J Trust Royal Bank

JTR Connect

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

Quick Reference Guide

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Introduction

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Welcome to JTR Connect
Your new Corporate Digital Banking Experience

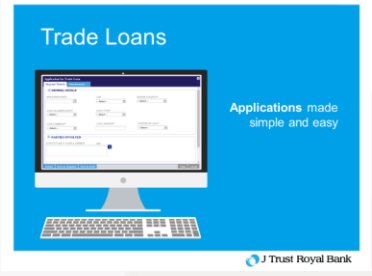
At J Trust Royal Bank we look after all your commercial banking needs with the usual familiar features you've enjoyed in the past and a range of new capabilities.

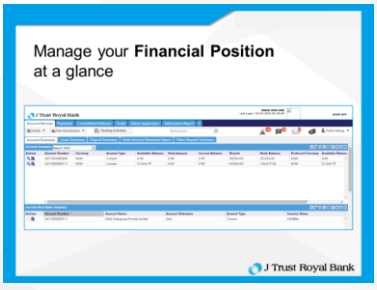
In this **JTR Connect Quick Reference Guide**, you will learn how easy our new Corporate Internet Banking Platform is to use. Simply go to the table of contents and go directly to the function you are looking to perform. Alternatively, use the search function.

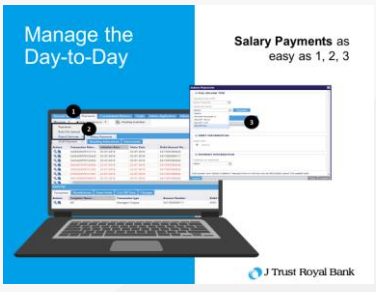
There are four main functions available in JTR Connect:

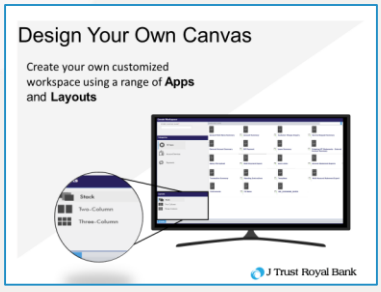
- **General Services** - this provides all your user specific functions such as logging in, your dashboard, reporting, designing your own canvas and widgets.
- **Account Services** – this includes account information, instrument services, deposit information and booking, and approvals and status.
- **Payments** - 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.

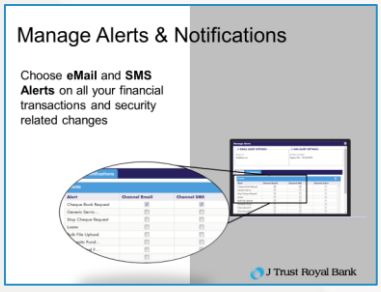
Here are just some of the new features JTR Connect provides











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General Services

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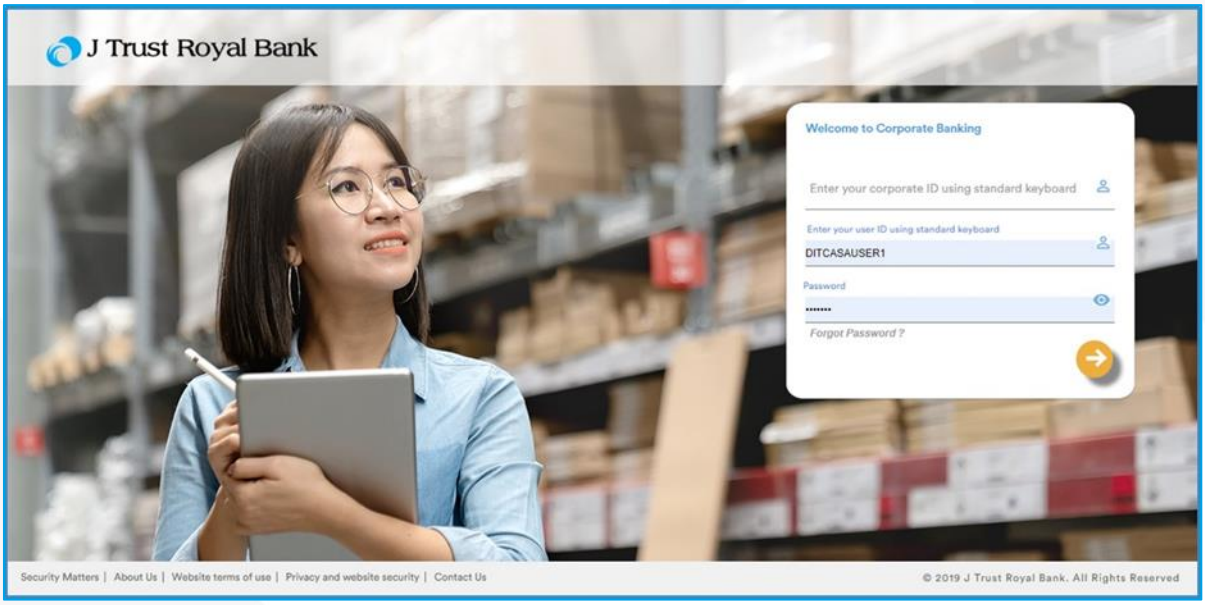
Log In Page



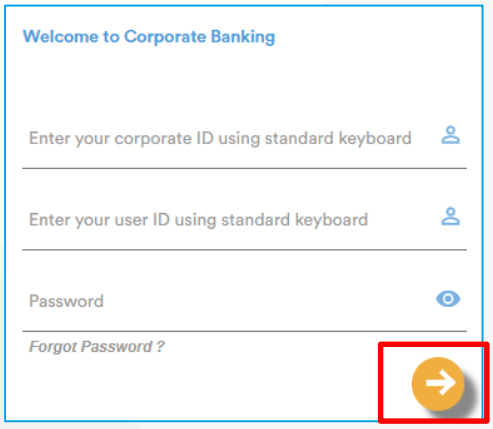
First Time Log In

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.



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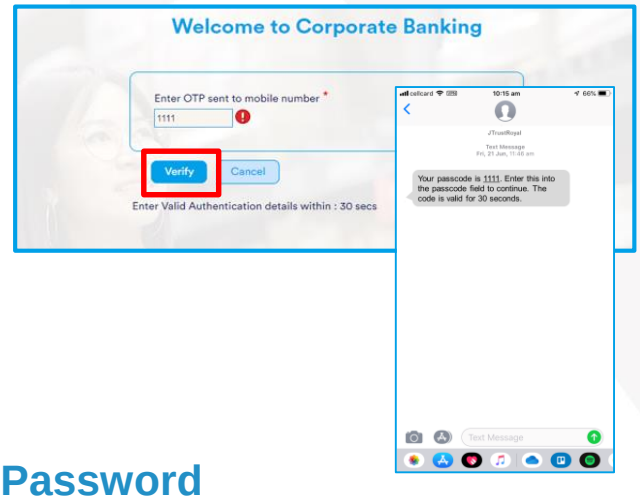
Enter the One-Time Password (OTP)

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.

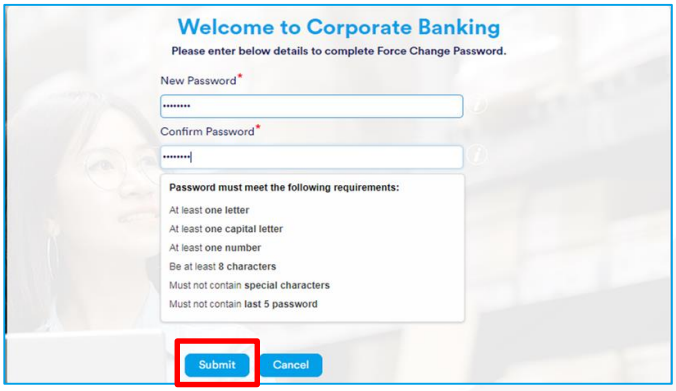


Enter New Password/Confirm Password

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.

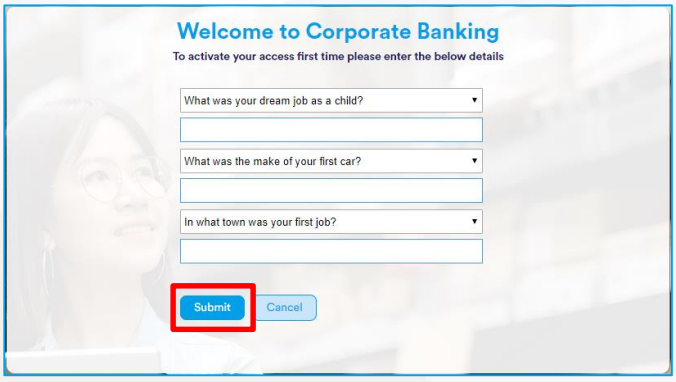
Note: If the passwords do not match, the error message 'Passwords do not match' appears - repeat the steps above.



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.



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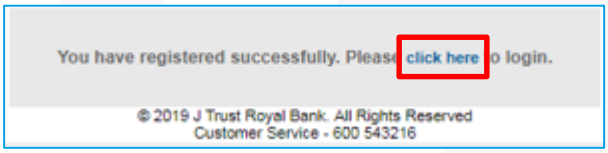
Confirmation

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.

