bank Corporate Banking platform – JTR Connect allows users to access a number of functions easily.

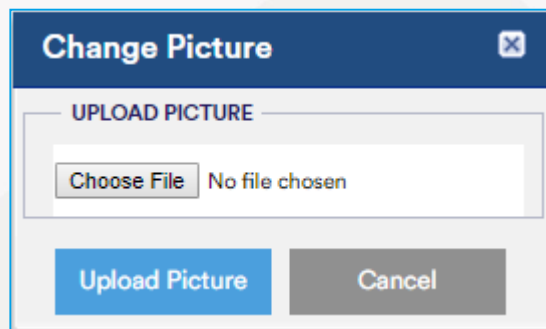
The main functions are:

1. Quick Launch – a menu for searching functions
2. User Name and Login Details
3. Profile Picture – to upload a picture
4. Sign Out of the application



Upload Photo

The user can upload their picture to their Home page as an additional security step



Exchange Rates

Daily exchange rates for a number of major currencies are provided in JTR Connect via the Home Page from the Bank's treasury system.

J Trust Royal Bank USER01 Last Login: 14-06-2019 06:28:41 SIGN OFF

Account Services Payments Trade Information Report +

Initiate Data Maintenance Pending Activities Quick Launch...

Account Summary Loans Summary Term Deposit Summary Other Request Summary

Account Summary Default -USD

Actions	Account Number	Currency	Account Type	Available Balance	Hold Amount	Current Balance	Branch	Book Balance	Preferred Currency	Available Balance
	100000123	USD	Current	50,000,000.00	0.00	0.00	J Trust Bank S...	50,000,000.00	USD	50,000,000.00
	100000124	USD	Current	50,000,000.00	0.00	0.00	J Trust Bank S...	50,000,000.00	USD	50,000,000.00
	100000125	USD	Current	50,000,000.00	0.00	0.00	J Trust Bank S...	50,000,000.00	USD	50,000,000.00
	100000126	GBP	Current	50,000,000.00	0.00	0.00	J Trust Bank S...	50,000,000.00	--	--
	100000127	GBP	Current	50,000,000.00	0.00	0.00	J Trust Bank S...	50,000,000.00	--	--

Account Nick Name Summary

Actions	Account Number	Account Name	Account Nickname	Account Type	Country Name
	100000127	Account A	Corp Acc1	Current	CAMBODIA

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Exchange Rates

Currency	Buy Rate	Sell Rate
SGD	1.993	1.937
SEK	8.3924	8.3965
CNY	6.9525	6.9586
CNH	6.2103	6.2108
INR	64.94	64.95
LKR	150.13	152.83
GBP	1.2391	1.2401
EUR	1.05	1.06
JPY	111.37	110.57
CHF	.9937	.9947
CAD	1.1413	1.1423
NZD	.5011	.5012

Cancel

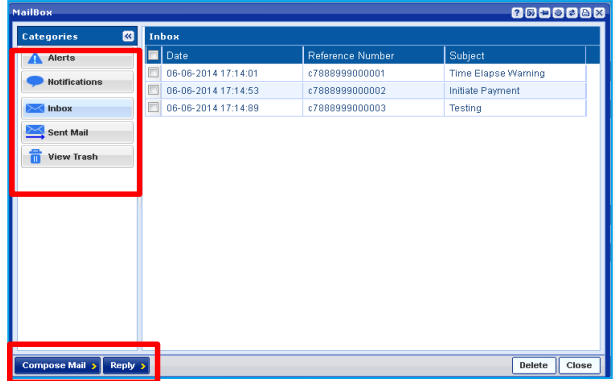
Accessing your Mailbox

To access your mailbox, click on the Mail icon on the top right-hand corner of the Home Page.



The options available in the Mailbox screen are:

- Alerts
- Notifications
- Inbox
- Sent Mail
- View Trash
- Compose Mail
- Reply Mail



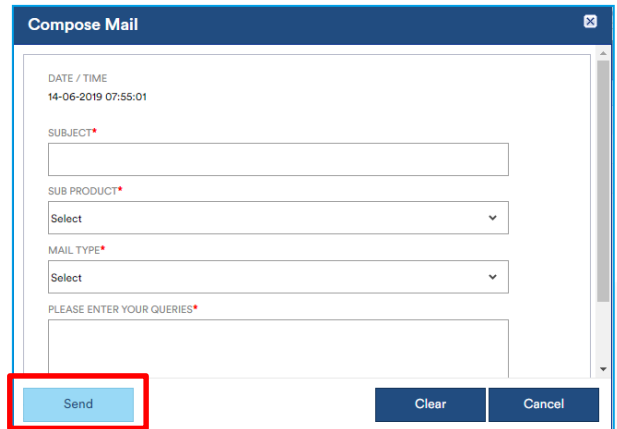
Composing Mail

To send an email, click the Compose Mail button. All fields are indicated by a red '*' are compulsory fields and must be populated.

Populate the following fields:

- Subject
- Sub-product
- Mail Type
- Please enter your queries

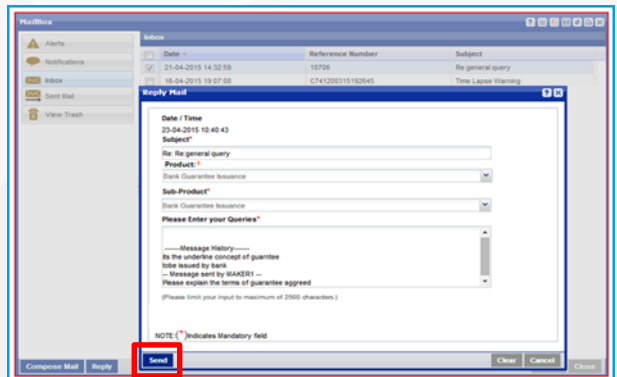
Once all compulsory fields are populated, click 'Send'.



Reply to an email you have received

Navigate to the Mailbox and check your inbox for new mail.

To reply to a received email, click Reply.



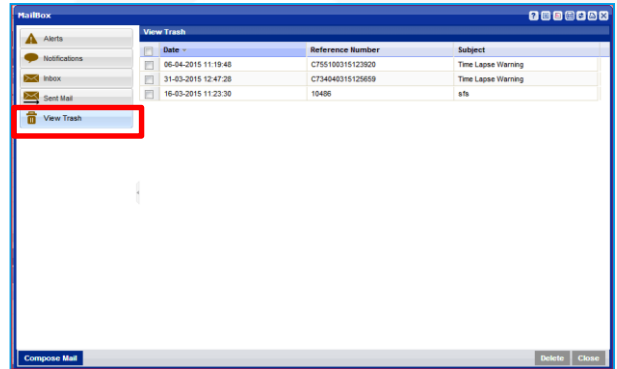
Remove an email from the Trash (deleted items) folder

If you are concerned you may have accidentally deleted an email that you wish to keep, click on the View Trash button.

Check the box to the left of the email you wish to save.

You will be provided with an option to move the email back to your Inbox or to another folder, click on the option required.

Your email is now removed from the Trash folder.



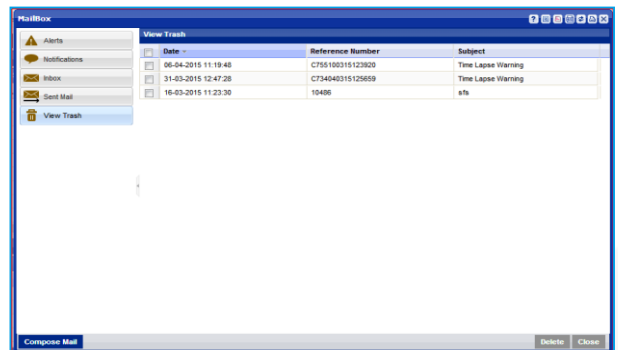
Confirm your email has been sent

If you would like to check if an email has successfully sent, click the Sent Mail button.

All sent emails will appear with the time they left your outbox.

All unsent emails will appear in your Outbox. If there are unsent emails in your Outbox, check your internet connection and refresh your screen.

Once the email is sent, it will appear in your Sent Mail folder and will no longer appear in your Outbox.



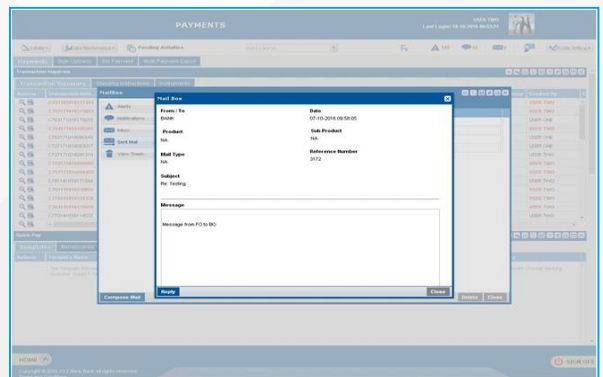
Check message details

To check email details, such as the time sent or received, double-click on the email.

Message details can be checked on messages in any folder.

Message details displayed include:

- From/To
- Product and Sub-product
- Mail Type
- Subject
- Date and Time (sent or received)
- Reference number



Bulletin Board

The Bulletin Board function allows you to view broadcast messages set by the bank when you log into the application as a pop-up.

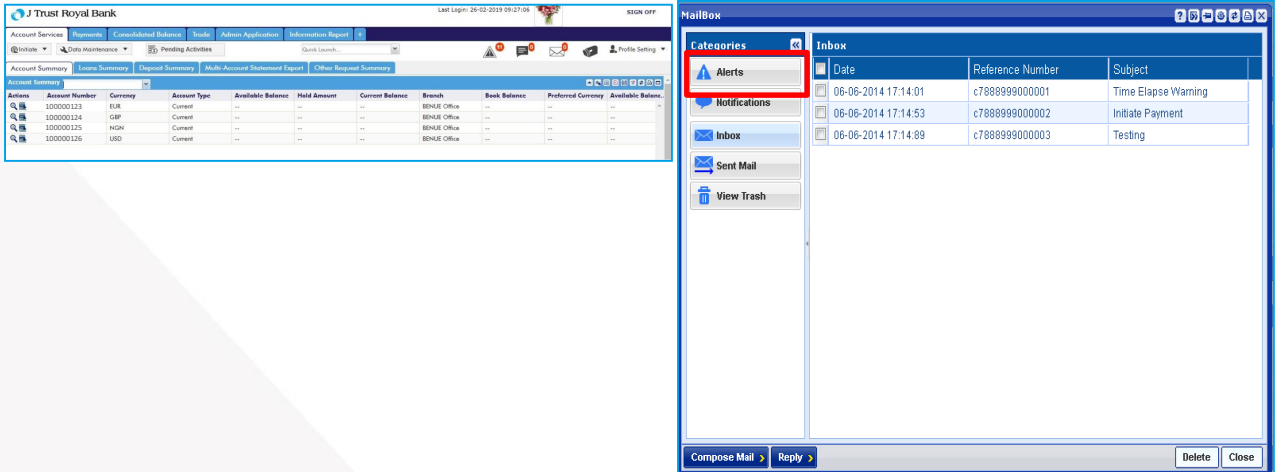
The screenshot displays the J Trust Royal Bank user interface. At the top, the bank logo and 'J Trust Royal Bank' text are visible on the left, and 'USER2' with a profile picture and 'Last Login: 14-06-2019 09:33:22' are on the right. A 'SIGN OFF' button is also present. Below the header is a navigation bar with tabs for 'Account Services', 'Payments', 'Trade', 'Information Report', and 'MY SPACE'. A secondary navigation bar contains 'Initiate', 'Data Maintenance', 'Pending Activities', and a 'Quick Launch...' dropdown. The main content area shows a 'Broadcast Message' pop-up window with the text 'broadcast message' and 'Have A Good Day'. A 'Loading... Please wait.' message is displayed in the center of the pop-up. The background interface shows a table for 'Account Summary' with columns for 'Actions', 'Account Number', 'Currency', and 'Account Nick Name Summary'. Below this, there is a table for 'Account Nick Name Summary' with columns for 'Account Number', 'Account Name', 'Account Nickname', 'Account Type', and 'Country Name'. A message at the bottom of the page states: 'The Account Nick Name is not available. This could be due to: There are no Account Nick Name created or You are not entitled to view Account Nick Name information. Please contact your Relationship Manager or J Trust Royal Customer Support for further assistance.'

Alerts and Notifications

J Trust Royal Bank customers have the flexibility to choose to receive Corporate Banking alerts and notifications via email or text message.

To commence setting up alerts, click on the Envelope icon to access your mailbox.

To set up the way in which you would like to receive alerts, click Mailbox then click Alerts.

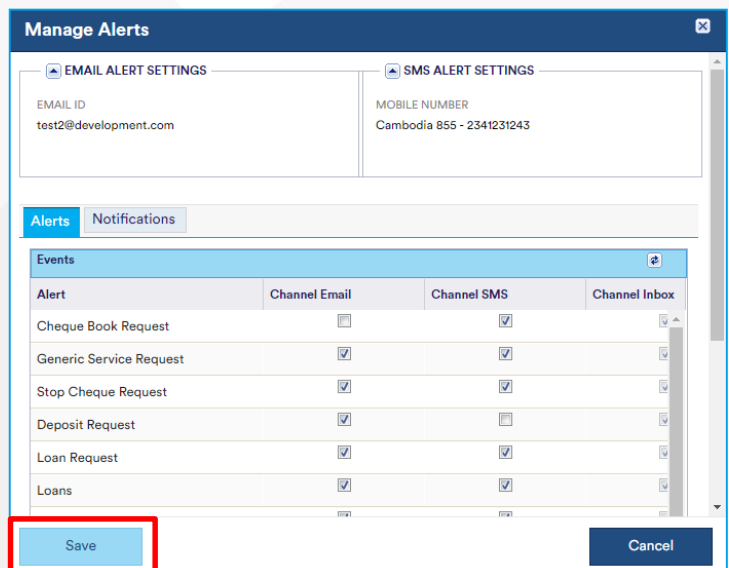


Manage Alerts

Once Alerts is clicked, select Manage Alerts.

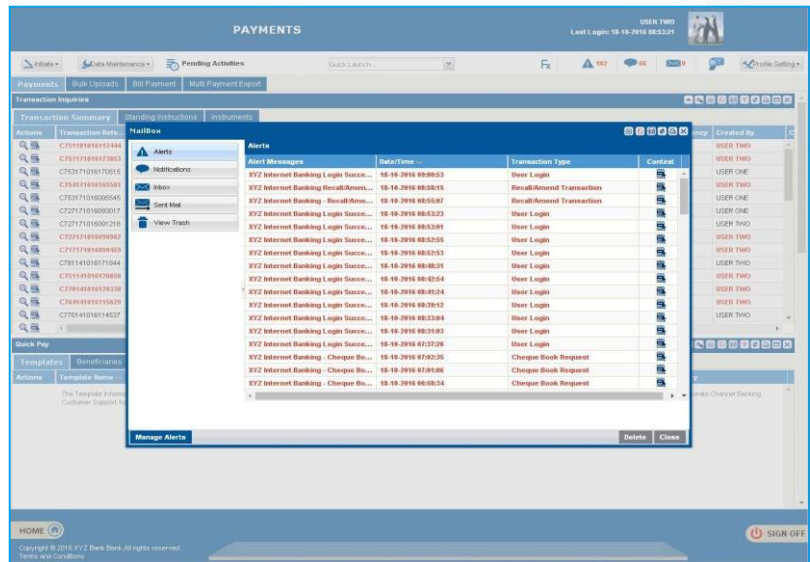
Once Manage Alerts is clicked, select whether you wish to receive alerts by email or text message and enter your details.

- Click Save
- Your J Trust Royal Bank alerts are now set up.



View Email Alerts

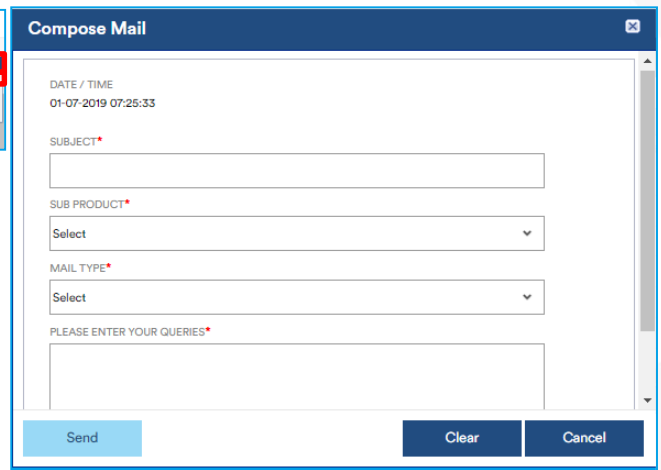
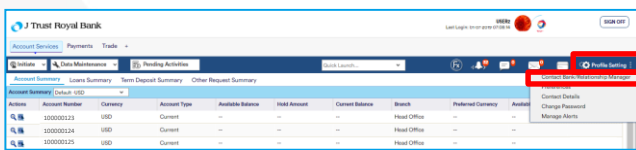
Email alerts are set up and viewed by clicking the Alerts button from your email home page. You can create email alerts so that you are notified when emails are received from certain recipients. You can stop and resume your alerts at any time.



Contact Bank/Relationship Manager

The Pending Activity function provides you with a view of all Corporate Banking transactions currently being processed with a status of 'Draft'. It also provides a view of all transactions that have been rejected or are yet to be authorised. These steps should be followed when acting on a Pending Authorization.