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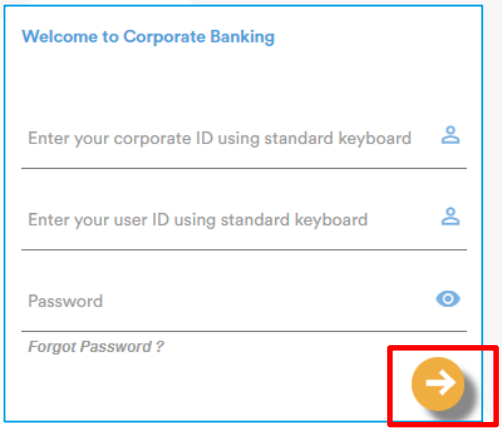
Normal Log In

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

- Corporate ID
- User ID
- Password

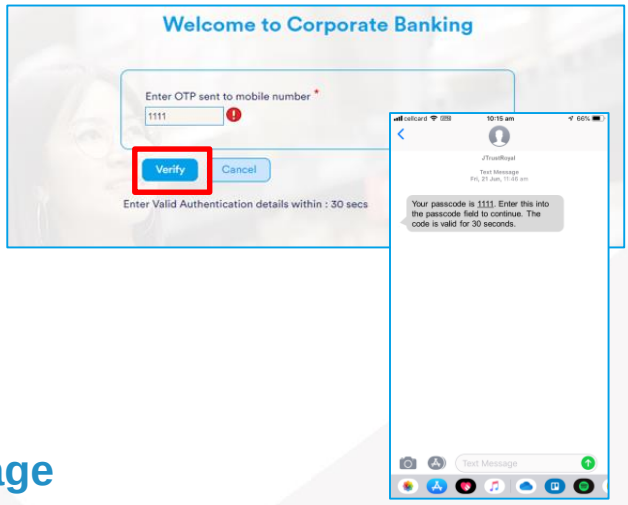
Once these details are entered, click the orange arrow button on the right.



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.

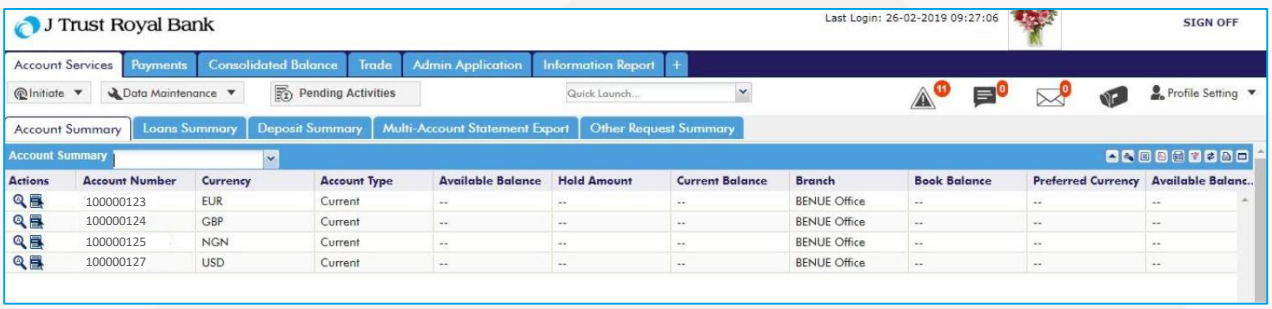


Corporate Banking Landing Page

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.



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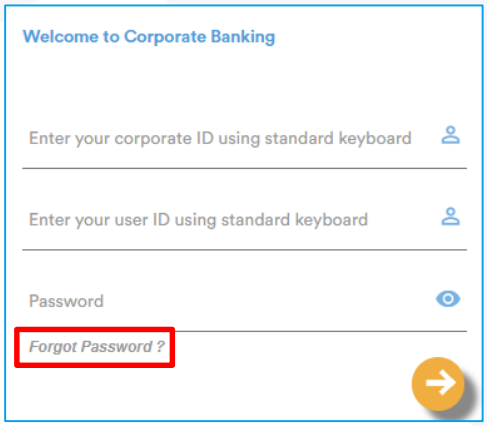
Forgot Password

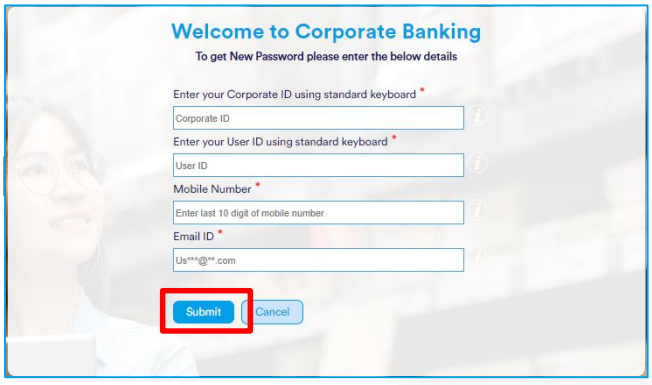
Step 1. If you have forgotten your password, navigate to the JTR Connect log in page and click Forgot Password.



To Get New Password

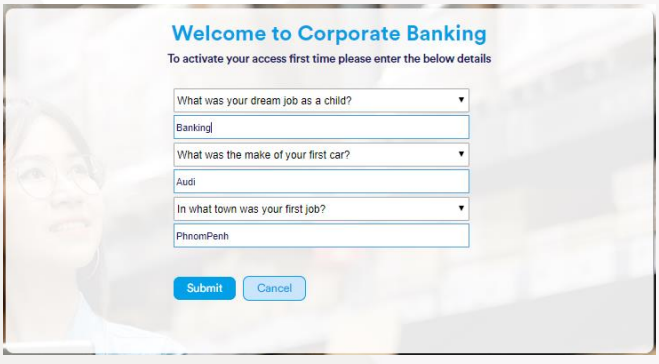
Step 2. Once Forgot Password is clicked, the screen to the right displays.

- 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.



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.



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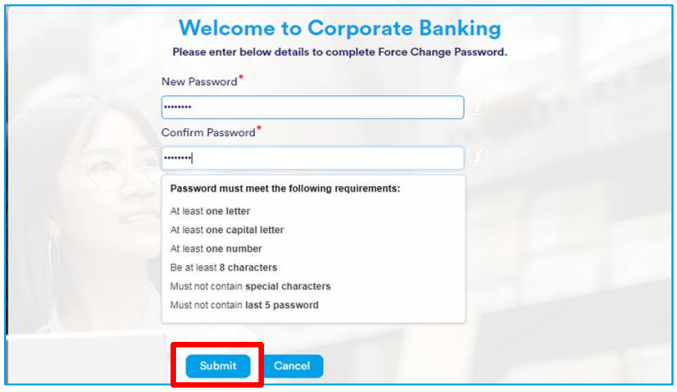
Enter New/Confirm Password

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.

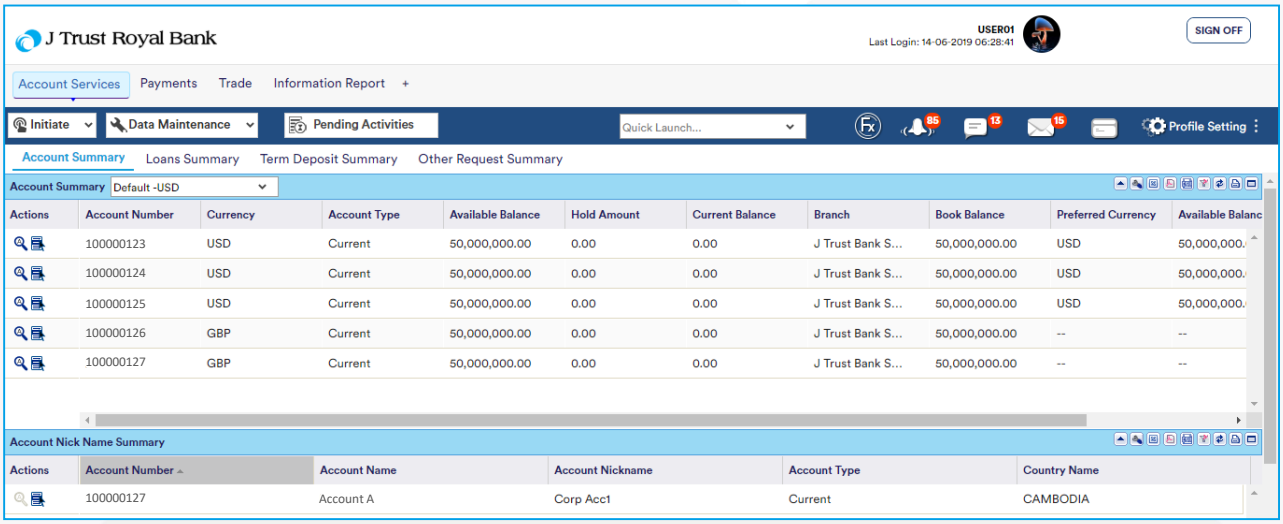


Corporate Banking Landing Page

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.



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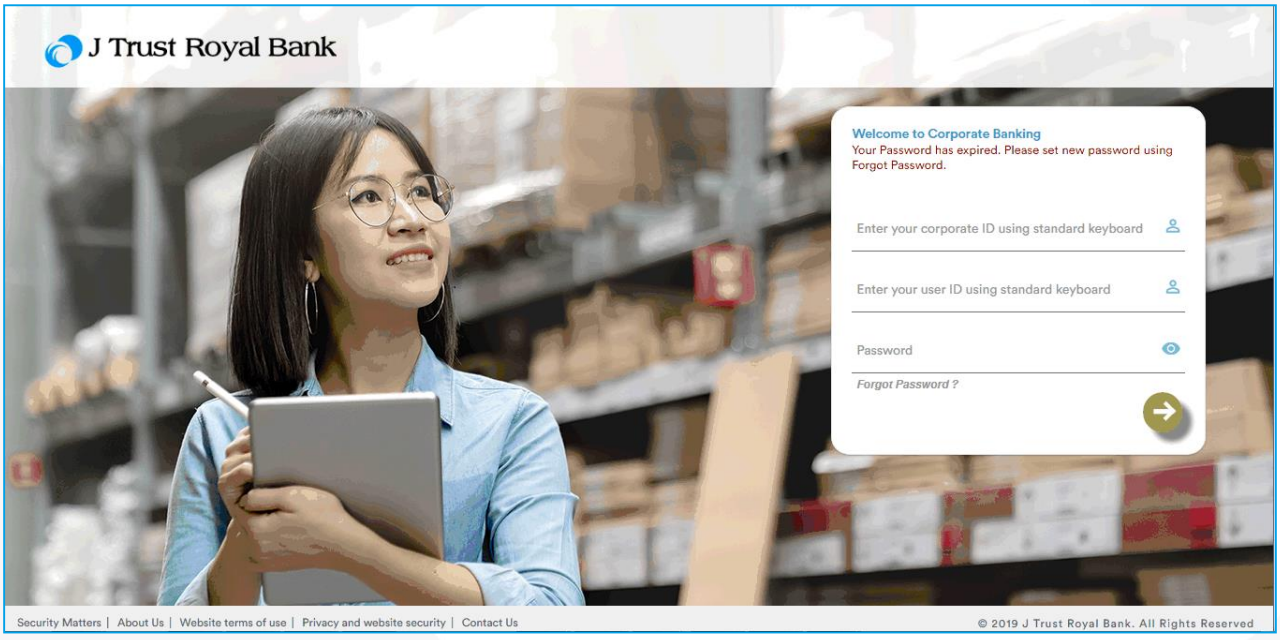
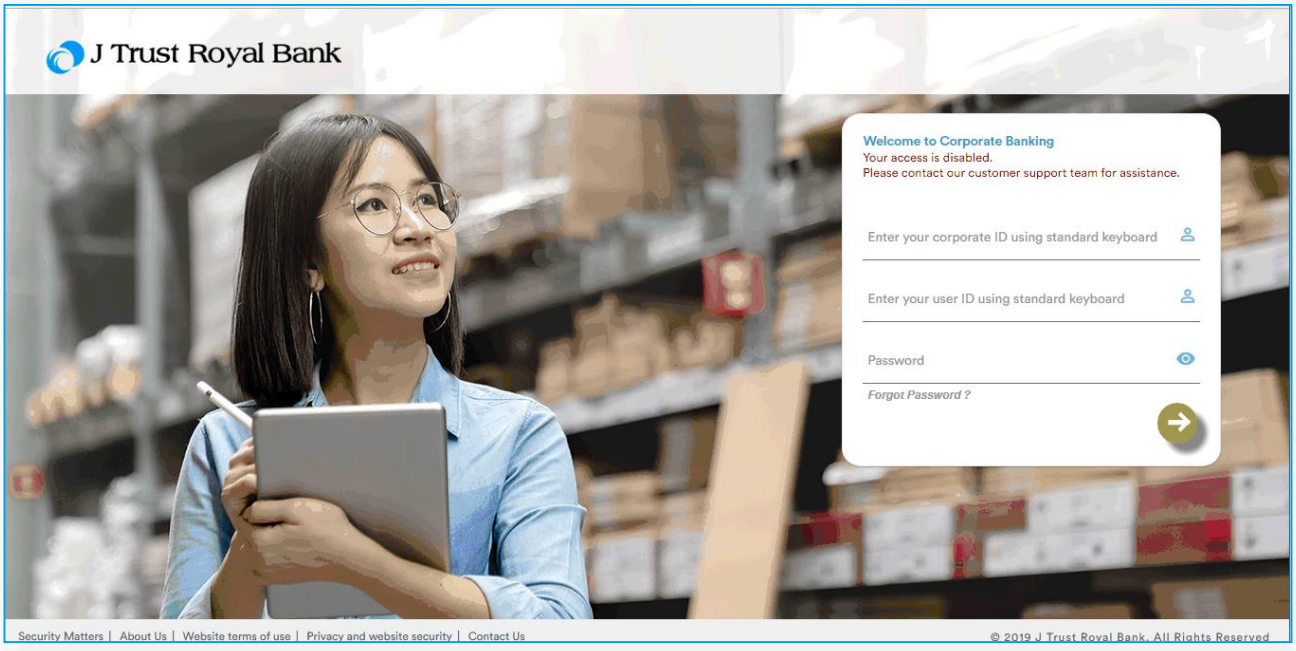
Expired Password

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.



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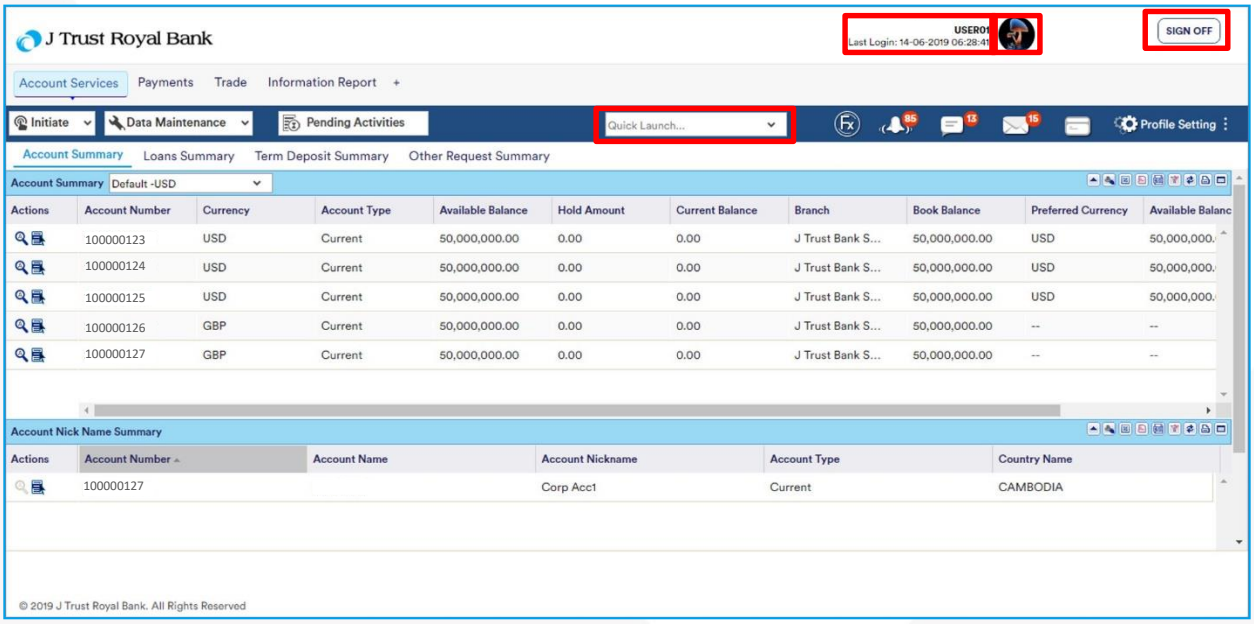
Corporate Banking Home Page

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

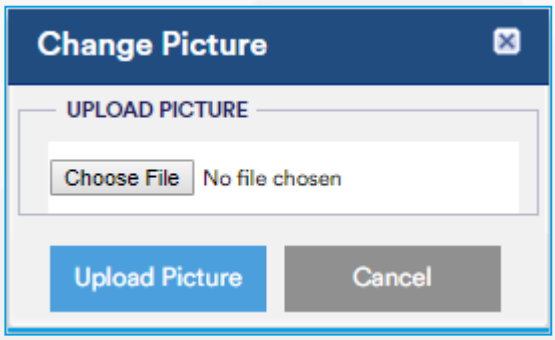
The main functions are:

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



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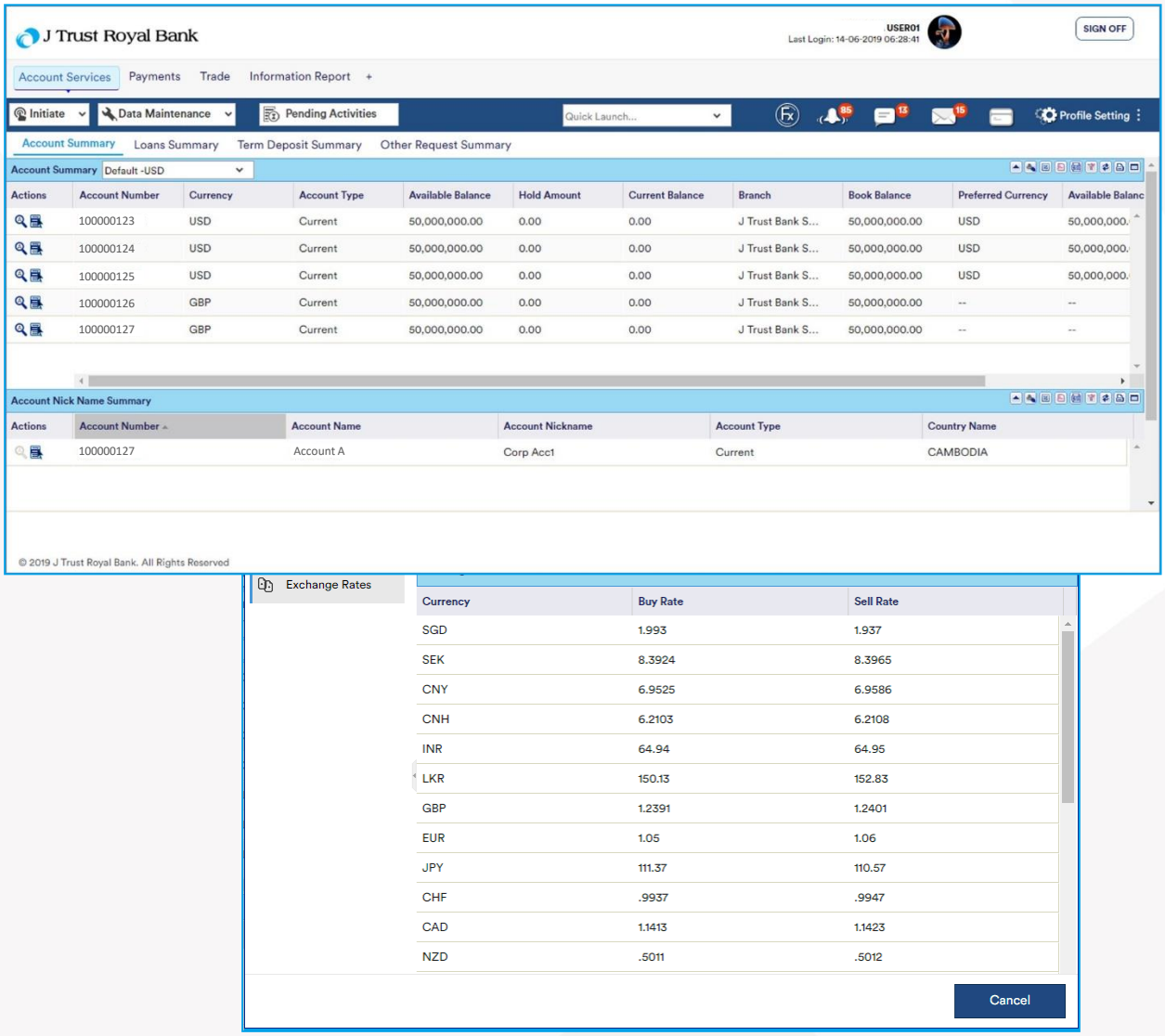
Exchange Rates