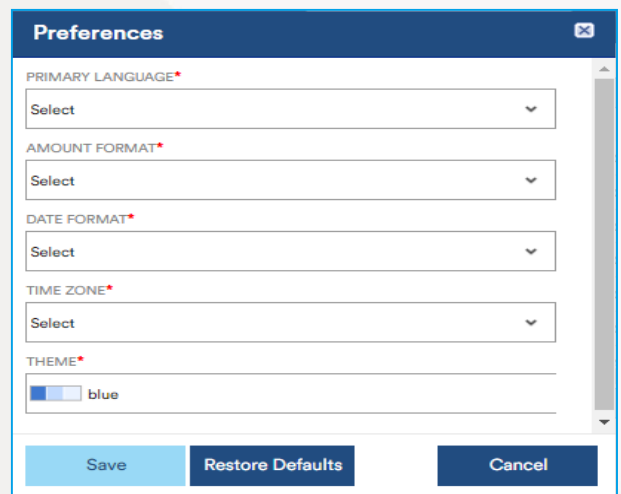
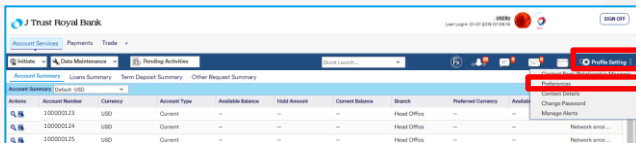
- Click on Profile Setting
- Once Profile Setting is clicked, click on Contact Bank/Relationship Manager to display the Compose Mail popup.
- Enter message details and click Send.



Update Preferences

Customer User preferences can be updated from Profile Setting. These steps should be followed when updating preferences:

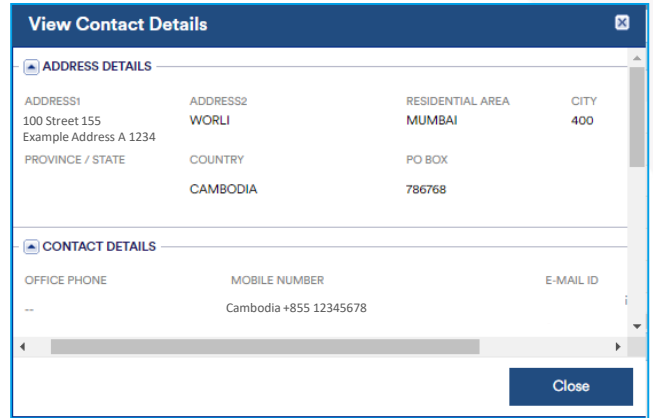
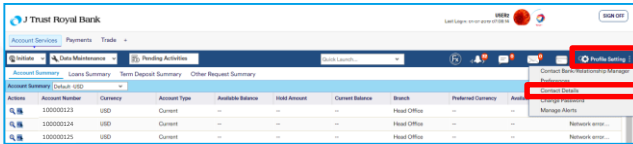
- Click on Profile Setting.
- Once Profile Setting is clicked, click on Preferences to display the Preferences popup.
- Update preferences and click Save



Contact Details

You can view contact details from Profile Setting. These steps should be followed when viewing contact details:

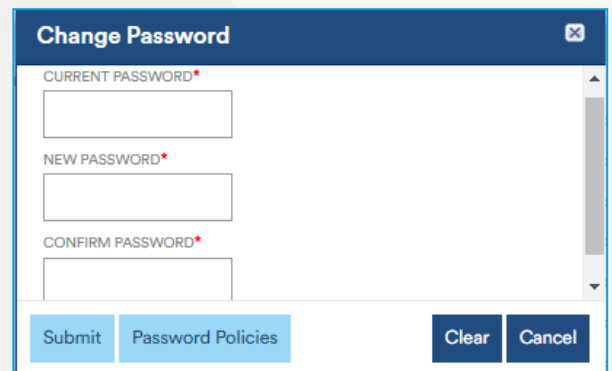
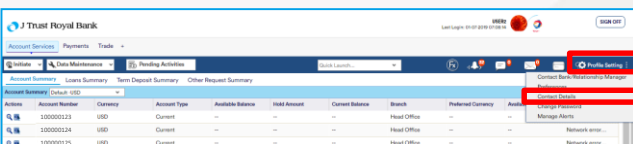
- Click on Profile Setting.
- Once Profile Setting is clicked, click on Contact Details to view contact details.



Change Password

You can Change Password from Profile Setting. Once Profile Setting is clicked, the View Contact Details pop up appears.

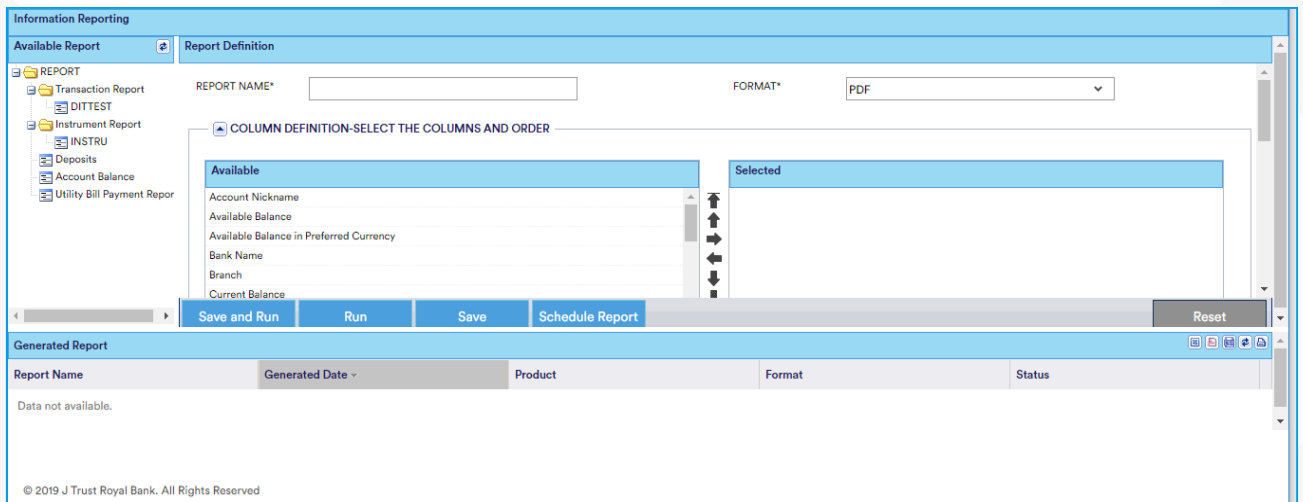
- Click on Profile Setting.
- Once Profile Setting is clicked, click on Change Password.
- Enter Current Password, New Password and Confirm Password to update a new password.



Information Reporting

The Workspace follows a 3-pane layout with the top area divided as a left and a right pane and the lower area as one horizontal bottom pane. The top left pane is labelled the 'Available Report Pane' while the top right pane is the 'Report Definition Pane'. The lower pane at the bottom of the page is the 'Generated Reports Pane'. You can only view the reports you have authority to access.

- **Report Definition Pane** - this pane provides you with the flexibility to design their own reports according to your particular requirements.
- **Generated Reports Pane** - Once a report template is saved, it appears in the Generated Reports Pane.

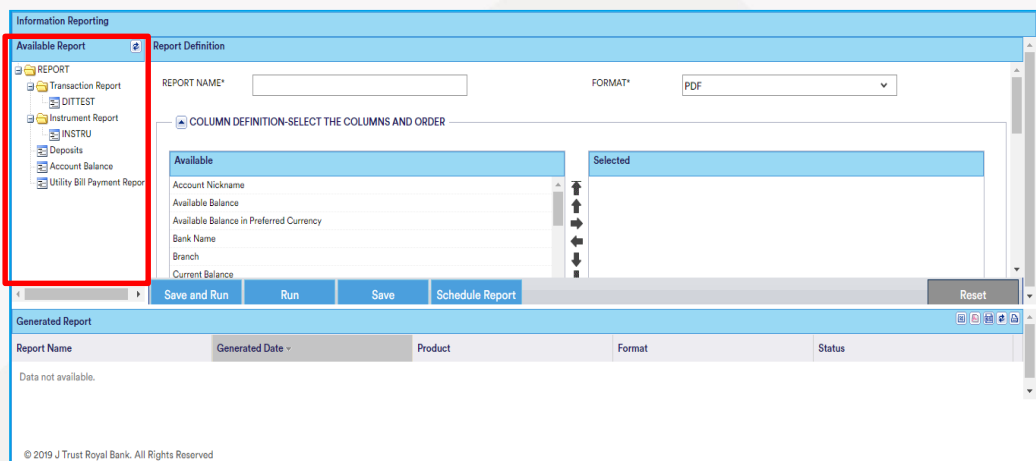


Available Reports Screen

This pane is the driving pane for the next pane.

The Available Reports Pane displays all reports available in the system that you have authority to access.

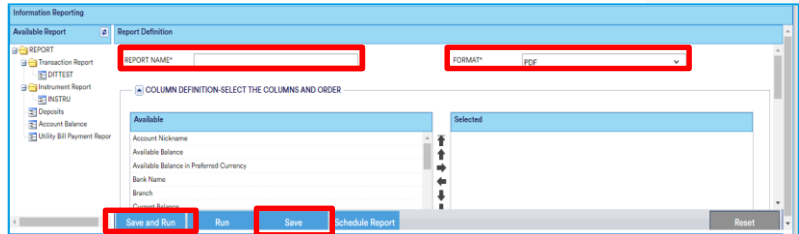
All reports in this pane are grouped together in collapsible tabs by Report Category – click on the tab required to expand it.



Reports Definition Screen

The Report Definition screen offers you the flexibility to design your own reports.

Enter a name for the report under which it will be saved, select the format for the report and click on 'Save and Run' or 'Save' to perform the action accordingly.

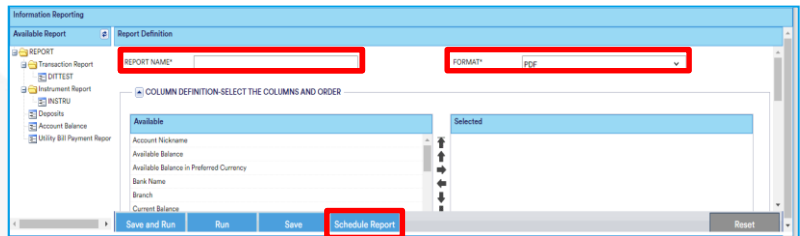


Schedule a Report

Scheduling a report makes it available for a fixed duration of time and you can specify how frequently you wish to execute the report.

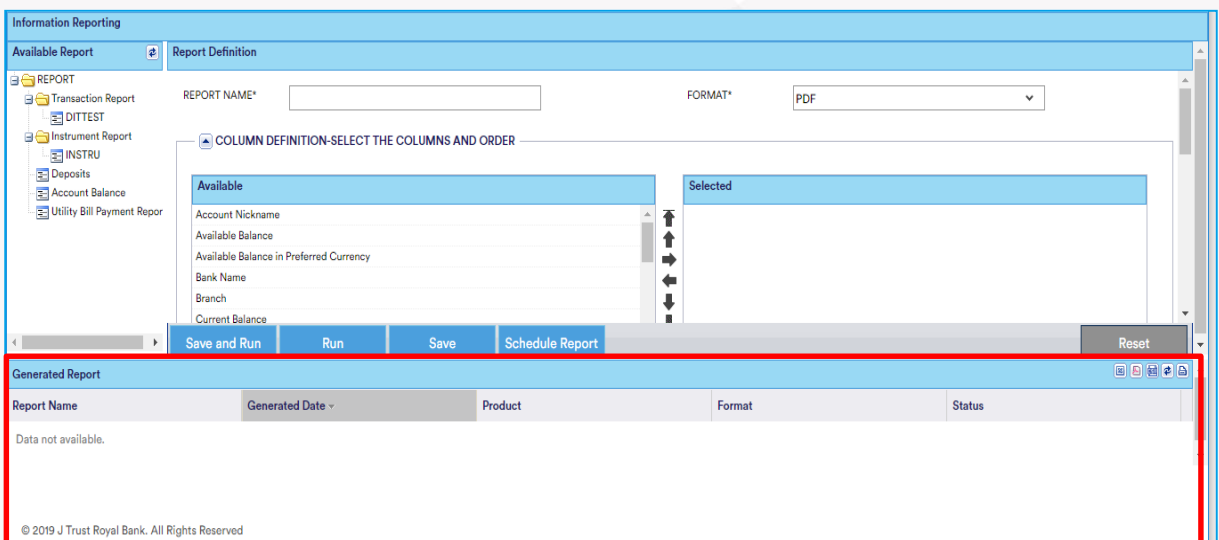
Once a report is scheduled, you receive it at the interval you specified, e.g. if you wish to view your Account Summary Report every week you will enter the period for which you wish to receive it as well as the frequency you wish to receive it. Frequency options are:

- Daily
- Weekly
- Monthly



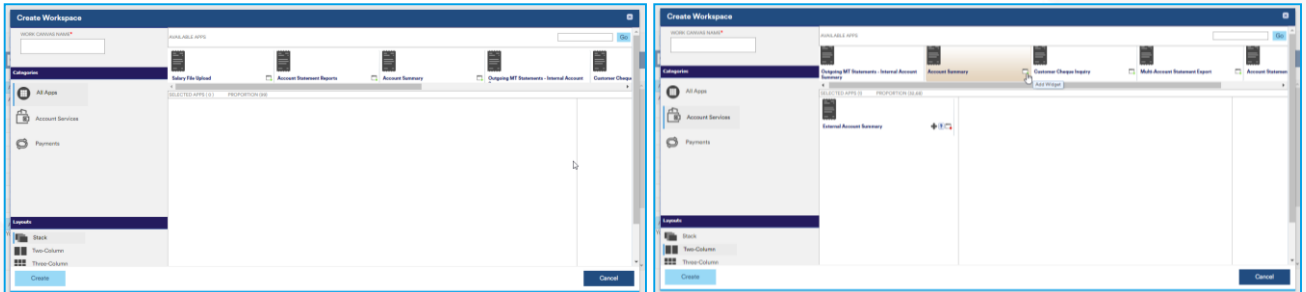
Generated Report Pane

This pane displays all reports generated by you over the previous 3-day period. You can also download report from this pane.



Design Your Canvas

Design Your Canvas is a function accessed from the Corporate Banking landing page designed to help you create a customized workspace using the apps provided.



Design your own Workspace

The components that make up the workspace include:

Work Canvas Name

You should define a workspace name which will display on the landing page - this is a mandatory field. You cannot create more than one workspace with the same name.

Categories

All product categories accessible to you will display for you to select.

Layouts

You can define the layout of your workspace in the following ways:

Stack– All apps will display one below the other.

Two Column – All apps will display in a two-column layout.

Three Column – All apps will display in a three-column layout.

Available Apps

Only the apps available for a particular category will display.

All apps have an App Name, Icon and Add button.

A Quick Search option is enabled at the top of the landing page – to utilize this function, enter the key word you wish to search on and click the GO button - all apps containing the key word will display.

Note: The following functions are not available in Design Your Canvas:

- Initiate [Transactions and Uploads]
- Data Maintenance
- Alerts
- Profile Setting
- Quick Launch

Widgets are icons you can click on to customise your JTR Connect Corporate Banking platform experience. Widgets are located on the right-hand side of the screen.

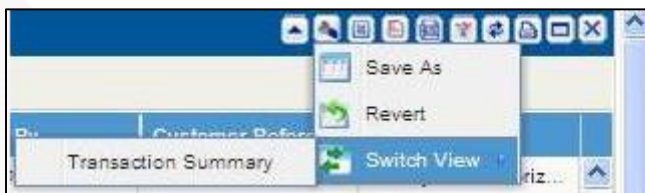
Collapse/Expand Widget

This widget allows you to collapse and expand the App.



Preferences Widget

This widget enables you to save a custom view – see screenshots below.



Export To Excel Widget

This widget enables you to display or save App contents in an Excel format via the Export to Excel function.



Export To PDF Widget

This widget enables you to display or save App contents (from where the export icon was clicked) to be displayed or saved in PDF format.

Once Export is clicked, you have the option to open, save or cancel.



Export To CSV Widget

This widget enables you to display or save App contents (from where the export icon was clicked) to be displayed or saved in CSV format.

Once Export is clicked, you have the option to open, save or cancel.



Clear Filters Widget

This widget enables you to clear the filter that was set in any or all the columns.



Widgets

Refresh

This widget refreshes the data in the view whilst keeping filters, sorts, column display and ordering intact.



Print

A warning message appears when content to be printed exceeds the configured paper size, meaning that the items listed might appear truncated when printed. If this occurs, use 'Export to Excel' for better results. Click OK to close if the warning message appears.

Click Cancel to cancel printing.



Maximize

This option will maximize the app and it will take entire workspace. All app features should be available in maximized state as well.



Switch View

This option allows you to switch the view of data from charts/graphs to grid format and vice versa. This option will be available in the analytic apps.



Close

This option closes the app which gets stored in the docket layer from where it can be brought back to the workspace.



Account Services



Account Summary

The Account Look up function allows you to view a complete list of Corporate Banking accounts based on your user entitlements.

The Account Summary function allows you to view account information.

These steps can be followed when viewing account summary:

- Click on Account Services.
- Click on Account Summary.

Actions	Account Number	Currency	Account Type	Available Balance	Hold Amount	Current Balance	Branch	Preferred Currency	Available Balance in...	Status
	100000123	USD	Current	100,000.00	0.00	0.00	Head Office	USD	100,000.00	Active
	100000124	USD	Current	100,000.00	0.00	0.00	Head Office	USD	100,000.00	Active

Account Details

You can view account and balance information from Account Details. There are 2 ways to view Account Details:

- 1) Click on View Details under the Actions column.
- 2) Double click on a transaction.