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



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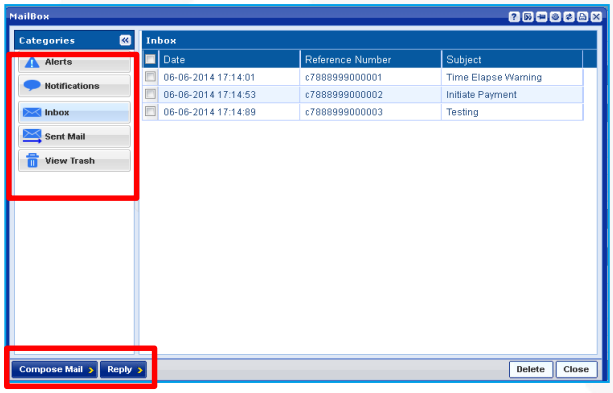
Accessing your Mailbox

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

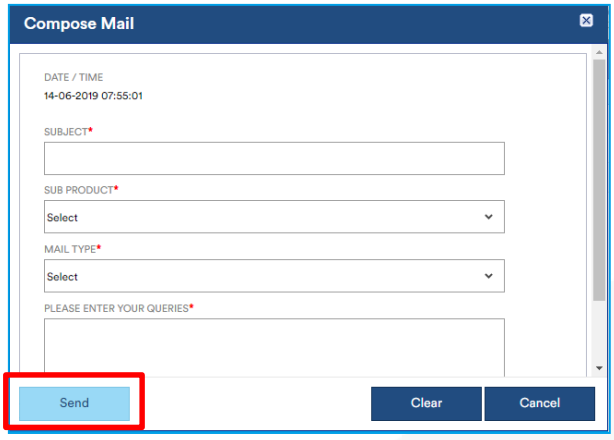


The options available in the Mailbox screen are:

- 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.



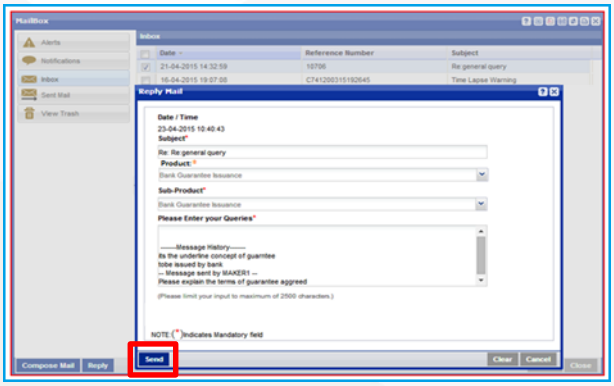
Populate the following fields:

- 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.

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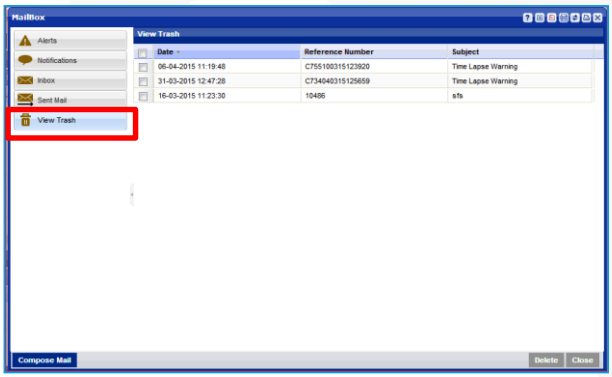
Remove an email from the Trash (deleted items) folder

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.



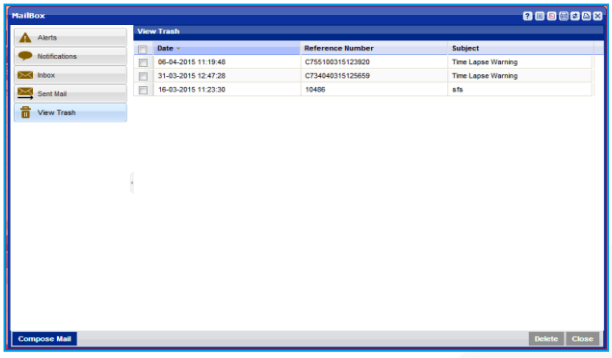
Confirm your email has been sent

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.



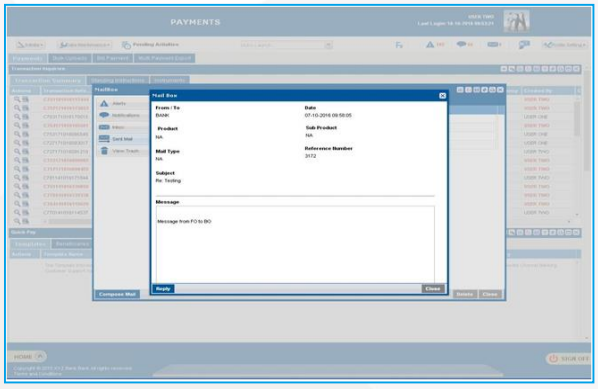
Check message details

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



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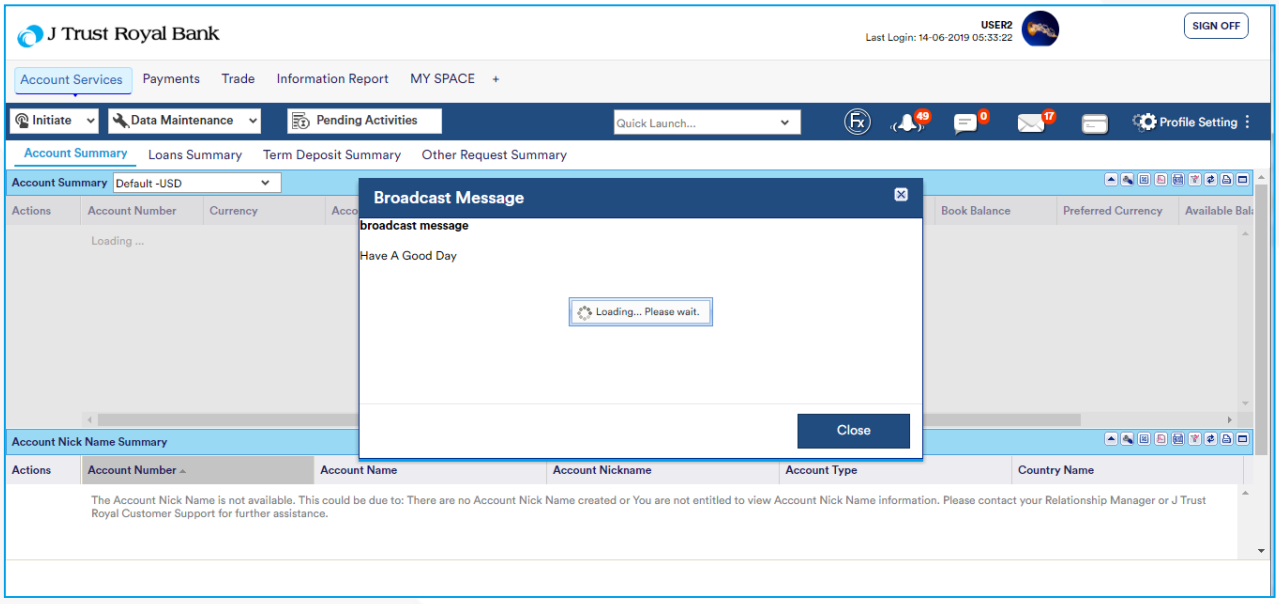
Bulletin Board

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



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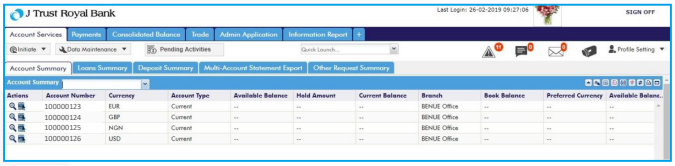
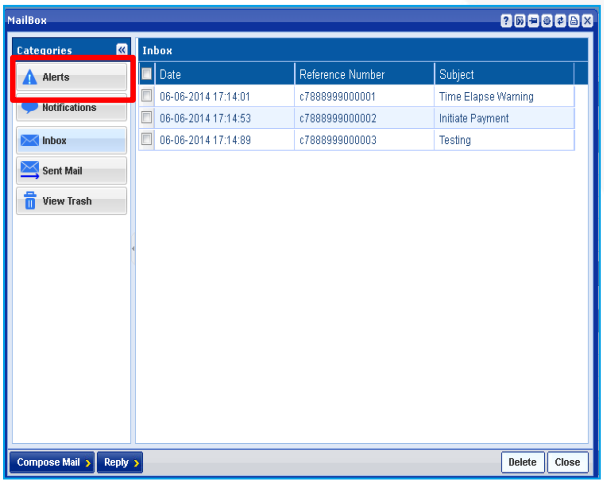
Alerts and Notifications

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.



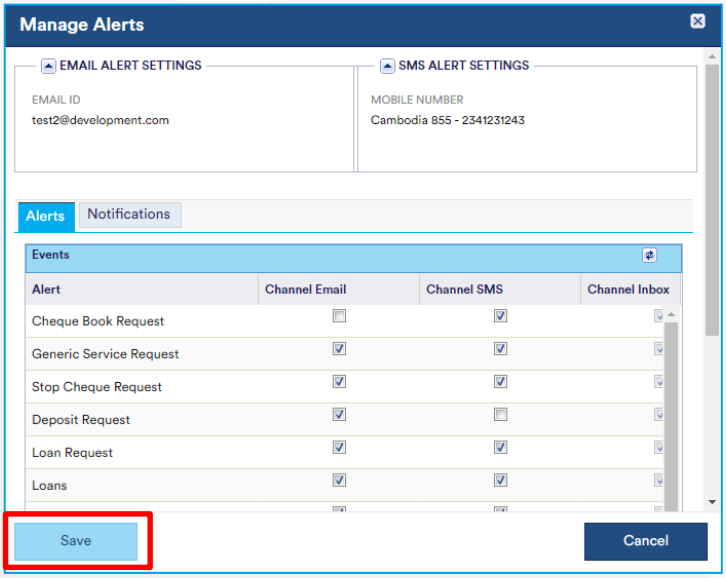


Manage Alerts

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.



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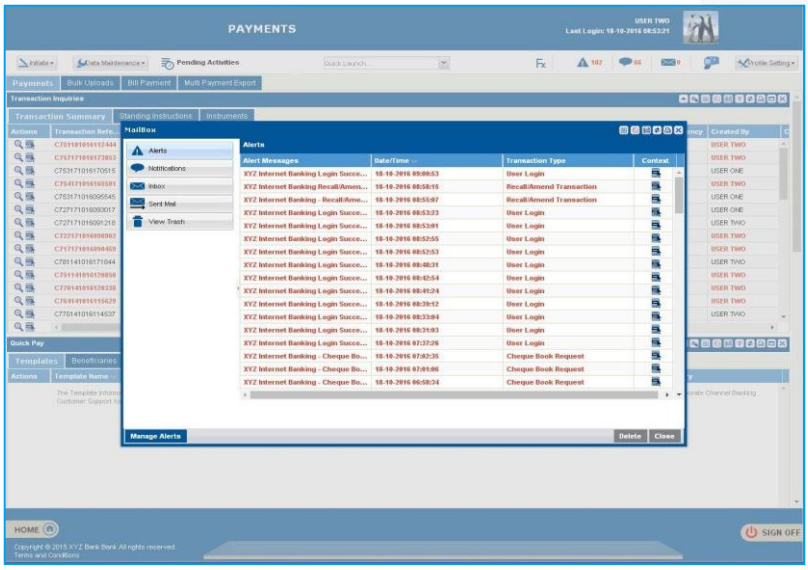
View Email Alerts

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.



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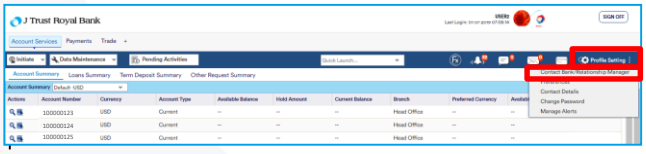
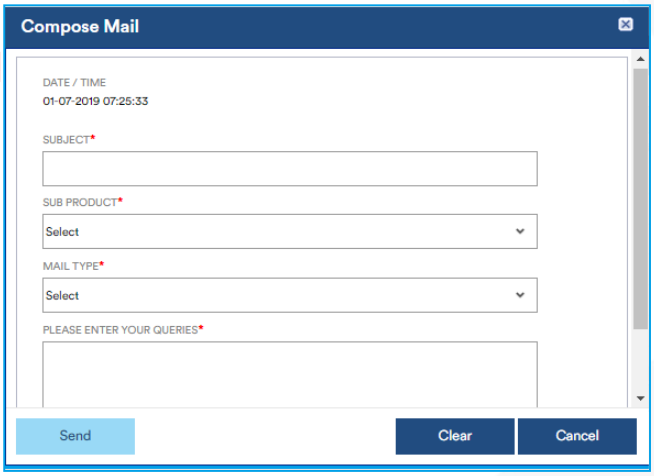
Contact Bank/Relationship Manager

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.

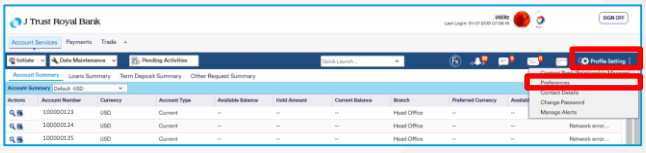


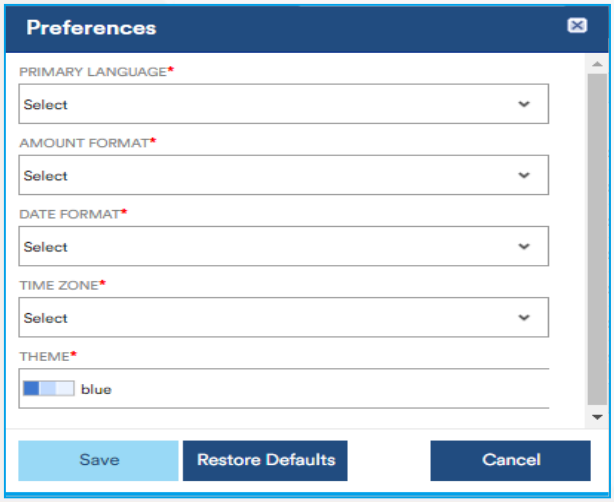


Update Preferences

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

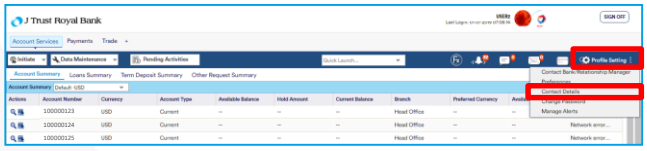


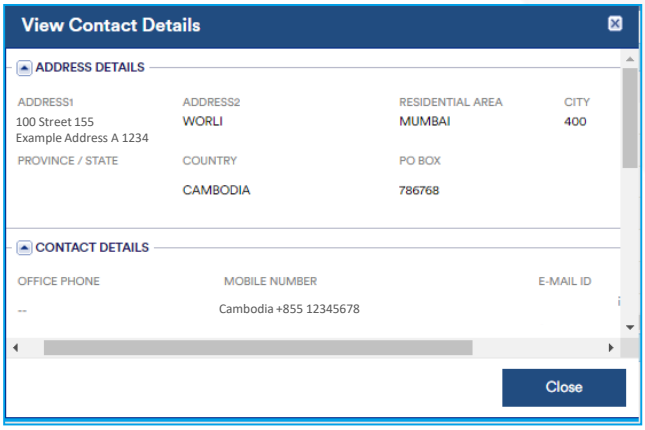


Contact Details

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.

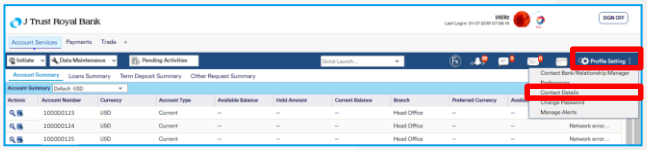


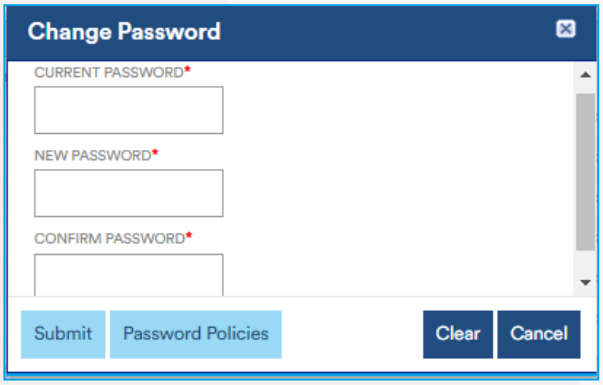


Change Password

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.