Account Information			Balance Information	
ACCOUNT NUMBER 4152109	ACCOUNT NAME COMPANY A PTY LTD	ACCOUNT TYPE Current	CURRENT BALANCE 100,000.00	
CURRENCY USD	BRANCH NAME Head Office		AVAILABLE BALANCE 100,000.00	HOLD AMOUNT 0.00
BANK NAME J TRUST ROYAL BANK				

Transaction Summary							
Actions	Transaction Date	Value Date	Narrative	Transaction Ref...	Debit	Credit	Balance
	02-07-2019	02-07-2019	MIGRATED D...	1	0.00	100,000.00	100,000.00

Export Single Account Statement

To download an account statement, launch the Account Details screen and follow these steps below

- Within the View Information tab, select the time period of the account statement that you wish to see and click on Go
- System will display transaction summary based on the dates requested, double click on a transaction to download the account statement

Account Details 🔍 🗑️ ✕

Account Information			Balance Information	
ACCOUNT NUMBER 4152109	ACCOUNT NAME COMPANY A PTY LTD	ACCOUNT TYPE Current	CURRENT BALANCE 100,000.00	
CURRENCY USD	BRANCH NAME Head Office		AVAILABLE BALANCE 100,000.00	HOLD AMOUNT 0.00
BANK NAME J TRUST ROYAL BANK				

🔍 VIEW INFORMATION

TRANSACTION DATE FROM TO Go Reset

Transaction Summary

Actions	Transaction Date	Value Date	Narrative	Transaction Ref...	Debit	Credit	Balance
	02-07-2019	02-07-2019	MIGRATED D...	1	0.00	100,000.00	100,000.00

Close

Generate Statements for Multiple Accounts

To download an account statement, navigate to the Account Services screen.

- Select Multi Account Statement Download from the Initiate dropdown to launch the Multi Account Statement Download screen.
- Once the Multi Account Statement Download screen is launched. Check boxes to the left of all accounts for which you require statements and click 'Go'.
- Navigate to the Statement Details section at the bottom of the screen, enter the date range and format details of the statement required and click Submit.

Download Multi Account Statement

An export of the Multi Account statement can be retrieved once the above steps are performed. Navigate to Multi-Account Statement Export under Account Services.

- Right click on the selected transaction and click Download ZIP.

Actions	Transaction Reference Num...	Request Date	Status	Format	Statement Period	Criteria Type	Total Count
	5452815079034536	15-07-2019	Ready to download	PDF	01/07/2019 - 1...	Multi Account...	2
	5457813079132405	13-07-2019	Ready to download	PDF	14/01/2019 - 1...	Multi Account...	2
	5458108079042325	08-07-2019	Ready to download	PDF	01/05/2019 - ...	Multi Account...	2
	5451307079133501	07-07-2019	Ready to download	XLS	01/03/2019 - ...	Multi Account...	2
	5451605079102840	05-07-2019	Ready to download	PDF	06/01/2019 - ...	Multi Account...	1
	5454005079091740	05-07-2019	Ready to download	PDF	01/06/2019 - ...	Multi Account...	1

Cheque Book Request/ Cheque Inquiry

The Cheque Book Request function is accessed by navigating to the Account Services screen and clicking the Account Services tab.

- Click Account Services to begin.
- Once Account Services is clicked, click on Initiate and select Cheque Book Request.
- Once Cheque Book Request is clicked, populate all mandatory fields which are marked with a red '*'.
- Nominate your preferred Delivery Mode by making a selection from the dropdown list.

Account Number	Account Type	Available Balance	Hold Amount	Current Balance	Branch	Preferred Currency	Available Balance in...	Status
3158282	Current	1,200.00	0.00	0.00	Kramuon Sar	USD	1,200.00	Active
3158282	Current	150,000.00	0.00	0.00	Kramuon Sar	USD	150,000.00	Active

Actions	Cheque Number	Cheque Amount	Cheque Status
	10	1,200.00	Paid
	11	1,000.00	Paid

Loans Summary

The Loans Summary function is accessed by navigating to the Account Services screen and clicking the Loans Summary tab. The Loans Summary function allows you to view the list of loans availed from the bank along with additional loan details and transaction summary.

- Once Loans Summary is clicked, the Loan Information and its details can be viewed.
- To launch the details, right click on the summary and click view details or click on the icon within the Action column.
- To generate a Loan Transaction statement, scroll down to View Loan Transactions and enter the relevant transaction dates and click Go.

The screenshot shows the 'Account Services' menu with 'Loans Summary' highlighted. Below the menu, a table displays loan information for a USD-Home Equity Loan.

Actions	Loan Account Number	Loan Type	Loan Currency	Current Loan Balance	Sanctioned Amount	Country
	401287892	USD-Home Equity Loan	USD	200,000.00	200,000.00	CAMBODIA

The 'Loan Details' window displays the following information:

Loan Information		
LOAN ACCOUNT NUMBER	LOAN CURRENCY	ACCOUNT NAME
401287892	USD	--
LOAN TYPE	FUNDING ACCOUNT	PAYMENT FREQUENCY
USD-Home Equity Loan	NA	Monthly
ORIGINAL AMOUNT	OUTSTANDING LOAN AMOUNT	PAST DUE AMOUNT
200,000.00	200,000.00	0.00
LAST PAYMENT AMOUNT	NUMBER OF INSTALLMENTS	LOAN START DATE
200,000.00	180	01-07-2018
LOAN MATURITY DATE	INTEREST RATE	NEXT PAYMENT DATE
04-06-2034	9.99	04-06-2034
NEXT PAYMENT AMOUNT	INTEREST REPAYMENT AMOUNT	PRINCIPAL CLOSING BALANCE
200,000.00	200,000.00	200,000.00
DISBURSEMENT ACCOUNT	COUNTRY	
NA	CAMBODIA	

Below the loan information, the 'VIEW LOAN TRANSACTIONS' section is active, showing a date range from 15-07-2019 to 15-07-2019. The transaction summary table is as follows:

Transaction Date	Narrative	Reference Number	Debit	Credit	Balance
15-07-2019	Closing Balance	Closing Balance	0.00	0.00	0.00
15-07-2019	Opening Balance	Opening Balance	0.00	0.00	0.00

Term Deposit Summary

The Term Deposit Summary function is accessed by navigating to the Account Services screen and clicking the Deposit Summary tab. The Deposit Summary function allows you to view term deposit balances, interest rates and transaction details.

The screenshot shows the J Trust Royal Bank Account Services interface. The 'Account Services' tab is highlighted in red. Below it, the 'Term Deposit Summary' tab is also highlighted in red. The main content area displays a table of term deposits.

Actions	Deposit Account...	Deposit Type	Booking Date	Currency	Tenor	Maturity Date	Maturity Amount	Rate of Interest	Country	Original Principa...
	100000123	FD	05-07-2019	USD	366	05-07-2020	0.00	0.10	CAMBODIA	105,779.00
	100000124	FD	05-07-2019	USD	366	05-07-2020	0.00	0.10	CAMBODIA	45,779.00

Term Deposit Details

The Term Deposit Request function is accessed by navigating to the Account Services screen and clicking the Term Deposit Summary tab. This function allows you to perform various inquiry functions with respect to the deposit accounts to which the user is entitled to act upon.

- Once Term Deposit Summary is clicked, the deposit basic information and its balances can be viewed.
- To launch the details, right click on the summary and click view details or click on the icon within the Action column.
- To generate a Deposit Transaction statement, scroll down to View Deposit Transactions and enter the relevant transaction dates and click Go.

The screenshot shows the 'Term Deposit Details' window with the 'DEPOSIT INFORMATION' tab selected. The information is as follows:

DEPOSIT ACCOUNT NUMBER 10000012355	CURRENCY USD	ORIGINAL PRINCIPAL AMOUNT 20,000.00
DEPOSIT TYPE Fixed Deposit	VALUE DATE 01-11-2019	
TENOR --	ROLLOVER DATE --	MATURITY DATE 01-11-2020
MATURITY AMOUNT 22,000.00	INTEREST ON MATURITY/ON ROLLOVER 0.00	RATE OF INTEREST 10.0
FUNDING ACCOUNT NUMBER --	PRINCIPAL SETTLEMENT ACCOUNT NUMBER --	
INTEREST SETTLEMENT ACCOUNT NUMBER --		

The screenshot shows the 'Term Deposit Details' window with the 'VIEW DEPOSIT TRANSACTIONS' tab selected. The transaction summary is as follows:

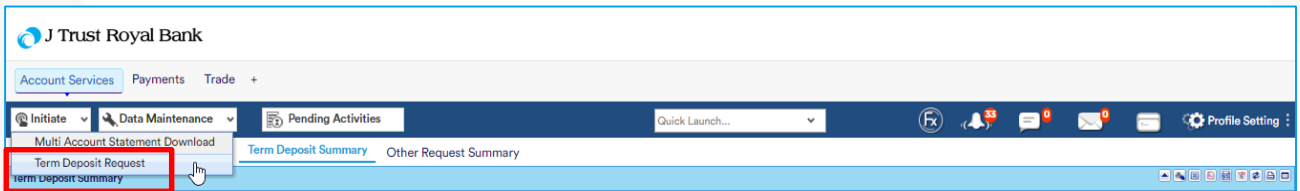
Transaction Date	Narrative	Transaction Reference	Debit	Credit	Balance
12-03-2018	Account deposite...	1	0.00	45,779.00	45,779.00

Term Deposit Request

This functionality enables you to request a new term deposit if you are entitled.

The transaction request goes through the limit-based approval work flow configured for this transaction and once authorized, it will be sent to the CBX Back Office for processing as a Service Request

- To initiate a Term Deposit Request, click on Deposit Request under the Initiate Dropdown.
- Once Deposit Request is clicked, the Term Deposit Details screen displays.
- Populate the form with the mandatory fields.
- Click submit to submit the request.



Term Deposit Request

FUNDING INSTRUCTIONS

ACCOUNT NUMBER*	CURRENCY	COUNTRY
<input type="text"/>	--	--
ACCOUNT NAME	ACCOUNT NICK NAME	ACCOUNT TYPE
--	--	--
AVAILABLE BALANCE		
--		

DEPOSIT INFORMATION

PRODUCT CATEGORY*	CURRENCY	
<input type="text"/>	--	
DEPOSIT AMOUNT*	BOOKING DATE*	
<input type="text"/>	15-07-2019 <input type="text"/>	
<input checked="" type="radio"/> TENOR	DAYS**	<input type="button" value="Calculate Maturity"/>
	Select <input type="text"/>	

Pending Activities

The Pending Activities function provides you with a view of all Corporate Banking transactions currently Pending with the authorizer with status 'Pending for Authorization'. It also provides a view of all transactions that have been rejected.

Once you have logged into JTR Connect, click the Pending Activities tab to proceed.

J Trust Royal Bank Last Login: 26-02-2019 09:27:06 SIGN OFF

Account Services Payments Consolidated Balance Trade Admin Application Information Report +

Initiate Data Maintenance Pending Activities Quick Launch...

Account Summary Loans Summary Deposit Summary Multi-Account Statement Export Other Request Summary

Actions	Account Number	Currency	Account Type	Available Balance	Hold Amount	Current Balance	Branch	Book Balance	Preferred Currency	Available Balanc..
	100000123	EUR	Current	--	--	--	BENUE Office	--	--	--
	100000124	GBP	Current	--	--	--	BENUE Office	--	--	--
	100000125	NGN	Current	--	--	--	BENUE Office	--	--	--
	100000126	USD	Current	--	--	--	BENUE Office	--	--	--

Pending Activities

Transactions Pending Authorization Rejected Transactions

Transaction Reference	Transaction Type	Created By	Transaction Initiation...	Status
<input type="checkbox"/> 5454003049220132	Cheque Book Request	DITCASA USER1	03-04-2019 17:31:43	Ready for Authorization

Disclaimer: The highlighted transactions are duplicate.

Authorize Reject Close

Pending Authorisations

The Pending Authorisations function is accessed via the Pending Activities tab and provides you with a view of all Corporate Banking transactions currently pending for authorization.

- Click Pending Authorisations to view all pending Corporate Banking transactions.
- Select a transaction to Authorize or Reject the transaction.

Pending Activities

Transactions Pending Authorization Rejected Transactions

Transaction Reference	Transaction Type	Created By	Transaction Initiation...	Status
<input checked="" type="checkbox"/> 5454003049220132	Cheque Book Request	DITC I	03-04-2019 17:31:43	Ready for Authorization

Disclaimer: The highlighted transactions are duplicate.

Authorize Reject Close

Rejected Transactions

The Rejected Transactions function is accessed via the Pending Activities tab and provides you with a view of all rejected Corporate Banking transactions.

- Click on Pending Activities.
- Once Pending Activities is clicked, the Pending Activities screen displays. Click Rejected Transactions to view all rejected transactions for a particular account.
- User can edit/delete a rejected transaction

The screenshot shows the J Trust Royal Bank interface. The 'Pending Activities' window is open, displaying a table of rejected transactions. The table has columns for Transaction Reference, Transaction Type, Transaction Initiation Date, Created By, Reject Reason, and Rejected By. Three transactions are listed, all of which are 'Cheque Book Request' transactions rejected by the 'SYSTEM'.

Transaction Re...	Transaction Type	Transaction Initiat...	Created By	Reject Reason	Rejected By
545950304911...	Cheque Book Request	03-04-2019 06:38:09	User01	Transaction is Rule B...	SYSTEM
545940304911...	Cheque Book Request	03-04-2019 06:37:27	User01	Transaction is Rule B...	SYSTEM
545170204917...	Cheque Book Request	02-04-2019 13:28:31	User01	Transaction is Rule B...	SYSTEM

Other Request Summary

The transactions (Service Requests) initiated such as cheque book request and deposit request falls in this queue. The maker can know the status of the transaction at any given point of time.

The screenshot shows the 'Other Request Summary' window in the J Trust Royal Bank interface. It displays a table of service requests with columns for Request Reference Number, Request Type, Submitted On, Status, Customer Remarks, and Country Name. Four requests are listed, all with a status of 'In Process at Bank' and originating from 'CAMBODIA'.

Request Reference Number	Request Type	Submitted On	Status	Customer Remarks	Country Name
5455415079042049	Deposit Request	15-07-2019	In Process at Bank	--	CAMBODIA
5453515079040657	Cheque Book Request	15-07-2019	In Process at Bank	--	CAMBODIA
5457914079091448	Cheque Book Request	14-07-2019	In Process at Bank	--	CAMBODIA
5459912079044836	Cheque Book Request	12-07-2019	In Process at Bank	--	CAMBODIA

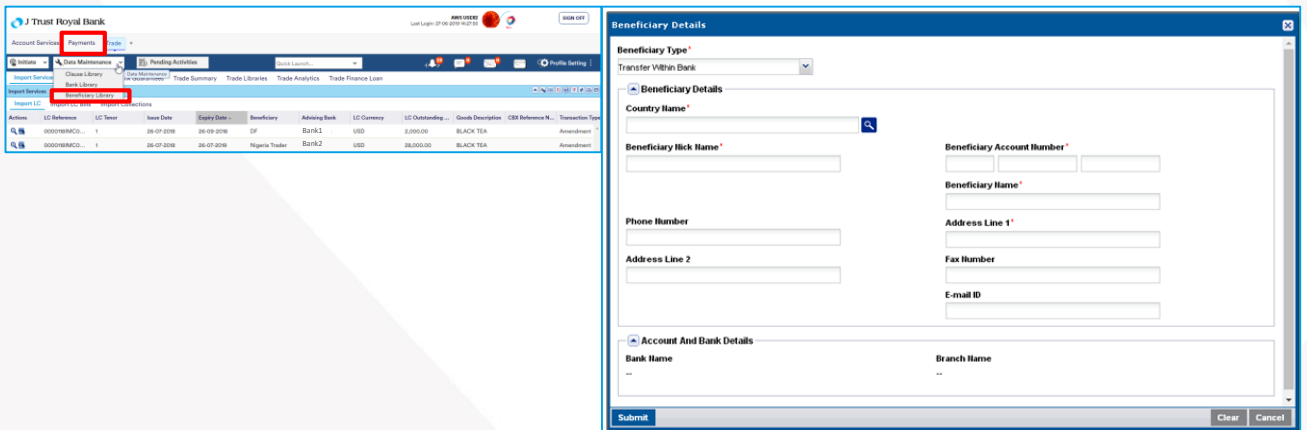
Payments



Beneficiary Library

JTR Connect allows you to maintain frequently accessed information in 'Libraries'. The added beneficiary will be available in quick pay widget under Beneficiary tab. You can select a beneficiary, do a right click and make payment. To add a Beneficiary, follow the steps below:

- Click the Payments tab to proceed.
- Once Payments is clicked, select Data Maintenance then click Beneficiary Library to add a Beneficiary.
- Once Beneficiary Library is clicked, the screen to the right displays, select Beneficiary type as Transfer within Bank/Domestic Fund Transfer/International Fund Transfer.
- Next, populate all required fields in Beneficiary Details.
- Once all required fields are populated, click Submit.



Edit/Delete a Beneficiary

If you have system permissions to add Beneficiaries, you can also edit them. To commence editing a Beneficiary, click the Payments tab. Once Payments is clicked, the Payments screen displays.

- Navigate to the Quick Pay app.
- Select Beneficiaries.
- Double Click on an existing Beneficiary to Edit/Delete a Beneficiary.

The image shows the 'Quick Pay' interface with the 'Beneficiaries' tab selected. The table below lists the beneficiaries available for payment.

Actions	Beneficiary Nick Name	Beneficiary Name	Beneficiary Account Number	Beneficiary Bank Name	Payment Type	Transaction Reference	Country
	tesst	tesst	134193	JTRUST	Transfer Within Bank	BE77201952154	CAMBODIA
	sds	asf	12233444	AUSTRALIA A...	International ...	BE117201974843	AUSTRALIA
	qwerfsd	qwerwr	14176	EUREX ZURICH AG	Domestic Fund Transfer	BE1072019164110	CAMBODIA
	hjfg	fghfgh	1431242	BANKE MILLIE AFGHAN	International ...	BE1072019164429	AFGHANISTAN
	gayu within bank	WORLD VISI...	120055	JTRUST	Transfer Within Bank	BE107201918017	CAMBODIA

Edit/Delete a Beneficiary

Upon double click, the Beneficiary Details screen is displayed.

Go to the Beneficiary Type field and select the option required from the dropdown list – options include:

- Transfer Within Bank
- Domestic Fund Transfer *or*
- International Fund Transfer

Populate remaining fields with beneficiary details then click Submit.

Beneficiary Authorisation

If you have system permissions to add Beneficiaries you can also authorise them. To commence authorising a Beneficiary, click the Payments tab, click on Pending Activities > Beneficiaries to authorize beneficiaries.

Transaction Reference	Transaction Type	Created By	Transaction Initiation...	Status
5457605069103643	Own Account Tran...	DITCASA USER01	05-06-2019 06:07:05	Ready for Authoriz...
5456831059170242	Bankers Cheque	asdf sadf	31-05-2019 12:32:59	Ready for Authoriz...
5456031059170127	Bankers Cheque	asdf sadf	31-05-2019 12:31:49	Ready for Authoriz...
5458531059160702	Bankers Cheque	asdf sadf	31-05-2019 11:37:12	Ready for Authoriz...
5455331059155316	Bankers Cheque	asdf sadf	31-05-2019 11:23:33	Ready for Authoriz...
5454231059153752	Bankers Cheque	asdf sadf	31-05-2019 11:08:14	Ready for Authoriz...
5455731059111548	Bankers Cheque	asdf sadf	31-05-2019 06:45:58	Ready for Authoriz...

Beneficiary Upload

If you have system permissions to add Beneficiaries, you can also upload them. To commence uploading Beneficiaries, click the Payments tab then select the following:

- Data Maintenance
- Beneficiary Library
- Beneficiary Upload

Uploaded Beneficiaries must be authorized. Checker can navigate to Pending Authorisation > Beneficiary Upload to perform the authorisation

Transaction Reference	Transaction Type	Created By	Transaction Initiation Date	Status
5457605069103643	Own Account Tran...	DITCASA USER01	05-06-2019 06:07:05	Ready for Authoriz..
5456831059170242	Bankers Cheque	asdf sadf	31-05-2019 12:32:59	Ready for Authoriz..
5456031059170127	Bankers Cheque	asdf sadf	31-05-2019 12:31:49	Ready for Authoriz..
5458531059160702	Bankers Cheque	asdf sadf	31-05-2019 11:37:12	Ready for Authoriz..
5455331059155316	Bankers Cheque	asdf sadf	31-05-2019 11:23:33	Ready for Authoriz..
5454231059153752	Bankers Cheque	asdf sadf	31-05-2019 11:08:14	Ready for Authoriz..
5455731059111548	Bankers Cheque	asdf sadf	31-05-2019 06:45:58	Ready for Authoriz..

Biller Registration

If you have system permissions to register Billers, you can also add them. To commence registering for a Biller, click the Payments tab then select the following:

- Data Maintenance
- Biller Registration

Uploaded Billers must be authorized. Checker can navigate to Pending Authorisation > Biller to perform the authorisation

The screenshot shows the main navigation menu of the J Trust Royal Bank system. The 'Payments' tab is selected. Under the 'Payments' dropdown, 'Data Maintenance' and 'Biller Registration' are highlighted with red boxes. Other options include 'Initiate', 'Beneficiary Library', 'Add Beneficiary', and 'Beneficiary Upload'.

The screenshot shows the 'Biller Registration' form. It includes the following fields:

- BILLER NICK NAME***: Text input field.
- CATEGORY***: Dropdown menu with 'Select' as the current option.
- SERVICE PROVIDER***: Dropdown menu with 'Select' as the current option.
- CONSUMER NUMBER/IDENTIFIER**: Text input field.

Buttons at the bottom include 'Submit', 'Clear', and 'Cancel'.

The screenshot shows the 'Pending Activities' window. The 'Biller' option in the left sidebar is highlighted with a red box. The main area displays a table of transactions under the 'Pending Authorization' tab.

Transaction Reference	Transaction Type	Created By	Transaction Initiation Date	Status
5457605069103643	Own Account Tran...	DITCASA USER01	05-06-2019 06:07:05	Ready for Authoriz..
5456831059170242	Bankers Cheque	asdf sadf	31-05-2019 12:32:59	Ready for Authoriz..
5456031059170127	Bankers Cheque	asdf sadf	31-05-2019 12:31:49	Ready for Authoriz..
5458531059160702	Bankers Cheque	asdf sadf	31-05-2019 11:37:12	Ready for Authoriz..
5455331059155316	Bankers Cheque	asdf sadf	31-05-2019 11:23:33	Ready for Authoriz..
5454231059153752	Bankers Cheque	asdf sadf	31-05-2019 11:08:14	Ready for Authoriz..
5455731059111548	Bankers Cheque	asdf sadf	31-05-2019 06:45:58	Ready for Authoriz..

Buttons at the bottom include 'Authorize', 'Reject', and 'Close'.

Bill Payments

These steps should be followed when performing a Bill Payment:

- Click the Payments tab.
- Once Payments is clicked, select Bill Payments from the Initiate > Payments dropdown and populate all relevant fields.
- Once all required fields are populated, click Submit.

The screenshot shows the J Trust Royal Bank web interface. The 'Payments' tab is selected and highlighted with a red box. Below the navigation bar, there is a table with the following data:

Actions	Account Number	Currency	Account Type	Available Balance	Hold Amount	Current Balance	Branch	Preferred Currency	Available Balance in...	Status
	1000000123	USD	Current	100,000.00	0.00	0.00	Head Office	USD	100,000.00	Active
	1000000124	USD	Current	100,000.00	0.00	0.00	Head Office	USD	100,000.00	Active

The screenshot shows the 'Bill Payment' form. It is divided into two main sections: 'DEBIT INFORMATION' and 'BILLER INFORMATION'. The 'DEBIT INFORMATION' section contains the following fields:

- DEBIT ACCOUNT NUMBER* (with a search icon)
- CURRENCY (value: --)
- COUNTRY (value: --)
- ACCOUNT NAME (value: --)
- ACCOUNT TYPE (value: --)
- BANK NAME (value: --)
- BRANCH NAME (value: --)
- AVAILABLE BALANCE (value: --)

The 'BILLER INFORMATION' section contains the following fields:

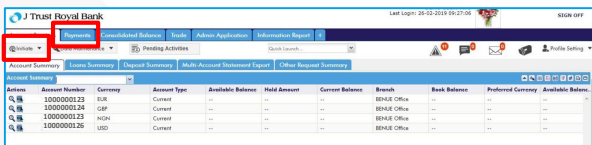
- SERVICE PROVIDER* (with a search icon)
- CATEGORY (value: --)
- CONSUMER NUMBER/IDENTIFIER (value: --)
- BILLER NICK NAME

At the bottom of the form, there are three buttons: 'Submit', 'Clear', and 'Cancel'.

Own Account Transfer (Self)

These steps should be followed when transferring money from one of your Corporate accounts to another of your accounts:

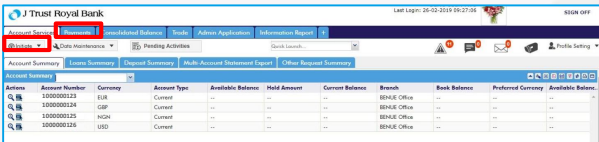
- Click the Payments tab.
- Once Payments is clicked, select Own Account Transfer from the Initiate > Payments dropdown and populate all relevant fields.
- Once all required fields are populated, click Submit.



Transfer within Bank

These steps should be followed when transferring money from one of your Corporate accounts to a third-party account in the same bank:

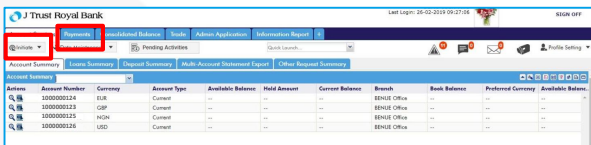
- Click the Payments tab.
- Once Payments is clicked, select Transfer within Bank from the Initiate > Payments dropdown.
- Populate all relevant fields and click Submit.



Domestic Fund Transfer

These steps should be followed when performing a Domestic Fund Transfer:

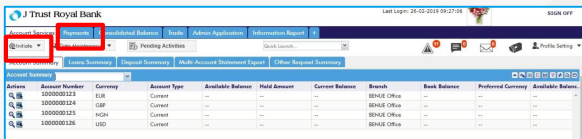
- Click the Payments tab.
- Once Payments is clicked, select Domestic Fund Transfer from the Initiate > Payments dropdown and populate all relevant fields.
- Once all required fields are populated, click Submit.



International Fund Transfer

These steps should be followed when performing an International Fund Transfer:

- Click the Payments tab.
- Once Payments is clicked, select International Fund Transfer from the Initiate > Payments dropdown and populate all relevant fields.
- Once all required fields are populated, click Submit.



Cancel Transfer Request

These steps should be followed when cancelling a Transfer Request:

- Click the Payments tab to proceed
- Once the Payments button is clicked, select Payments and search for the relevant transaction within Transaction Inquiry.
- Click on cancel to open the transfer request record.
- Once the transfer request record opens, scroll through to find the transfer request you wish to cancel and click Cancel Transaction - once Cancel Transaction is clicked, click on the Submit button; the Transfer Request is now cancelled.

J Trust Royal Bank DEMOSIT PAYER Last Login: 02-07-2019 07:04:20 SIGN OFF

Account Services **Payments** Information Report +

Initiate Data Maintenance Pending Activities Quick Launch...

Payments Bulk Uploads

Transaction Inquiries

Transaction Reference	Initiation Date	Value Date	Debit Account Num...	Country	Beneficiary Account ...	Beneficiary Account ...	Transaction type	Payment Amount
545020202018747	02-07-2019	02-07-2019	3158284	CAMBODIA	7900000013	Mike	Domestic Fun...	2,000.00
Recall/Amend	02-07-2019	02-07-2019	3158284	CAMBODIA	200641	Demo	International ...	4,000.00
View Swift Advice	26-06-2019	26-06-2019	3158284	CAMBODIA	3158282	BB NAME 1 T...	Own Account...	123.00
View History	25-06-2019	25-06-2019	3158284	CAMBODIA	200641	Rachel	Domestic Fun...	4,000.00
View Workflow Details	25-06-2019	25-06-2019	3158284	CAMBODIA	200641	Rachel	Domestic Fun...	4,000.00
Clone Payment	25-06-2019	25-06-2019	3158282	CAMBODIA	200640	TF ACC1	Transfer Withi...	60,000.00

Cancel Transaction

Payment Amount 100.00 USD

Payment Date 16-11-2016 **Schedule Standing Instruction** No

Purpose of Transfer Allowance

Debit Reference **Credit Reference**

Payment Details

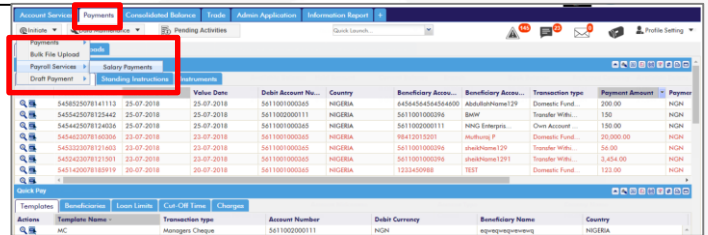
Daily Online Transaction Limit	
Utilized Limits	Available Limit
368.630 USD	9,999 USD

Individual Transaction Limit 9,999 USD

Submit **Close**

Salary Payments

Step 1. To initiate processing of a Salary Payments file, navigate to the JTR Connect landing page and click **Payments**.

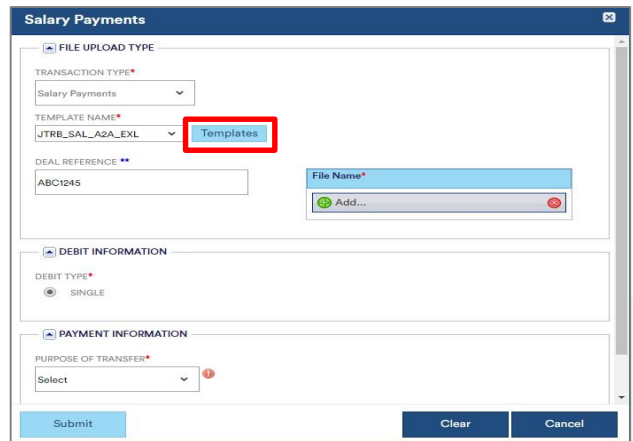


Once Payments is clicked, click Initiate and select **Payroll Services** from the dropdown list then **Salary Payments**.

Salary File Upload

Step 2. Navigate to the Salary Payments screen.

- **Note:** In the Transaction Type field Salary Payments is automatically populated.
- In the Template Name field, select the Salary File Template used.
- If you are creating a Salary Upload for the first time, you may download and populate a template by clicking on the blue **Template** button and click Download.



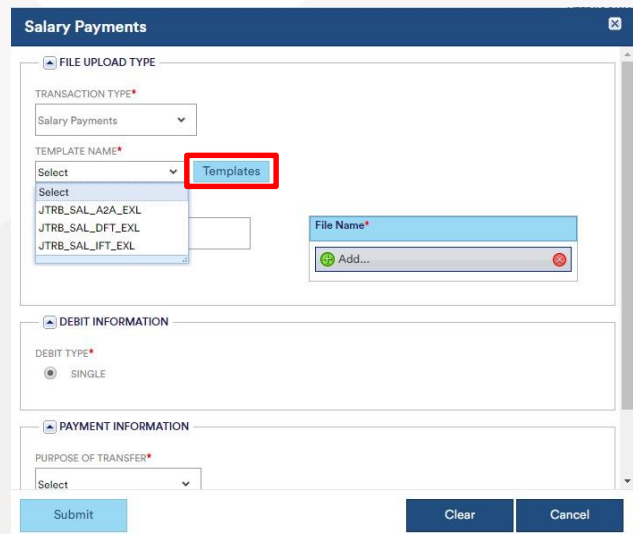
Salary File Upload Templates

Step 3. There are 3 Salary file templates available to select from depending on the type of transfer you want to perform:

- Account to Account Transfer “A2A”
- Domestic Funds Transfer “DFT”
- International Funds Transfer “IFT”

To download templates and see associated field specifications, click on the blue **Templates** button.

Note: If FX deal rate is applicable, enter the deal reference number in the deal reference field.



Add Salary File

Step 4. Go to the File Name field and click **Add** to add the file to be uploaded. The file uploaded must match the template you selected.

Note: There can only be one payment currency in each upload file.

- Next, go to the Payment Information section of the screen and select the Purpose of Transfer from the dropdown list and click **Submit**.
- Once Submit is clicked the Confirmation screen displays. Check that all details are correct then click **Confirm** to finalise the salary file upload.

File Name *

Add...

TMP17JUL2518_001.csv

PAYMENT INFORMATION

PURPOSE OF TRANSFER*

Select

01-January Month

02-February Month

03-March Month

04-April Month

05-May Month

06-June Month

TRANSACTION IN THE FILE WILL BE PROCESSED USING THE MARKET RATE.

Clear Cancel

Salary Payments

FILE UPLOAD TYPE

TRANSACTION TYPE
Salary Payments

TEMPLATE NAME
SALARYALL

FILE NAME
TMP17JUL2518_001.csv

DEBIT INFORMATION

DEBIT TYPE
Single

PAYMENT INFORMATION

PURPOSE OF TRANSFER
05-May Month

DISCLAIMER: ANY CROSS-CURRENCY TRANSACTION IN THE FILE WILL BE PROCESSED USING THE MARKET RATE.

Confirm Back Cancel

Confirmation

TRANSACTION REQUEST INFORMATION

TRANSACTION REF NO 5451525078183219

DATE/TIME 25-07-2018 17:06:41

STATUS Ready for Verification

TRANSACTION TYPE Salary Payments

TRANSACTION INFORMATION

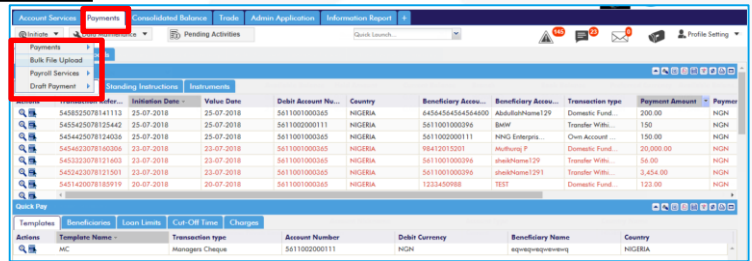
Salary Payments has been uploaded successfully.

Close

Bulk Payments

Step 1. To upload bulk files, navigate to the JTR Connect landing page and select **Payments**.