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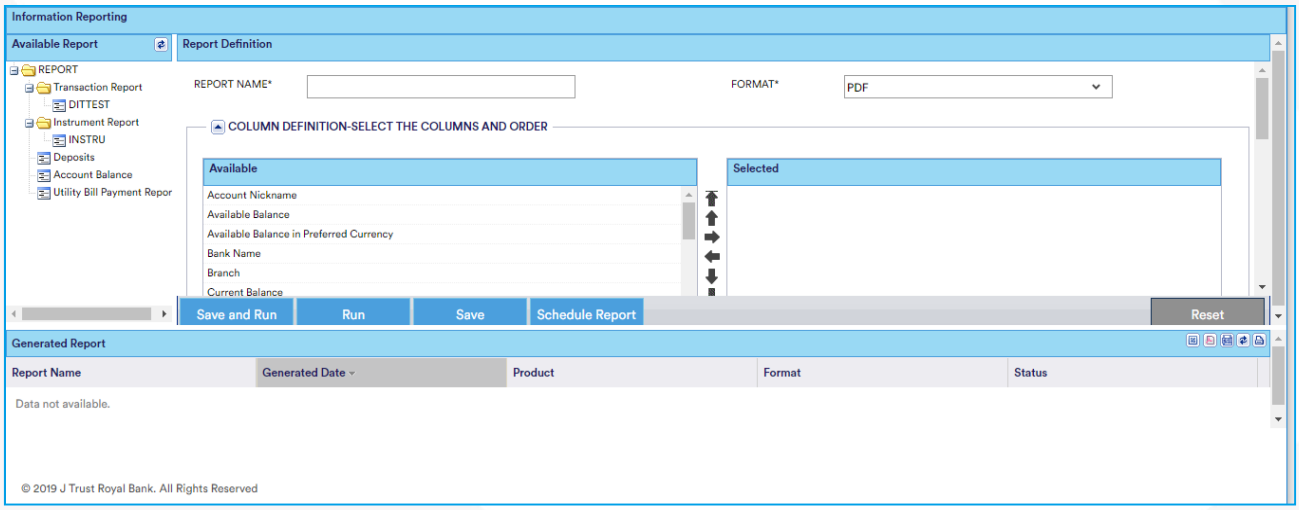
Information Reporting

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.

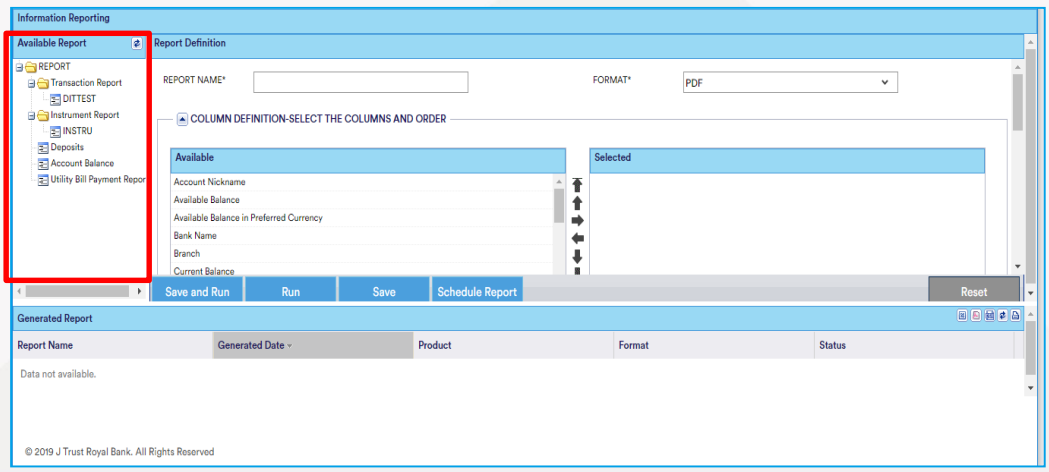


Available Reports Screen

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.



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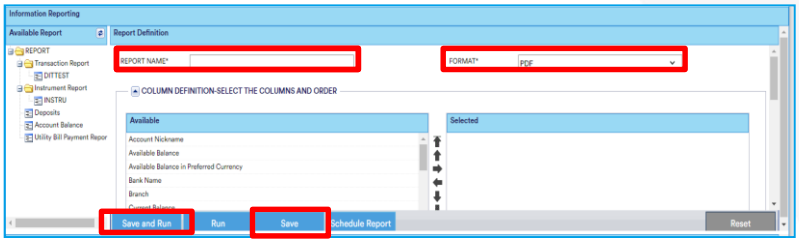
Reports Definition Screen

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

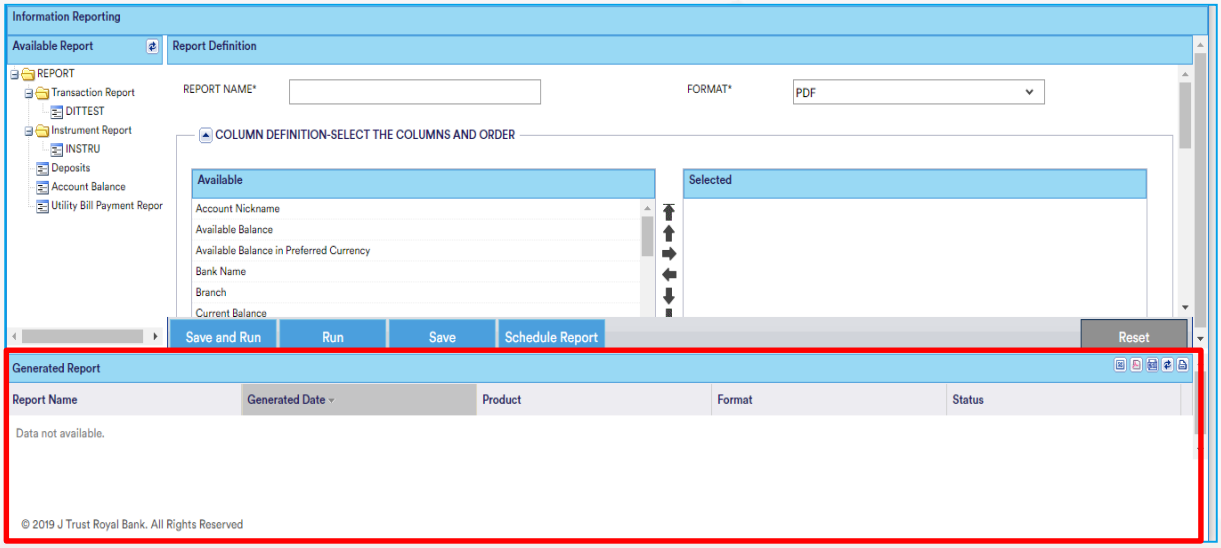
Scheduling a report makes it available for a fixed duration of time and you can specify how frequently you wish to execute the report.

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

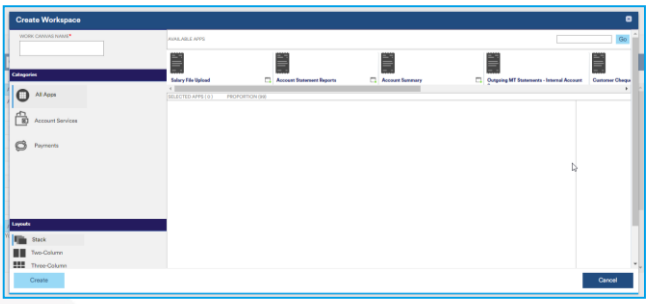
Generated Report Pane

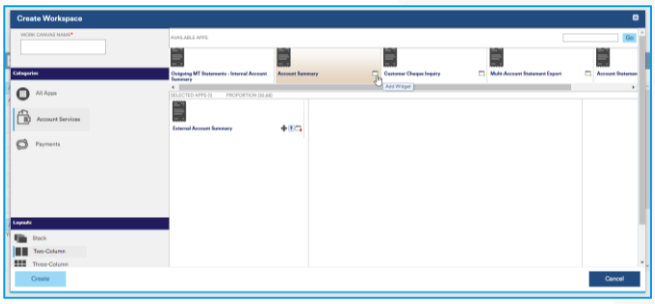
This pane displays all reports generated by you over the previous 3-day period. You can also download report from this pane.



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.

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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.

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Account Services

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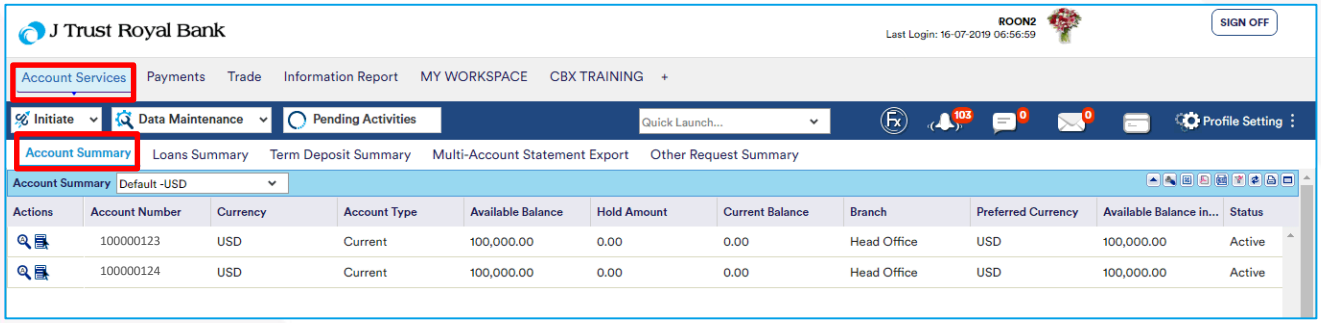
Account Summary

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:

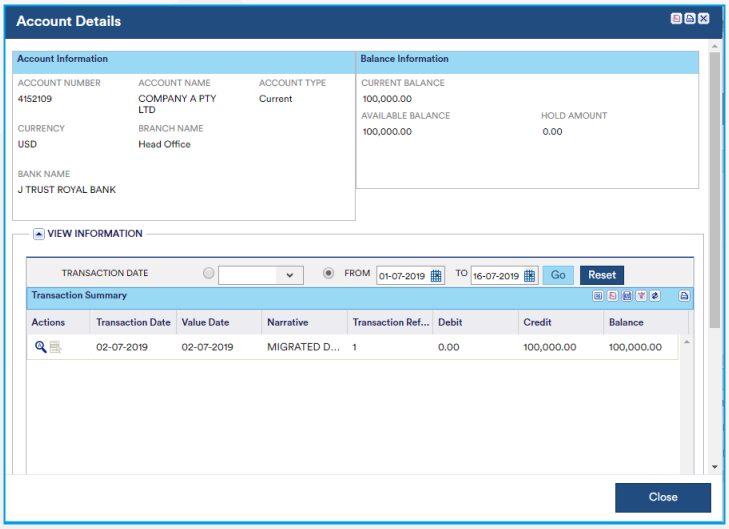
- Click on Account Services.
- Click on Account Summary.