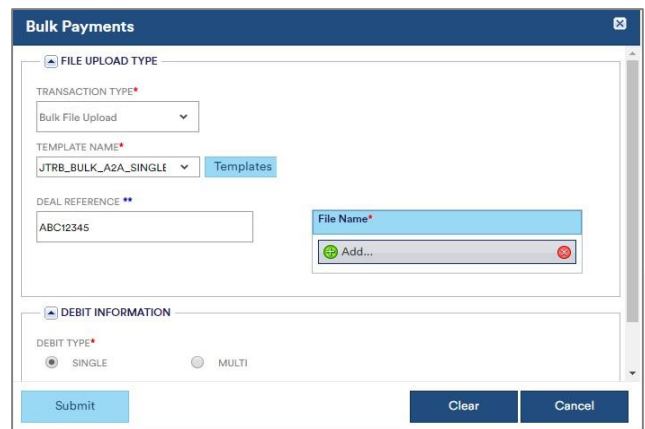
Click Initiate then select **Bulk File Upload** from the dropdown list.



Bulk File Upload

Step 2. Once Bulk File Upload is selected, the Bulk Payments screen displays.

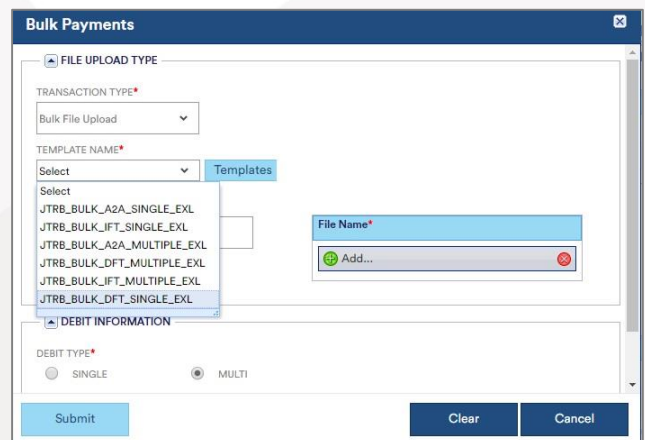
- **Note:** The Bulk File Upload option is automatically selected in the Transaction Type field.
- Go to the Template Name field and select the file required from the dropdown list.
- Go to the File Name field and click **Add** to add the file to be uploaded.



Bulk File Upload Templates

Step 3. There are 6 Bulk file templates including 2 modes available for each type of transfer; Single and Multi where Single is used for one debit account with one deal rate (if applicable) and Multi is used for multiple debit Accounts with multiple deal rates:

- Account to Account Transfer “A2A”
 - Single
 - Multiple
- Domestic Funds Transfer “DFT”
 - Single
 - Multiple
- International Funds Transfer “IFT”
 - Single
 - Multiple



To download templates and see associated field specifications, click on the blue **Templates** button.

Note: If using single and deal rate is applicable, deal rate reference number must be added

Add Bulk Payment File

Step 4. Go to the File Name field and click **Add** to add the file to be uploaded. The file must match the template you selected.

Note: There can only be one payment currency in each upload file.

- Next, go to the Debit Information section of the screen and select either Single or Multi Debit type and click **Submit**.
- Once Submit is clicked the Confirmation screen displays. Check that all details are correct then click **Confirm** to finalise the Bulk file upload.

Bulk Payments

FILE UPLOAD TYPE

TRANSACTION TYPE*
Bulk File Upload

TEMPLATE NAME*
XLXNOVA Templates

File Name*
Add... Click to select the Template

DEBIT INFORMATION

DEBIT TYPE*
 SINGLE MULTI

DISCLAIMER: ANY CROSS-CURRENCY TRANSACTION IN THE FILE WILL BE PROCESSED USING THE MARKET RATE.

Submit Clear Cancel

Bulk Payments

FILE UPLOAD TYPE

TRANSACTION TYPE
Bulk File Upload

TEMPLATE NAME
XLXNOVA

FILE NAME
NOVA.XLS_Bulk_SD_290708_01.xls

DEBIT INFORMATION

DEBIT TYPE
Single

DISCLAIMER: ANY CROSS-CURRENCY TRANSACTION IN THE FILE WILL BE PROCESSED USING THE MARKET RATE.

Confirm Back Cancel

Confirmation

TRANSACTION REQUEST INFORMATION

TRANSACTION REF NO: 5456025078192236

DATE/TIME: 25-07-2018 17:56:58

STATUS: Ready for Verification

TRANSACTION TYPE: Bulk File Upload

TRANSACTION INFORMATION

Bulk File Upload has been uploaded successfully.

Close

Bulk File Upload Inquiry

You can view the list of all bulk transactions initiated along with the status. Double click to see the detailed list of transactions within each upload.

Reference Number	File Name	Uploaded by	Country	File Upload Date	Number of Transactions	Amount	File Status
5457110049153025	Bulk_upload_C...	DITCASA US81	CAMBODIA	10-04-2019	1	2,300.00	Sent to Bank
5452310049153027	Bulk_upload_C...	DITCASA US81	CAMBODIA	10-04-2019	--	0.00	Connection Failed
5452310049153020	Bulk_upload_C...	DITCASA US81	CAMBODIA	10-04-2019	--	0.00	Connection Failed
54524080491915322	Bulk_upload_C...	DITCASA US81	CAMBODIA	08-04-2019	1	1,000.00	Pending Adm...
545408049192254	Bulk_upload_C...	DITCASA US81	CAMBODIA	08-04-2019	1	2,300.00	Sent to Bank
5451908049194250	Bulk_upload_C...	DITCASA US81	CAMBODIA	08-04-2019	--	0.00	Connection Failed
545208049131621	Bulk_upload_C...	DITCASA US82	CAMBODIA	08-04-2019	--	0.00	Connection Failed

FILE HEADER		
REQUEST REFERENCE NUMBER	FILE NAME	TRANSACTION TYPE
5457110049153025	Bulk_upload_CBX_10_04_2019_3.txt	Bulk File Upload
FILE UPLOADED DATE	AMOUNT	STATUS
10-04-2019	2,300.00 USD	Sent to Bank
NUMBER OF TRANSACTIONS	NUMBER OF SUCCESSFUL TRANSACTIONS	NUMBER OF FAILED TRANSACTIONS
1	1	0

Transaction ID	Payment Date	Debit Account Nu...	Beneficiary Accou...	Currency	Amount
5451904100301465	10-04-2019	1000000045	1000000193	USD	2,300.00

Salary File Upload Inquiry

You can view the list of all salary upload transactions initiated along with the status. Double click to see the detailed list of transactions within each upload.

Reference Number	File Name	Uploaded by	Country	File Upload Date	Number Of Transact...	Amount	File Status
5456210049154456	Salary_upload...	DITCASA US82	CAMBODIA	10-04-2019	1	2,000.00	Sent to Bank
5453788049191616	Salary_upload...	DITCASA US81	CAMBODIA	08-04-2019	1	1,000.00	Sent to Bank
5451908049182956	Salary_upload...	DITCASA US82	CAMBODIA	08-04-2019	1	2,000.00	Sent to Bank
5452408049194260	Salary_upload...	DITCASA US81	CAMBODIA	08-04-2019	--	0.00	Connection Failed
545208049131656	Salary_upload...	DITCASA US82	CAMBODIA	08-04-2019	--	0.00	Connection Failed
545208049131220	Salary_upload...	DITCASA US81	CAMBODIA	08-04-2019	--	0.00	Connection Failed

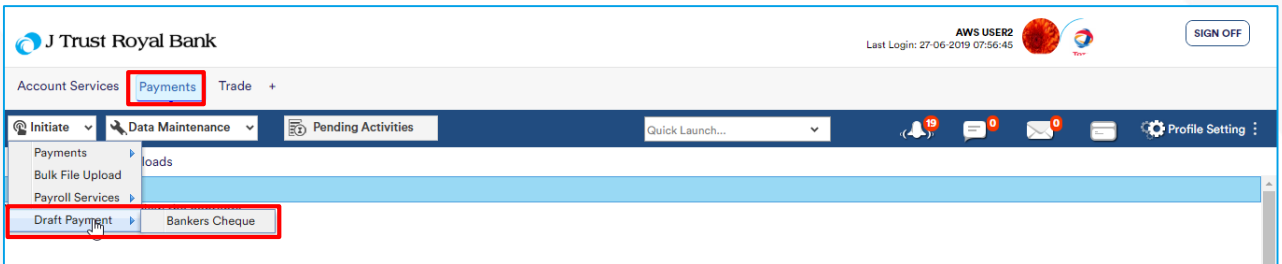
FILE HEADER		
FILE REFERENCE NUMBER	FILE NAME	TRANSACTION TYPE
5456210049154456	Salary_upload_10_04_2019_CBX_02.txt	Salary Payments
FILE UPLOADED DATE	TOTAL AMOUNT	FILE STATUS
10-04-2019	2,000.00 USD	Sent to Bank
NUMBER OF TRANSACTIONS	NUMBER OF SUCCESSFUL TRANSACTIONS	NUMBER OF FAILED TRANSACTIONS
1	1	0

Transaction ID	Payment Date	Debit Account Nu...	Beneficiary Accou...	Currency	Amount
5451904100301469	10-04-2019	1000000045	1000000193	USD	2,000.00

Order a Banker's Cheque

JTR Connect enables you to order a Banker's Cheque directly from the system.

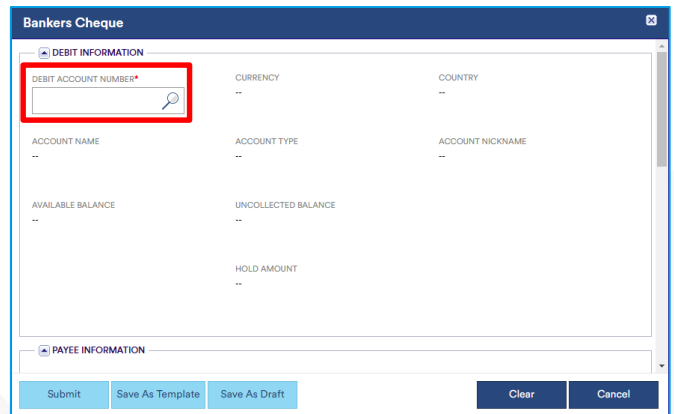
- Click the Payments tab.
- Once Payments is clicked, select Bankers Cheque from the Initiate > Draft Payment dropdown list.



Once Banker's Cheque is selected, the Banker's Cheque screen appears.

Populate the mandatory fields below which are indicated by a red '*'.

- The Debit Account Number (the account from which payment of the cheque is to be debited).



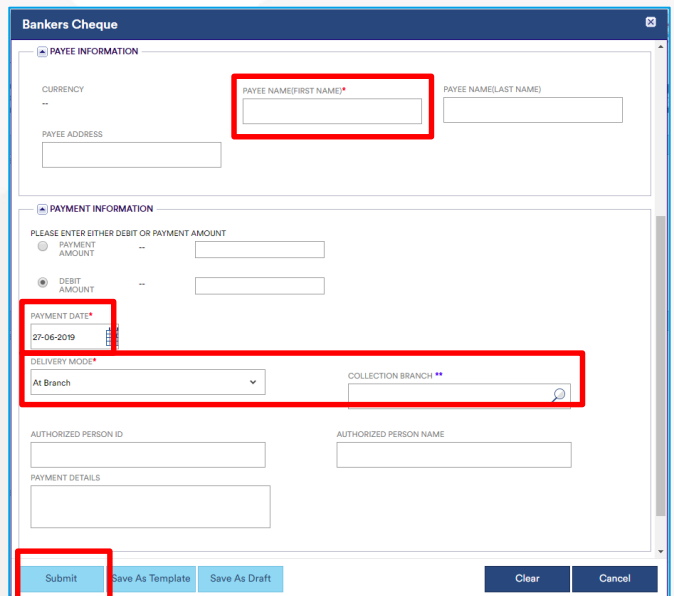
Scroll down to the next segment to enter Payee and Payment Information.

Populate all mandatory fields which are indicated by a red '*'.

- Payee name – ensure the payee name is correctly spelt.
- Payment date.
- Delivery mode – delivery mode can be 'At Branch', 'Corporate Address' or 'User's Preferred Address'.

Note: If delivery mode is 'At Branch', go to the Collection Branch field and search for the branch from which the cheque is to be collected.

Click Submit to finalise the Banker's Cheque order.



Banker's Cheque Inquiry

There are ways to inquire for a Banker's Cheque:

1. Click on Account Services, under the Account Summary panel select an account number and Right Click, select Initiate and select Banker's Cheque.
2. Click on Payments tab, click on the Initiate drop down button, and click on Banker's Cheque.
3. Click on Payments tab > Proceed to Quick Pay panel > Click on Templates tab > Select a Banker's Cheque and Right Click >Click on Make Payment.

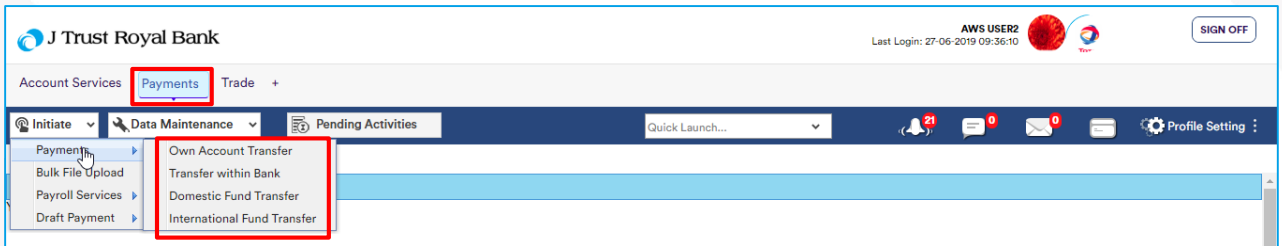
Actions	Account Number	Currency	Account Type	Available Balance	Hold Amount	Current Balance	Branch	Preferred Currency	Available Balance in...	Status
	4200000011	USD	Current	--	--	--	Head Office	--	--	Netwo
	4300000014	USD	Own Account Transfer	--	--	--	Head Office	--	--	Netwo
	7900000013	USD	Transfer within Bank	--	--	--	Head Office	--	--	Netwo
	7910000010	USD	Domestic Fund Transfer	--	--	--	Head Office	--	--	Netwo
	8100000016	USD	International Fund Transfer	--	--	--	Head Office	--	--	Netwo
	8110000013	USD	Current	--	--	--	Head Office	--	--	Netwo

Actions	Template Name	Transaction type	Account Number	Debit Currency	Beneficiary Name	Country
	Own Test	Own Account Transfer	1000000052	USD	Hari Gopi	CAMBODIA

Schedule Standing Instruction

A standing instruction can be scheduled for any type of Payment. These steps should be followed to schedule a standing instruction for each payment transfer type.

- Click the Payments tab.
- Once Payments is clicked, click on Initiate to select a Payment transfer type (Own Account Transfer is selected in this example) and populate mandatory fields in Debit Information and Credit Information.
- Scroll down to Payment Information.
- Under Schedule Standing Instruction, select Yes and enter First Payment Date, Execution Frequency and Last Payment Date.
- Once all required fields are populated, click Submit.



Own Account Transfer

PAYMENT INFORMATION

PLEASE ENTER EITHER DEBIT OR PAYMENT AMOUNT

PAYMENT AMOUNT --

DEBIT AMOUNT --

PAYMENT DATE*

FIRST PAYMENT DATE **

LAST PAYMENT DATE **

DEBIT REFERENCE*

CREDIT REFERENCE*

PAYMENT DETAILS*

SCHEDULE STANDING INSTRUCTION

YES NO

EXECUTION FREQUENCY **

NUMBER OF PAYMENTS **

Submit Save As Template Save As Draft Clear Cancel

Standing Instruction Inquiry

To view details of a Corporate Banking Standing Instruction, click the Payments tab.

- Once Payments is clicked, select Transaction Inquiries.
- Once Transaction Inquiries is clicked, select Standing Instructions.
- Double-click on the instruction required to view the details.

The screenshot shows the J Trust Royal Bank web portal. The 'Payments' tab is selected in the top navigation bar. Under 'Transaction Inquiries', the 'Standing Instructions' sub-tab is active. A table displays a list of standing instructions with columns for Actions, SI Reference Number, Transaction reference..., Initiation Date, Debit Account Num..., Beneficiary Account..., Beneficiary Name, Payment Type, SI Amount, SI Currency, and Next. A specific instruction is highlighted, and a context menu with 'Amend' and 'Cancel' options is visible. Below the table, there is a 'Quick Pay' section with a message: 'The Template information is not available. This could be due to: There are no Templates initiated or You are not entitled to view the Templates information. Please contact your Relationship Manager or J Trust Royal Customer Support for further assistance.'

Standing Instruction Cancellation

To cancel a Corporate Banking Standing Instruction within the Standing Instructions app:

- Right-click on the instruction required to delete or amend.
- Sign the transaction with a token passcode and click submit.
- Transaction confirmation popup will appear

Standing Instruction - Cancel

DEBIT INFORMATION

DEBIT ACCOUNT 1000000052	CURRENCY USD	ACCOUNT NAME Hari Gopi
ACCOUNT TYPE Current	BANK NAME J TRUST ROYAL BANK	BRANCH NAME J Trust Bank Sahid Sudirman Center

CREDIT INFORMATION

CREDIT ACCOUNT NUMBER 1000000045	CURRENCY USD	ACCOUNT NAME Hari Gopi
BANK NAME Bank 01	BRANCH NAME J Trust Bank Sahid Sudirman Center	ACCOUNT TYPE Current

PAYMENT INFORMATION

Transaction Signing

TOKEN PASSCODE *

Confirmation

TRANSACTION REQUEST INFORMATION

TRANSACTION REF NO	545702079120547
DATE/TIME	02-07-2019 06:33:21
STATUS	Sent to Bank
TRANSACTION TYPE	Cancellation of Standing Instruction

TRANSACTION INFORMATION

Cancellation of Standing Instruction has been authorized successfully.

Clone a Transaction

To clone a transaction, follow the steps below:

- Click the Payments tab.
- Once Payments is clicked, select Transaction Inquiries then select Transaction Summary.
- Right-click on the transaction to be cloned then click Clone Transaction.

The screenshot shows the J Trust Royal Bank Payments interface. The 'Payments' tab is selected in the top navigation bar. Below it, the 'Transaction Inquiries' section is active, displaying a table of transactions. The 'Clone Payment' option is highlighted in a red box in the context menu for the transaction with reference 5457426060311A022.

Actions	Transaction Reference	Initiation Date	Value Date	Debit Account Num...	Country	Beneficiary Account ...	Beneficiary Account ...	Transaction type	Payment Amount	P
	5452202079131313	02-07-2019	02-07-2019	3158284	CAMBODIA	7900000013	Mike	Domestic Fun...	2,000.00	U
	5451102079125018	02-07-2019	02-07-2019	3158284	CAMBODIA	200641	Demo	International ...	4,000.00	U
	5457426060311A022	26-06-2019	26-06-2019	3158284	CAMBODIA	3158282	BB NAME 1 T...	Own Account...	123.00	U
		25-06-2019	25-06-2019	3158284	CAMBODIA	200641	Rachel	Domestic Fun...	4,000.00	U
		25-06-2019	25-06-2019	3158282	CAMBODIA	200640	TF ACC1	Transfer Withi...	60,000.00	U

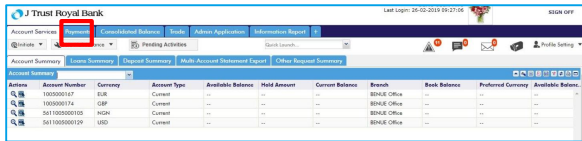
Quick Pay

Actions	Template Name	Transaction type	Account Number	Debit Currency	Beneficiary Name	Country
The Template Information is not available. This could be due to: There are no Templates initiated or You are not entitled to view the Templates information. Please contact your Relationship Manager or J Trust Royal Customer Support for further assistance.						

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Transaction Inquiry

- To view Corporate Banking transaction details, click the Payments tab.
- Once Payments is clicked, select Transaction Inquiries.
- Double-click on the transaction required to view details of the transaction.

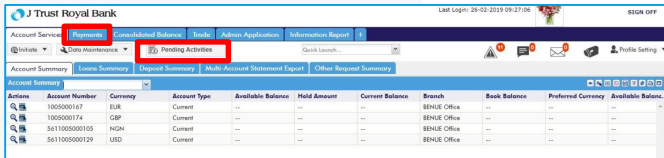


Transaction Summary	Standing Instructions	Instructions	Transaction Reference	Initiation Date	Debit Account No.	Country	Beneficiary Account	Beneficiary Account	Payment Type	Payment Amount	Payment Currency	Created By
			C782121518838	27-12-2016	CM00001484102	KENYA	NP00001291887	NPFCASAP087	Transfer With...	100.000	KES	Kenneth User One
			C752272161819308	27-12-2016	CM00001484219	KENYA	NP0000202014	NPFCASAP014	Transfer With...	300.000	KES	Kenneth User One
			C762272161819347	27-12-2016	CM00001484119	KENYA	NP0000202014	NPFCASAP014	Transfer With...	300.000	KES	Kenneth User One
			C7322721618195027	27-12-2016	852488123	UNITED ARAB EM.	CM00001484119	CMCASA09119	Remittance Fund Tr...	23.900	JPY	Kenneth User One

Rejected Transactions

These steps should be followed when viewing rejected transactions:

- Click Payments then click Pending Activities.
- Once Pending Activities is clicked, the Pending Activities screen displays. Click Rejected Transactions to view all rejected Corporate Banking transactions.



The screenshot shows the 'Pending Activities' screen with 'Rejected Transactions' highlighted in red. A table of pending transactions is visible.

Transaction Reference	Transaction Type	Created By	Transaction Initiation d...
C784040518084053	LC Request	MKR123	20-08-2016

Delete a Transaction

A transaction can be deleted if the status is one of the following:

- Draft
- Rule not found
- Rejected by Entitlements
- Rejected (By Authorizer in workflow)
- Rejected by Bank

Transaction Inquiries										
Transaction Summary		Standing Instructions		Instruments						
Actions	Transaction Refer...	Beneficiary Name	Transaction type	Debit Account Nu...	Payment Currency	Payment Amount	Initiation Date	Payment Date	Delivery Mode	Payment Detai
	5455015049203435	tarun	Bankers Cheque	1000000052	USD	100.00	15-04-2019	15-04-2019	At Branch	tarun
	5454815049202243	fg	Bankers Cheque	1000000052	USD	100.00	15-04-2019	15-04-2019	At Branch	sdf
		arun	Bankers Cheque	1000000052	USD	100.00	15-04-2019	15-04-2019	At Branch	tarun
		ijkl	Bankers Cheque	1000000052	USD	77.00	15-04-2019	15-04-2019	At Branch	hgjk
		arun	Bankers Cheque	1000000052	USD	100.00	15-04-2019	15-04-2019	At Branch	--
	5452615049174001	tarun	Bankers Cheque	1000000052	USD	43.00	15-04-2019	15-04-2019	At Branch	tarun
	5453315049172607	abcd	Bankers Cheque	1000000045	USD	231.00	15-04-2019	15-04-2019	At Branch	aaa
	5452915049172312	sara1	Bankers Cheque	1000000045	USD	234.00	15-04-2019	15-04-2019	At Branch	sss

Cancel Transaction

Payment Amount 100.00 **USD**

Payment Date 16-11-2016 **Schedule Standing Instruction** No

Purpose of Transfer Allowance

Debit Reference **Credit Reference**

Payment Details

Daily Online Transaction Limit

Utilized Limits	Available Limit
368.630 USD	9,999 USD

Individual Transaction Limit

9,999 USD

Submit **Close**

Context-sensitive Actions

The table below provides details of context-based actions for transactions based on their status.

The ‘tick’ symbol indicates that the action in the first column is a valid action for the transaction. Based on the transaction status, only the valid context-sensitive actions will display to you.

CONTEXT ACTIONS	FUNCTIONALITY	TRANSACTION REFERENCE NO.							
		DRAFT	RULE NOT FOUND	REJECTED BY ENTITLEMENTS	REJECTED	AUTHORISED	REJECTED BY BANK	AUTHORISED BY BANK	PENDING APPROVAL
View workflow details	Should display the workflow detail form for that particular transaction in modal dialog			√	√	√	√	√	√
Delete	Deletes the transaction hat is selected and displays a confirmation message to the user in modal dialog	√	√	√	√		√		
Edit	Should open a corresponding Form in a modal dialog	√	√	√	√		√		
Authorize	Confirmation message should be displayed to the user and the transaction request should be approved								√
Reject	Reject reason modal dialog should be opened and user should enter the reject reason. On Submit transaction should be rejected								√
View History	Gives a transaction of a snapshot history	√	√	√	√		√		√

Pending Activities

The Pending Activities function provides you with a view of all Corporate Banking payments currently being processed with a status of 'Draft'. It also provides a view of all transactions that have been rejected.

The screenshot shows the J Trust Royal Bank account services interface. At the top, there are navigation tabs for Account Services, Payments, Consolidated Balance, Trade, Admin Application, and Information Report. Below these, there are search and filter options, including 'Initiate', 'Data Maintenance', and 'Pending Activities' (highlighted with a red box). A 'Quick Launch...' dropdown is also visible. On the right, there are notification icons for alerts, messages, and mail, along with a 'Profile Setting' dropdown. Below the navigation, there are summary tabs for Account Summary, Loans Summary, Deposit Summary, Multi-Account Statement Export, and Other Request Summary. The main area displays an 'Account Summary' table with columns for Actions, Account Number, Currency, Account Type, Available Balance, Hold Amount, Current Balance, Branch, Book Balance, Preferred Currency, and Available Balance.

Actions	Account Number	Currency	Account Type	Available Balance	Hold Amount	Current Balance	Branch	Book Balance	Preferred Currency	Available Balanc...
	1005000167	EUR	Current	--	--	--	BENUE Office	--	--	--
	5611005000105	NGN	Current	--	--	--	BENUE Office	--	--	--
	5611005000129	USD	Current	--	--	--	BENUE Office	--	--	--

Pending Authorisations

- Click Payments then click Pending Activities.
- Once Pending Activities is clicked, the Pending Activities screen displays.
- Click Pending Authorization to view a list of all Corporate Banking transactions yet to be authorized.

The screenshot shows the 'Pending Activities' screen. The 'Pending Authorization' tab is selected and highlighted with a red box. The screen displays a table of transactions with columns for Transaction Reference, Transaction Type, Created By, Transaction Initiation..., and Status. The table contains six rows of data, all with a status of 'Ready for Authoriz...'. On the left side, there are navigation icons for Transactions, File Upload, Beneficiaries, Biller, and Beneficiary Upload. At the bottom, there are buttons for 'Authorize', 'Reject', and 'Close'.

Transaction Reference	Transaction Type	Created By	Transaction Initiation...	Status
5457605069103643	Own Account Tran...	DITCASA USER01	05-06-2019 06:07:05	Ready for Authoriz...
5456831059170242	Bankers Cheque	asdf sadf	31-05-2019 12:32:59	Ready for Authoriz...
5456031059170127	Bankers Cheque	asdf sadf	31-05-2019 12:31:49	Ready for Authoriz...
5458531059160702	Bankers Cheque	asdf sadf	31-05-2019 11:37:12	Ready for Authoriz...
5455331059155316	Bankers Cheque	asdf sadf	31-05-2019 11:23:33	Ready for Authoriz...
5454231059153752	Bankers Cheque	asdf sadf	31-05-2019 11:08:14	Ready for Authoriz...
5455731059111548	Bankers Cheque	asdf sadf	31-05-2019 06:45:58	Ready for Authoriz...

Saved as Drafts

To view all Corporate Banking transactions with a status of 'Draft':

- Click Payments then click Pending Activities.
- Once Pending Activities is clicked, the Pending Activities screen displays.
- Click 'Saved as Drafts' to view all Corporate Banking transactions with a status of 'Draft'.

The screenshot shows the 'Pending Activities' screen. The 'Saved As Drafts' tab is selected and highlighted with a red box. The screen displays a table of transactions with columns for Transaction Reference, Transaction Type, Created By, Transaction Initiation..., and Status. The table contains six rows of data, all with a status of 'Ready for Authoriz...'. On the left side, there are navigation icons for Transactions, File Upload, Beneficiaries, Biller, and Beneficiary Upload. At the bottom, there are buttons for 'Authorize', 'Reject', and 'Close'.

Transaction Reference	Transaction Type	Created By	Transaction Initiation...	Status
5457605069103643	Own Account Tran...	DITCASA USER01	05-06-2019 06:07:05	Ready for Authoriz...
5456831059170242	Bankers Cheque	asdf sadf	31-05-2019 12:32:59	Ready for Authoriz...
5456031059170127	Bankers Cheque	asdf sadf	31-05-2019 12:31:49	Ready for Authoriz...
5458531059160702	Bankers Cheque	asdf sadf	31-05-2019 11:37:12	Ready for Authoriz...
5455331059155316	Bankers Cheque	asdf sadf	31-05-2019 11:23:33	Ready for Authoriz...
5454231059153752	Bankers Cheque	asdf sadf	31-05-2019 11:08:14	Ready for Authoriz...
5455731059111548	Bankers Cheque	asdf sadf	31-05-2019 06:45:58	Ready for Authoriz...

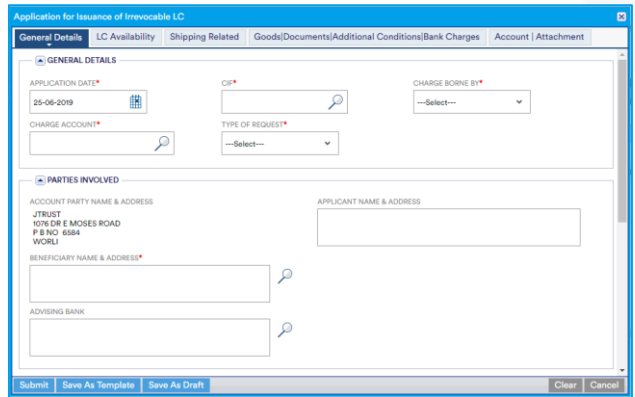
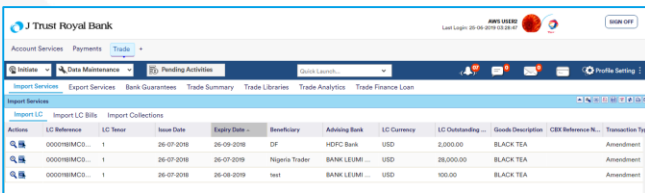
Trade Finance



Application for Irrevocable Letter of Credit

These steps should be followed when applying for issuance of an Irrevocable Import Letter of Credit.

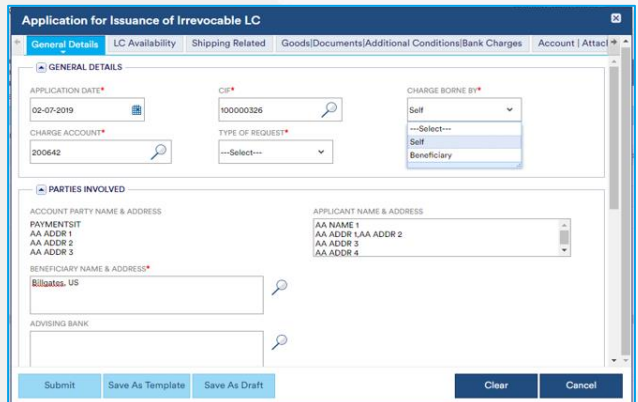
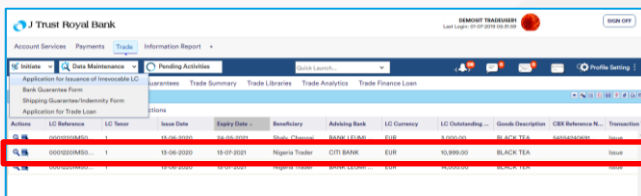
- Click the Trade tab to proceed.
- Click on the Initiate tab, select Application for Issuance of Irrevocable LC and populate all relevant fields.
- Once all required fields are populated, click Submit.
- Supporting documents can be uploaded.



Amend an Import Letter of Credit

These steps should be followed when applying for an amendment to an Import Letter of Credit.

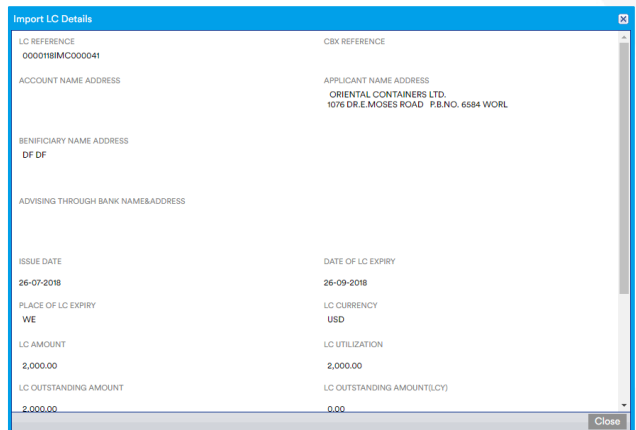
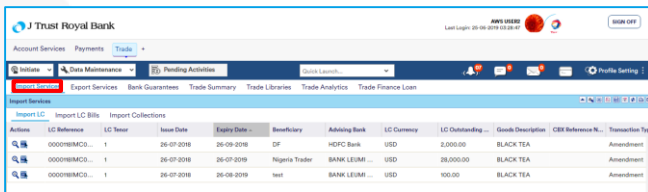
- Click the Trade tab to proceed.
- On Import Letter of Credit, the Letter of Credit to be amended can be right clicked to amend.
- Search for an existing Import Letter of Credit.
- Once all details to be amended are entered, click Submit.



Import Letter of Credit

These steps should be followed when viewing Import LC Details.

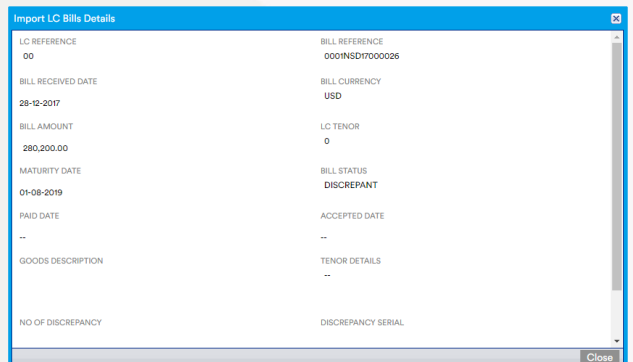
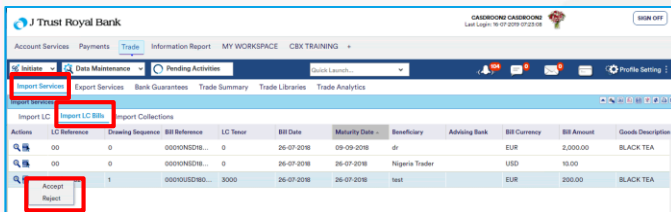
- Click the Trade tab to proceed.
- Once Trade is clicked, click on Import Services.
- Once Import Services is clicked, select Import LC and double click on a transaction to view Import Letter of Credit Details.



Import Letter of Credit Bills

These steps should be followed when viewing an Import LC Bills summary.

- Click the Trade tab to proceed.
- Once Trade is clicked, click on Import Services.
- Once Import Services is clicked, select Import LC Bills and double click on a transaction to view Import Letter of Credit Bills Details.
- User can right click to click on Accept/Reject.