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.



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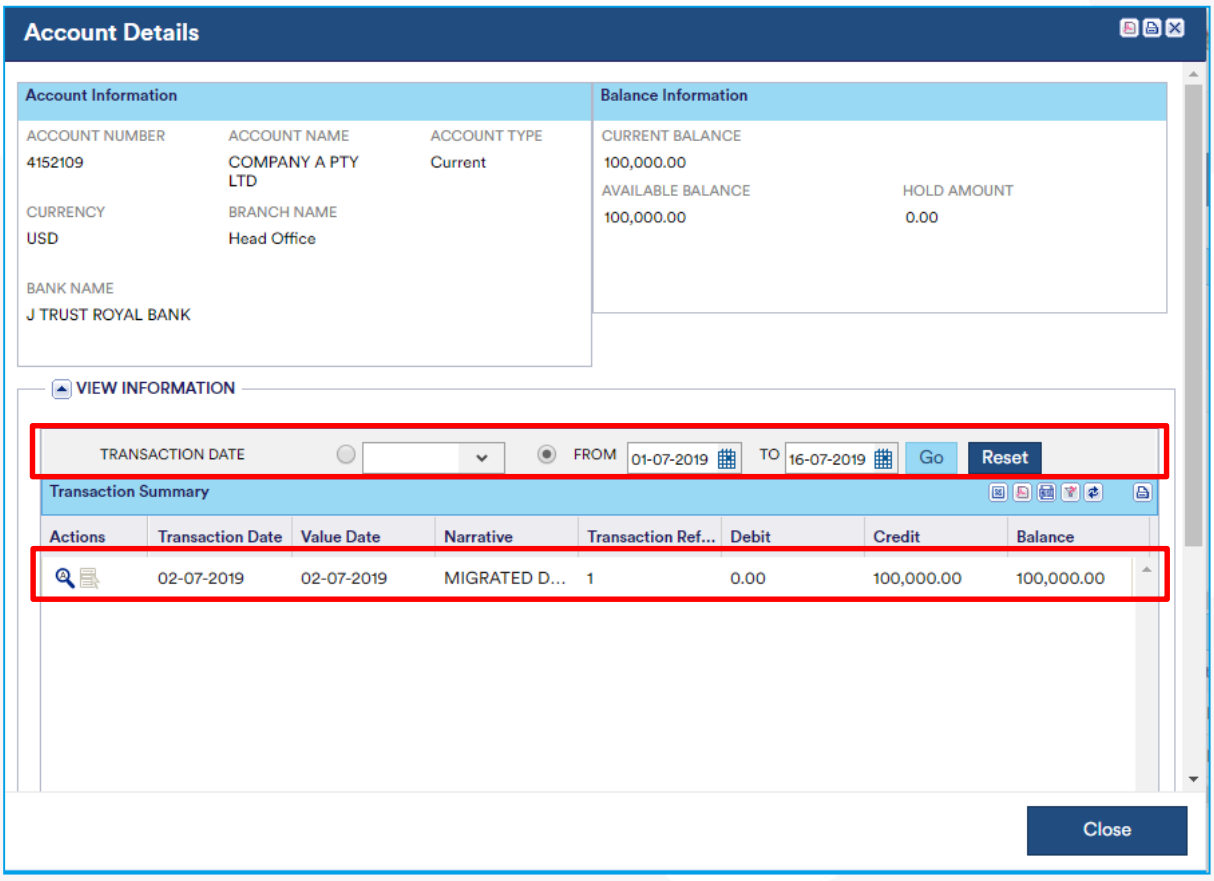
Export Single Account Statement

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



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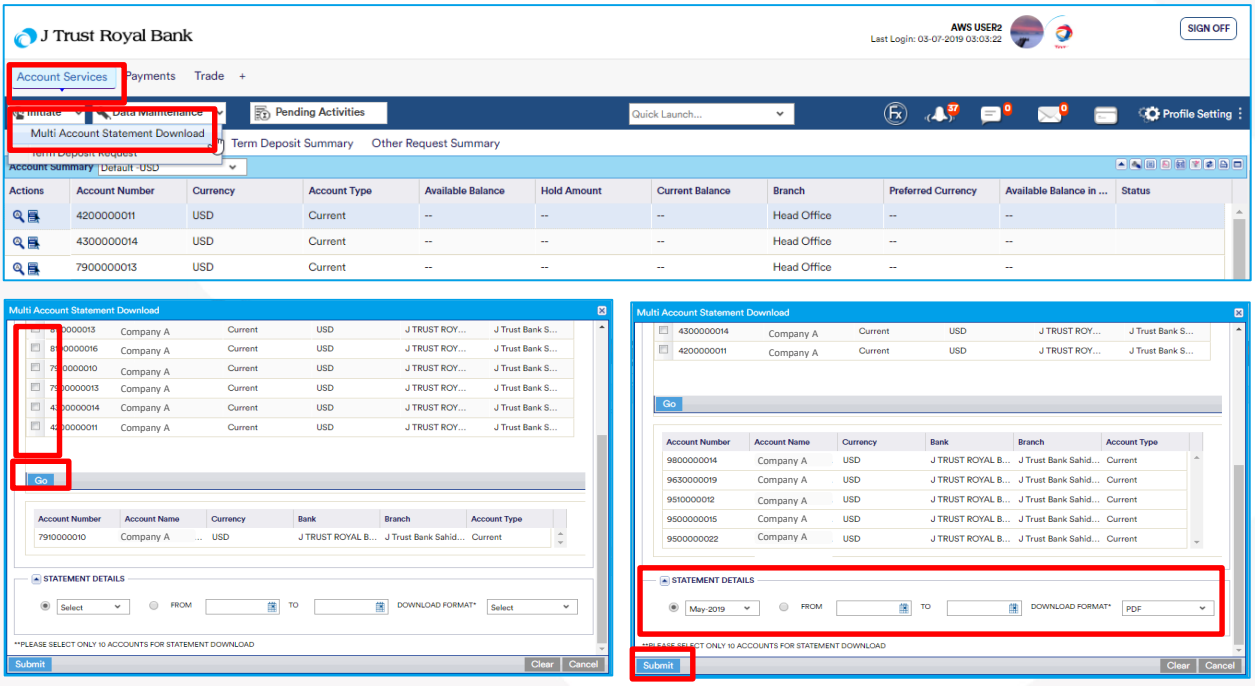
Generate Statements for Multiple Accounts

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

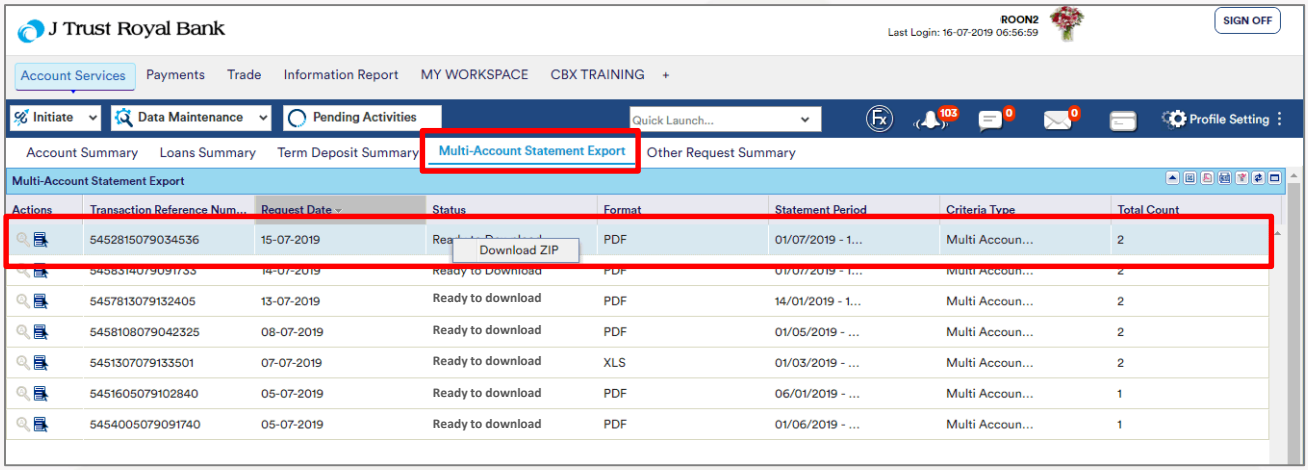
- Select Multi Account Statement Download from the Initiate dropdown to launch the Multi Account Statement Download screen.
- Once the Multi Account Statement Download screen is launched. Check boxes to the left of all accounts for which you require statements and click ‘Go’.
- Navigate to the Statement 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.