Import Collections

These steps should be followed when viewing Import Collections Details.

- Click the Trade tab to proceed.
- Once Trade is clicked, click on Import Services.
- Once Import Services is clicked, select Import LC and double click on a transaction to view Import Collections Details.

The screenshot shows the J Trust Royal Bank web interface. At the top right, the user is identified as 'CBXTRADE USER03' with a 'SIGN OFF' button. The main navigation bar includes 'Account Services', 'Payments', and 'Trade'. Under the 'Trade' tab, there are sub-menus for 'Import Services', 'Export Services', 'Bank Guarantees', 'Trade Summary', 'Trade Libraries', 'Trade Analytics', and 'Trade Finance Loan'. The 'Import Services' menu is expanded, showing 'Import LC', 'Import LC Bills', and 'Import Collections'. The 'Import Collections' option is highlighted with a red box. Below this, a table lists two transactions:

Actions	Bill Reference	Bill Type	Bill Received Date	Invoice/Debit Note D...	Drawer	Remitting Bank	Currency	Amount	Status
	00001NSD17000011		20-12-2017	22-12-2017	sa	HDFC Bank	USD	1,200.00	Paid
	00001NSD18000003		26-07-2018	01-08-2021	Company Z		USD	256,200.00	Paid

The 'Import Collections Details' window displays the following information:

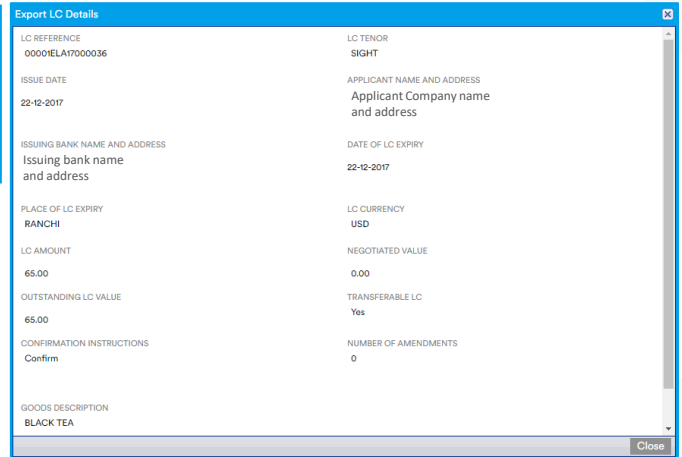
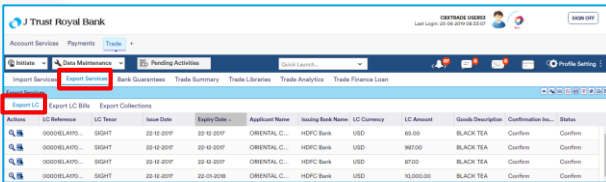
BILL REFERENCE	00001NSD17000011	BILL TYPE	
BILL RECEIVED DATE	20-12-2017	DUE DATE	22-12-2017
DRAWER NAME AND ADDRESS	sa	REMITTING BANK	HDFC Bank
BILL CURRENCY	USD	BILL AMOUNT	1,200.00
BILL STATUS	Paid		

A 'Close' button is located at the bottom right of the window.

Export Letter of Credit

These steps should be followed when viewing an Export Letter of Credit summary.

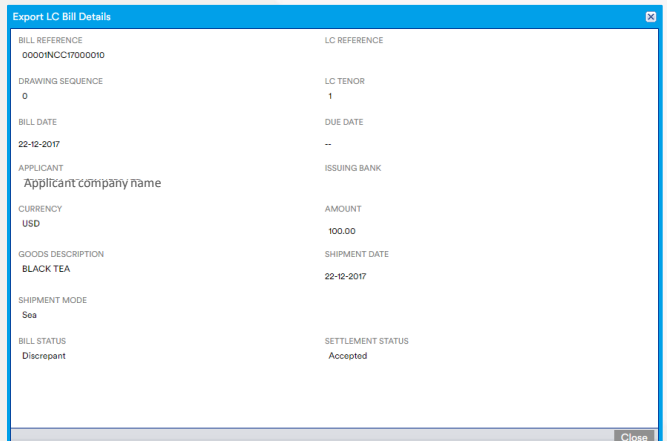
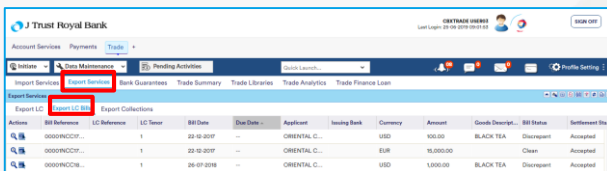
- Click the Trade tab to proceed.
- Once Trade is clicked, select Export Services.
- Once Export Services is clicked, select Export LC and double click on a transaction to view Export Letter of Credit Details.



Export Letter of Credit Bills Summary

These steps should be followed when viewing an Export LC Bills summary.

- Click the Trade tab to proceed.
- Once Trade is clicked, select Export Services.
- Once Export Services is clicked, select Export LC and double click on a transaction to view Export Letter of Credit Bills Details.



Export Collection Bills

These steps should be followed when viewing a summary of Export Collection Bills details.

- Click the Trade tab to proceed.
- Once Trade is clicked, select Export Services.
- Once Export Services is clicked, select Export LC and double click on a transaction to view Export Collection Details.

The screenshot shows the J Trust Royal Bank web application interface. At the top, there is a navigation bar with 'Account Services', 'Payments', and 'Trade' tabs. Below this is a secondary navigation bar with 'Initiate', 'Data Maintenance', and 'Pending Activities' dropdowns. The main content area is titled 'Export Services' and contains a table of 'Export Collection Bills'.

Actions	Bill Reference	Bill Type	Bill Sent Date	Invoice/Debit Note...	Drawee	Collecting Bank	Bill Currency	Bill Amount	Goods Description	Status
	00001NCC18...		26-07-2018	--	t		USD	5,000.00		Pending
	00001LDC170...	Documents a...	28-12-2017	29-12-2017	t		USD	200.00		Pending
	00001LDC170...	Documents a...	28-12-2017	30-12-2017	t		USD	200.00		Pending

The screenshot shows the 'Export Collection Details' dialog box. It contains the following fields:

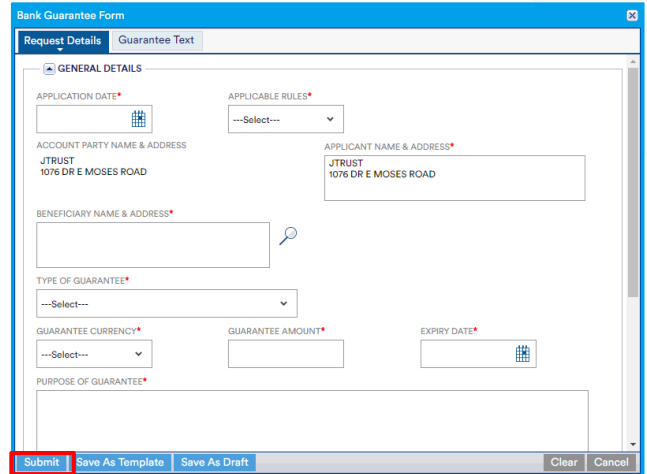
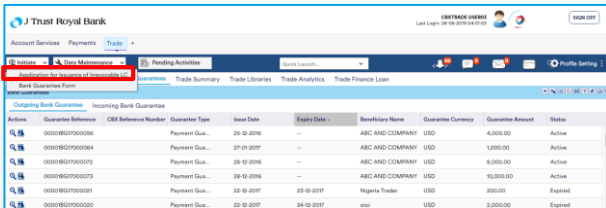
BILL REFERENCE	BILL TYPE
00001NCC18000033	
BILL SENT DATE	DUE DATE
26-07-2018	--
DRAWEE NAME AND ADDRESS	COLLECTING BANK NAME AND ADDRESS
t	
BILL CURRENCY	BILL AMOUNT
USD	5,000.00
GOODS DESCRIPTION	
COLLECTION INSTRUCTIONS	

A 'Close' button is located at the bottom right of the dialog box.

Apply for Issuance of a Bank Guarantee

These steps should be followed when applying for issuance of a Bank Guarantee.

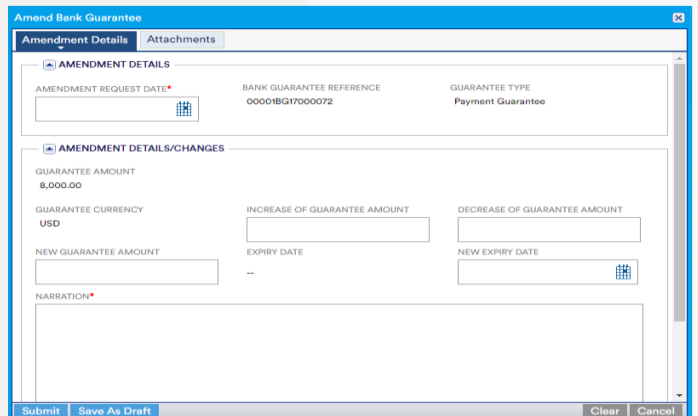
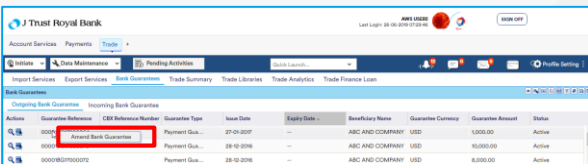
- Click the Trade tab to proceed.
- Next, select Bank Guarantee Form from the Initiate dropdown and fill in the form fields.
- Once details of the Bank Guarantee to be issued are entered, click Submit.
- Supporting documents can be uploaded.



Request Amendment of a Bank Guarantee

These steps should be followed when requesting amendment of a Bank Guarantee.

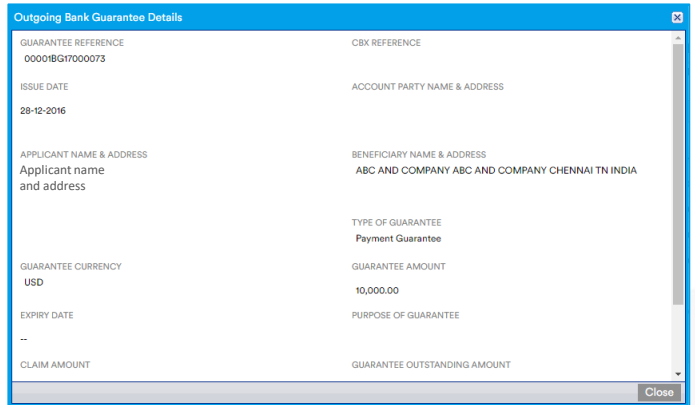
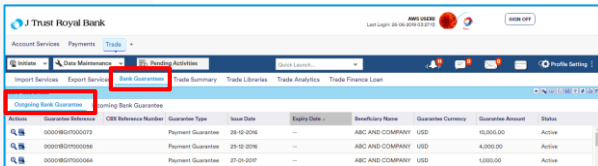
- Click the Trade tab to proceed.
- Once Trade is clicked, select Bank Guarantees.
- Once Bank Guarantees is clicked, select Outgoing Bank Guarantees and right click on an Active transaction to proceed.
- Click on Amend Bank Guarantee, amend details and submit.



Outgoing Bank Guarantee Details

These steps should be followed to view Outgoing Bank Guarantee details.

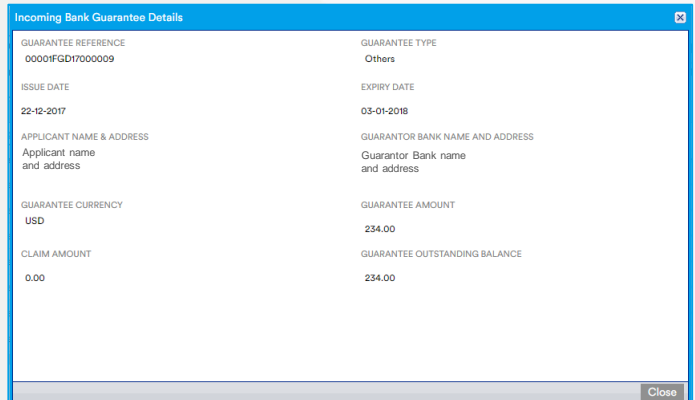
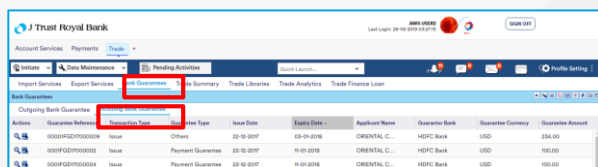
- Click the Trade tab to proceed.
- Once Trade is clicked, select Bank Guarantees.
- Once Bank Guarantees is clicked, select Outgoing Bank Guarantees and double click on a transaction to view Outgoing Bank Guarantee Details.



Incoming Bank Guarantee Details

These steps should be followed to view Incoming Bank Guarantee Details.

- Click the Trade tab to proceed.
- Once Trade is clicked, select Bank Guarantees.
- Once Bank Guarantees is clicked, select Incoming Bank Guarantees and double click on a transaction to view Incoming Bank Guarantee Details.



Submit a Trade Loan Application

These steps should be followed when applying for a Trade Loan:

- Click the Trade tab to proceed.
- Click on the Initiate tab, select Application for Trade Loan and populate all relevant fields.
- Once details of the Trade Loan are entered, click Submit.
- Supporting documents can be uploaded.

The screenshot shows the J Trust Royal Bank Trade Finance interface. The 'Initiate' dropdown menu is open, and 'Application for Trade Loan' is highlighted in red. Below the menu, a table lists existing trade loan applications.

Actions	LC Reference	LC Tenor	Issue Date	Expiry Date	Beneficiary	Advising Bank	LC Currency	LC Outstanding ...	Goods Description	CBX Reference N...	Transaction Ty
	0001220IMS0...	1	13-06-2020	24-05-2021	Shaly, Chennai	Bank 1	EUR	3,000.00	BLACK TEA	54554240691...	Issue
	0001220IMS0...	1	13-06-2020	13-07-2021	Nigeria Trader	Bank 2	EUR	10,999.00	BLACK TEA		Issue
	0001220IMS0...	1	13-06-2020	13-07-2021	Nigeria Trader	Bank 3	EUR	14,000.00	BLACK TEA		Issue

The screenshot shows the 'Application for Trade Loan' form. The 'GENERAL DETAILS' section is expanded, showing various input fields for application information.

GENERAL DETAILS

APPLICATION DATE* 03-09-2018

Loan Classification* ---Select---

LOAN CURRENCY* ---Select---

CI#* ---Select---

Loan Type* ---Select---

LOAN AMOUNT* [Empty field]

CHARGE ACCOUNT* [Empty field]

PURPOSE OF LOAN* ---Select---

PARTIES INVOLVED

ACCOUNT PARTY NAME & ADDRESS [Empty field]

Buttons: Submit, Save As Template, Save As Draft, Clear, Cancel

Trade Summary

JTR Connect allows you to view trade transactions in Trade Summary

- Click the Trade tab to proceed.
- Once Trade is clicked, select Trade Summary.
- Once Trade Summary is clicked, the screen below displays, double click on the transaction record to view details.
- You can Print a PDF of the selected transaction.

Actions	Transaction Reference	Transaction Type	Transaction Currency	Transaction Amount	Created by	Created on -	Authorized by	Status	Transaction Submitted on
	5455707069110719	Amend Bank ...	USD	11,200.00	AWS USER01	07-06-2019	--	Processed by Bank	07-06-2019
	5455307069110127	Bank Guarantee Form	INR	9,879,879.00	AWS USER01	07-06-2019	--	Processed by Bank	07-06-2019
	5452704069120441	Amend Bank ...	USD	9,000.00	CBXTRADE USER01	04-06-2019	--	Rejected by Bank	04-06-2019
	5452604069120043	Amend Bank ...	USD	2,000.00	CBXTRADE USER01	04-06-2019	--	Authorization ...	04-06-2019

Amend Bank Guarantee

TRANSACTION HEADER

TRANSACTION REFERENCE NUMBER 5455707069110719	TRANSACTION STATUS Processed by Bank	TRANSACTION VERSION 3
MAKER DATE 07-06-2019 11:07:43	INITIATED BY AWS USER01	

AMENDMENT DETAILS

AMENDMENT REQUEST DATE 07-06-2019	BANK GUARANTEE REFERENCE 00001BG17000010	GUARANTEE TYPE Payment Guarantee
--------------------------------------	---	-------------------------------------

AMENDMENT DETAILS/CHANGES

GUARANTEE AMOUNT 1200		
GUARANTEE CURRENCY USD	INCREASE OF GUARANTEE AMOUNT 10,000.00	DECREASE OF GUARANTEE AMOUNT 0.00
NEW GUARANTEE AMOUNT	EXPIRY DATE	NEW EXPIRY DATE

Print PDF
Close

Create Libraries

JTR Connect allows you to create Clause, Bank and Beneficiary libraries

- Click the Trade tab to proceed.
- Once Trade is clicked, click on the Data Maintenance dropdown list.
- Select Clause Library/Bank Library/Beneficiary Library to create the respective libraries.

Actions	LC Reference	Drawing Sequence	Bill Reference	LC Tenor	Bill Date	Maturity Date	Beneficiary	Advising Bank	Bill Currency	Bill Amount	Goods Description
	00	0	00010NSD18...	0	26-07-2018	09-09-2018	dr		EUR	2,000.00	BLACK TEA
	00	0	00010NSD18...	0	26-07-2018	26-07-2018	Nigeria Trader		USD	10.00	
	IMC20182	1	00010USD180...	3000	26-07-2018	26-07-2018	test		EUR	200.00	BLACK TEA

Clause

CLAUSE SHORT NAME*

CLAUSE NAME*

CLAUSE CATEGORY*

---Select---

CLAUSE TEXT*

MAINTENANCE TYPE*

---Select---

Bank

BANK SWIFT CODE*

BANK NAME*

BANK ADDRESS - CITY AND BRANCH*

BANK ADDRESS - COUNTRY*

MAINTENANCE TYPE*

---Select---

Beneficiary

BENEFICIARY SHORT NAME*

BENEFICIARY NAME*

BENEFICIARY ADDRESS*

BENEFICIARY ADDRESS - CITY*

BENEFICIARY ADDRESS - COUNTRY*

Clause Library

JTR Connect allows you to maintain frequently accessed information in 'Libraries'. The purpose of a library is to provide a shortcut to frequently accessed information.

- Click the Trade tab to proceed.
- Once Trade is clicked, select Trade Libraries then click Clause Library.
- Once Clause Library is clicked, the screen below displays, double click on the Clause record to view details.

Actions	Clause short name	Clause Name	Clause Category	Clause Text	Maintenance Type	Transaction Reference
	abc	ABC	Additional Conditions	Goods Payment	Public	BE107201972535
	Clause1	Clause1	Additional Conditions	Additional Condition	Public	BE97201943246
	TestClause	Clause1	Goods Description	Standard goods	Public	BE97201942910
	Docreq	DocumentRequire	Documents Required	3/3 Invoice 3/3 BL	Public	BE97201964914
	JTT	JTrustThandar	Goods Description	adf asdf	Public	BE97201962639

Clause

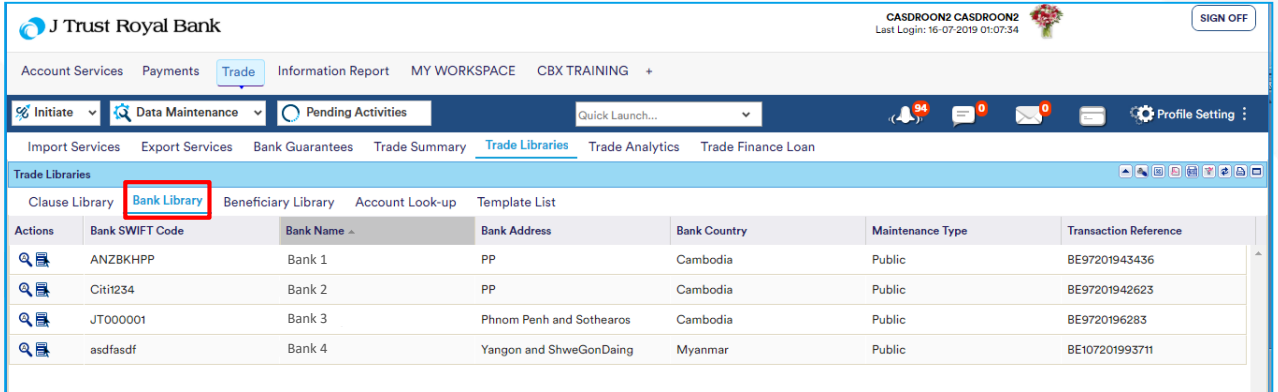
<p>CLAUSE SHORT NAME</p> <p>abc</p>	<p>CLAUSE NAME</p> <p>ABC</p>
<p>CLAUSE CATEGORY</p> <p>Additional Conditions</p>	<p>CLAUSE TEXT</p> <p>Goods Payment</p>
<p>MAINTENANCE TYPE</p> <p>Public</p>	

Close

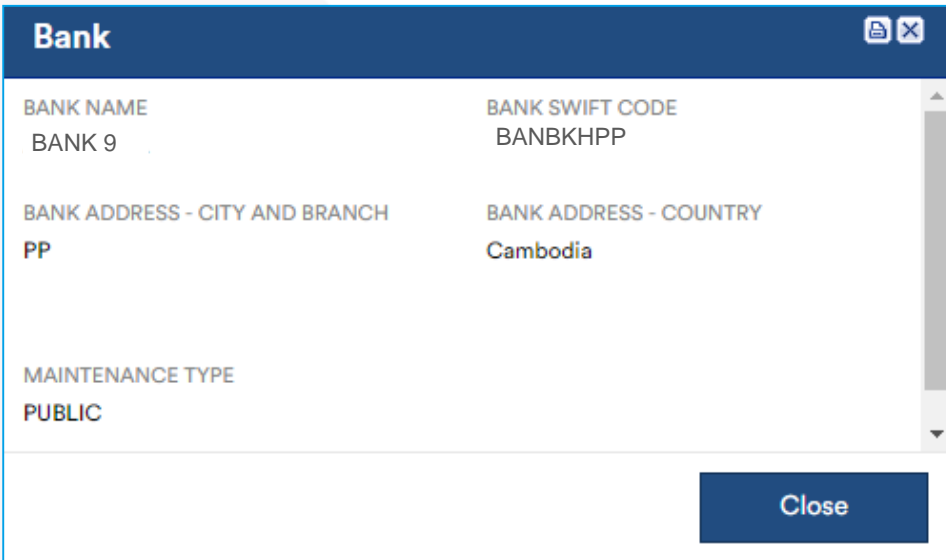
Bank Library

JTR Connect allows you to maintain frequently accessed information in 'Libraries'. The purpose of a library is to provide a shortcut to frequently accessed information.

- Click the Trade tab to proceed.
- Once Trade is clicked, select Trade Libraries then click Bank Library.
- Once Bank Library is clicked, the screen below displays, double click on the Bank record required to view details.



Actions	Bank SWIFT Code	Bank Name	Bank Address	Bank Country	Maintenance Type	Transaction Reference
	ANZBKHPP	Bank 1	PP	Cambodia	Public	BE97201943436
	Citi1234	Bank 2	PP	Cambodia	Public	BE97201942623
	JT000001	Bank 3	Phnom Penh and Sotheaors	Cambodia	Public	BE9720196283
	asdfasdf	Bank 4	Yangon and ShweGonDaing	Myanmar	Public	BE107201993711



Bank

BANK NAME BANK 9	BANK SWIFT CODE BANBKHPP
BANK ADDRESS - CITY AND BRANCH PP	BANK ADDRESS - COUNTRY Cambodia
MAINTENANCE TYPE PUBLIC	

Close

Beneficiary Library

JTR Connect allows you to maintain frequently accessed information in 'Libraries'. The purpose of a library is to provide a shortcut to frequently accessed information.

- Click the Trade tab to proceed.
- Once Trade is clicked, select Trade Libraries then click Beneficiary Library.
- Once Beneficiary Library is clicked, the screen below displays, double click on the Beneficiary record required to view details.

Actions	Beneficiary Short Name	Beneficiary Name	Beneficiary Address	Beneficiary Address-City	Beneficiary Address - Country	Maintenance Type	Transaction Reference
	Mybene	Test Bene	12123456	PP	Cambodia	Public	BE872019164338
	ben	bnkd	kjsdk	jksdILK	xccv	Public	BE872019171832

Beneficiary

BENEFICIARY SHORT NAME
Mybene

BENEFICIARY NAME
Test Bene

BENEFICIARY ADDRESS
12123456

BENEFICIARY ADDRESS - CITY
PP

BENEFICIARY ADDRESS - COUNTRY
Cambodia

Close

Account Look-up

The Account Look up function can be accessed directly from Trade Libraries.

- Click the Trade tab to proceed.
- Once Trade is clicked, select Trade Libraries then click Account Look up.
- Once Account Look up is clicked, the screen below displays, double click on the Account record required to view details.

Actions	Account Number	Account Name	Bank Name	Branch Name	Account Type	Currency
	9510000012	COMPANY 1	J TRUST ROYAL BANK	Head Office	CA	USD
	8100000016	COMPANY 1	J TRUST ROYAL BANK	Head Office	CA	USD
	8110000013	COMPANY 1	J TRUST ROYAL BANK	Head Office	CA	USD
	9630000019	COMPANY 1	J TRUST ROYAL BANK	Head Office	CA	USD
	4200000011	COMPANY 1	J TRUST ROYAL BANK	Head Office	CA	USD
	9800000014	COMPANY 1	J TRUST ROYAL BANK	Head Office	CA	USD
	9500000015	COMPANY 1	J TRUST ROYAL BANK	Head Office	CA	USD

Account Number 📄 ✕

ACCOUNT NAME COMPANY A PTY LTD	BANK NAME J TRUST ROYAL BANK
BRANCH NAME Head Office	ACCOUNT TYPE CA
CURRENCY USD	AVAILABLE BALANCE 100,000.00

Close

Template List

The Template List function provides a list of forms that have been saved as templates. You can access these forms and initiate a transaction directly from the Template List which is accessed via Trade Libraries.

- Click the Trade tab to proceed.
- Once Trade is clicked, select Trade Libraries then click Template List.
- Once Account Look up is clicked, the screen below displays.
- Transactions can be initiated based on the templates below, they can right click and select Initiate/Edit/Delete.

The screenshot shows the J Trust Royal Bank interface. The 'Trade' tab is selected. In the 'Trade Libraries' section, the 'Template List' sub-tab is highlighted. A table lists the following templates:

Actions	Template Name	Template Description	Form Name	Maintenance Type
	Coconut Oil	It is about coconut	Application fo...	Public
	My Guarantee	BG Issuance	Bank Guarantee Form	Public
	TemplateT1	Template Test 1	--	Public

This screenshot shows the same interface as above, but with a context menu open over the 'Coconut Oil' row. The menu options are:

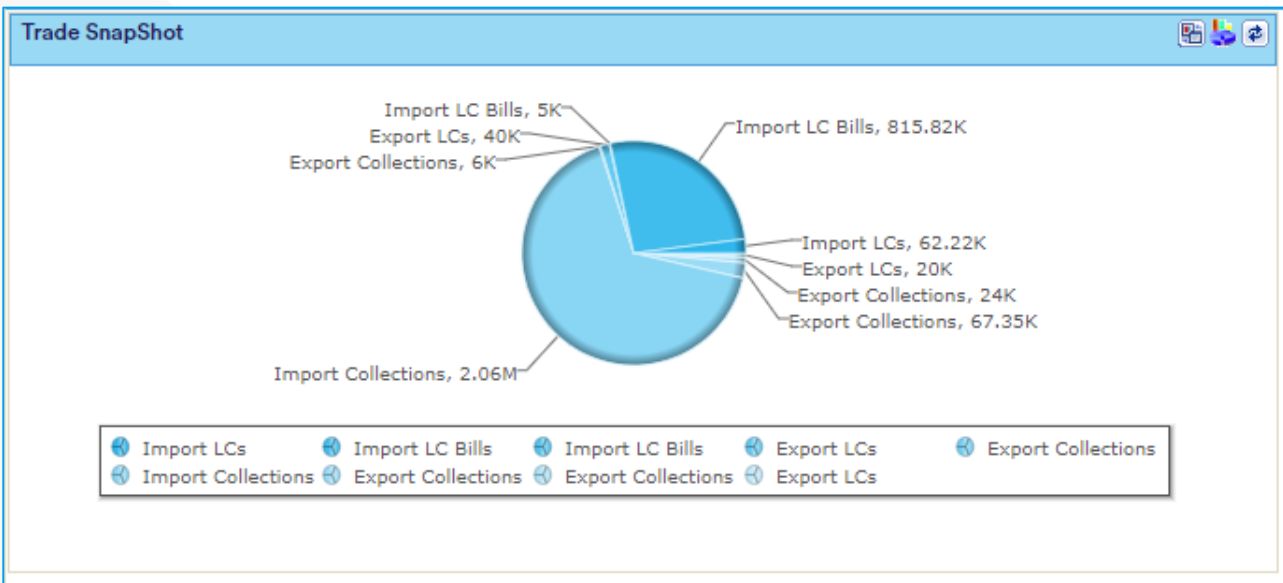
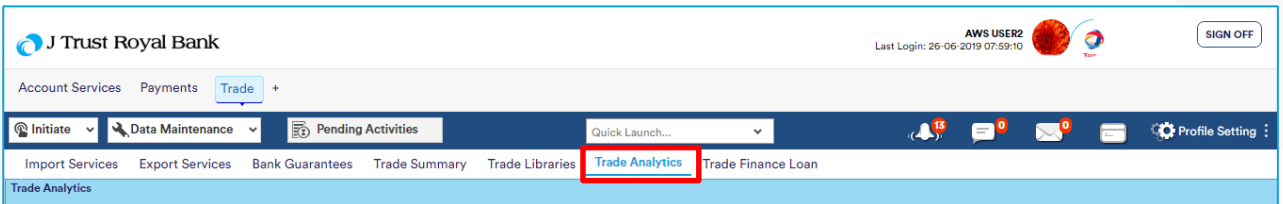
- Initiate
- Edit
- Delete

The table content remains the same as in the previous screenshot.

View Trade Analytics

These steps should be followed when viewing a summary of Trade Finance Loan details. The Trade Analytics function displays a consolidated view of transactions for a particular Trade Offering.

- Click the Trade tab to proceed.
- Once Trade is clicked, select Trade Analytics.
- Once Trade Analytics is clicked, select Trade Snapshot to view a consolidated view of transactions for a particular Trade Offering.



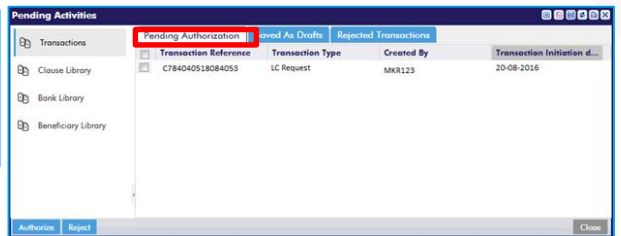
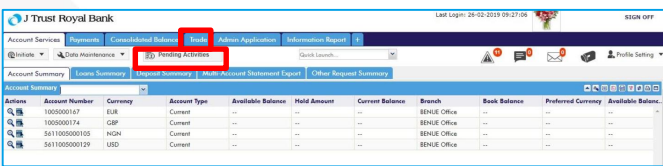
Pending Authorisations

The Activity Summary provides you with a view of all Corporate Banking transactions currently being processed with a status of 'Draft'. It also provides a view of all transactions that have been rejected.

Click Trade then click Pending Activities.

Once Pending Activities is clicked, the Pending Activities screen displays.

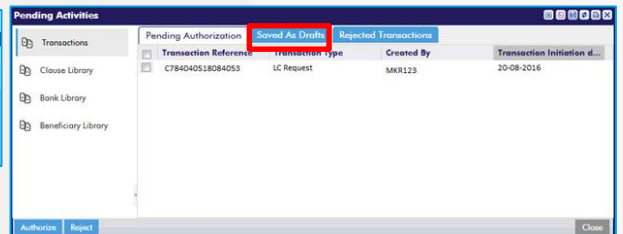
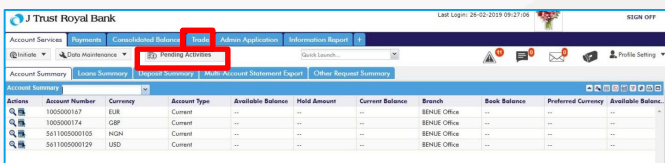
Click Pending Authorisation to view a list of all Trade transactions yet to be authorised.



Saved as Draft

To view all Trade transactions with a status of 'Draft', click Trade then select Pending Activities.

Once Pending Activities is clicked, the Pending Activities screen displays. Click 'Saved as Drafts' to view all Trade Finance transactions with a status of 'Draft'.



Rejected Transactions

To view rejected transactions, click Trade then select Pending Activities.

Once Pending Activities is clicked, the Pending Activities screen displays. Click Rejected Transactions to view all rejected Trade Finance transactions.

The screenshot shows the J Trust Royal Bank main menu. The 'Trade' tab is highlighted in red. Below it, the 'Pending Activities' option is also highlighted in red. The menu includes options like Account Services, Payments, Consolidated Balance, Trade, Admin Application, and Information Report. A table of account summaries is visible below the menu.

Actions	Account Number	Currency	Account Type	Available Balance	Hold Amount	Current Balance	Branch	Book Balance	Preferred Currency	Available Balanc..
	1005000167	EUR	Current	--	--	--	BENUE Office	--	--	--
	1005000174	GBP	Current	--	--	--	BENUE Office	--	--	--
	5611005000105	NGN	Current	--	--	--	BENUE Office	--	--	--
	5611005000129	USD	Current	--	--	--	BENUE Office	--	--	--

The screenshot shows the 'Pending Activities' screen. The 'Rejected Transactions' tab is highlighted in red. The screen displays a table with transaction details and buttons for 'Authorize', 'Reject', and 'Close'.

Transaction Reference	Transaction Type	Created By	Transaction Initiation d...
<input type="checkbox"/> C784040518084053	LC Request	MKR123	20-08-2016

Edit Transaction

A transaction can be edited if the status is:

- Draft
- Rule not found
- Rejected by Entitlements
- Rejected (By Authoriser in work flow)
- Rejected by Bank

Edit Transaction will not be an independent service offering. If you have the appropriate '**Create <Transaction Type>**' Entitlement, you should be able to edit transactions belonging to the transaction type.

Delete Transaction

A transaction can be deleted if the status is

- Draft
- Rule not found
- Rejected by Entitlements
- Rejected (By Authorizer in work flow)
- Rejected by Bank

Delete Transaction will not be an independent service offering. If you have the appropriate '**Delete <Transaction Type>**' Entitlement you should be able to Edit transactions belonging to the transaction type.

Delete functionality would be available for the following transactions:

- Application for Issuance of Irrevocable LC
- Amend LC
- Bank Guarantee
- Amend Bank Guarantee

End of Document