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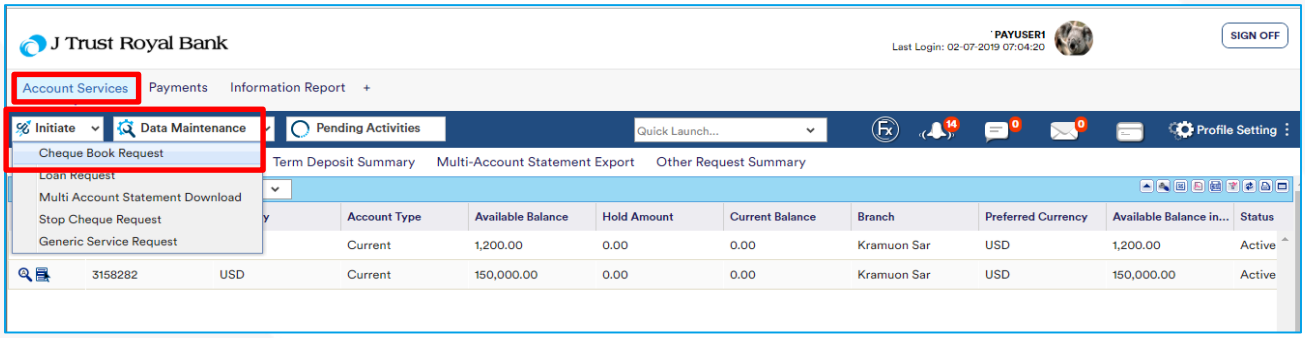
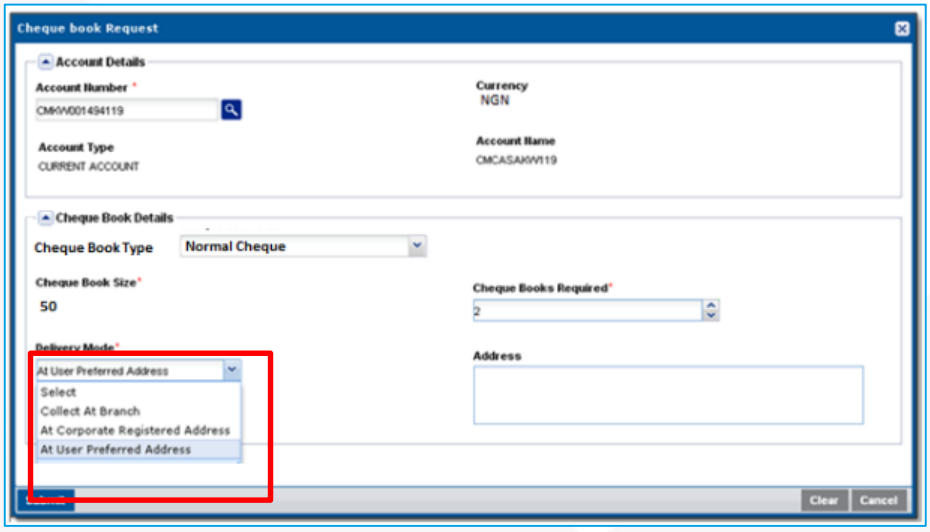
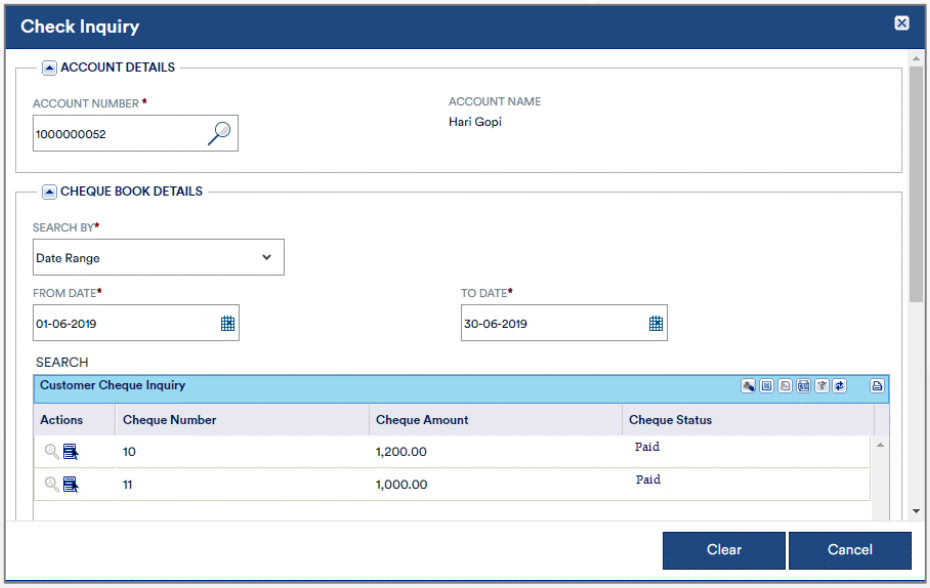
Cheque Book Request/ Cheque Inquiry

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.







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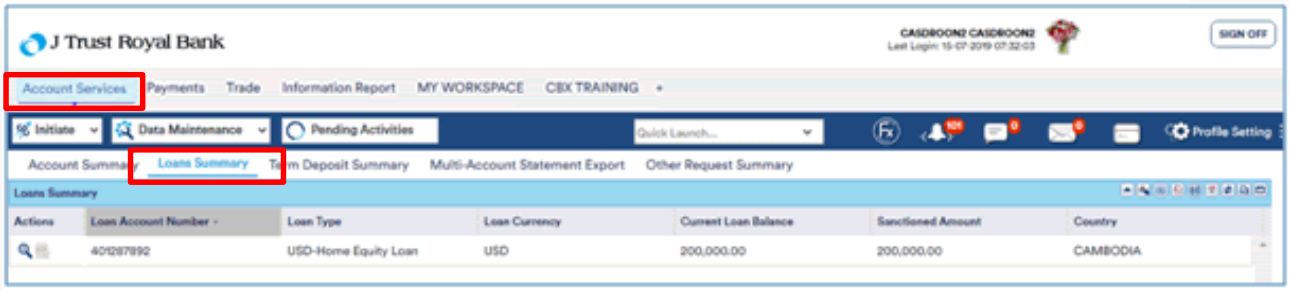
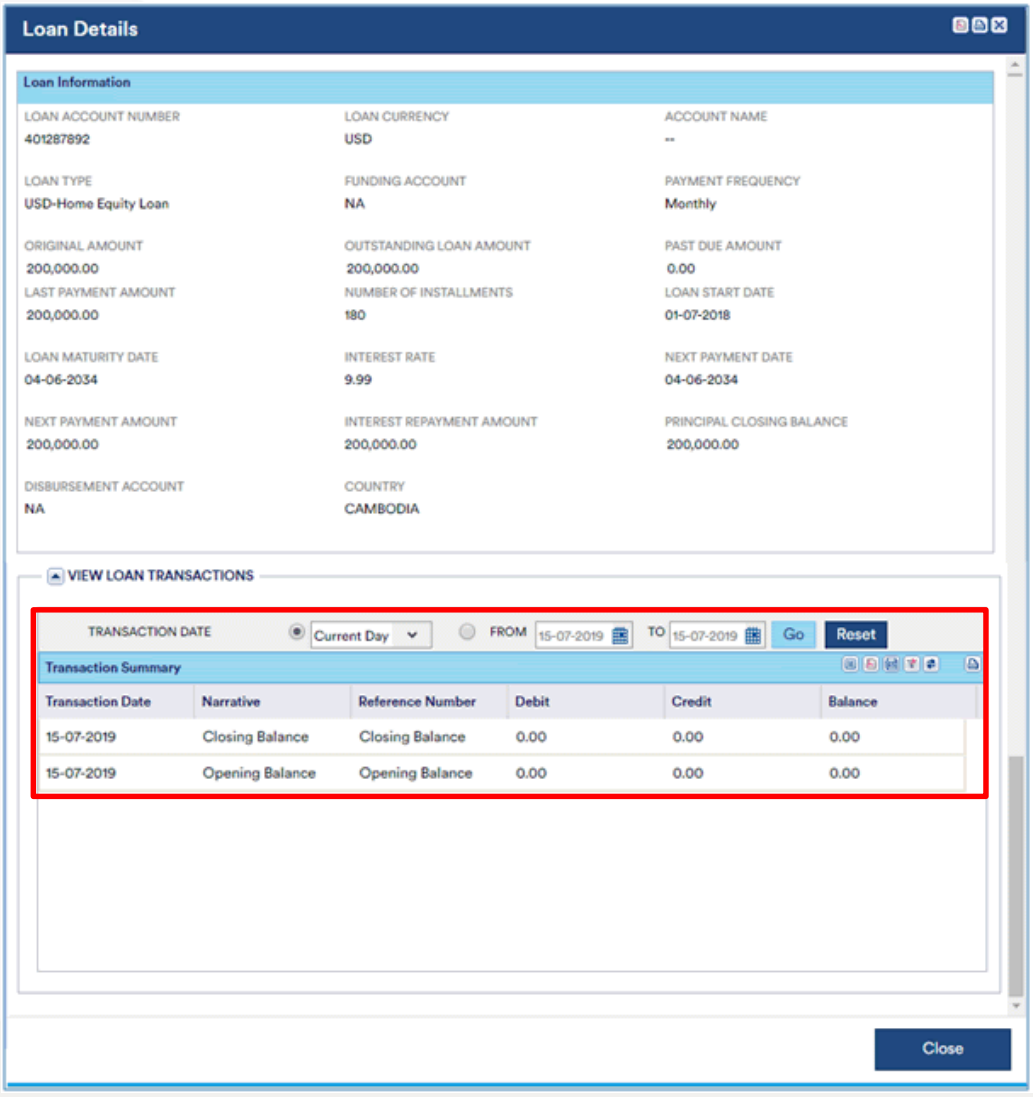
Loans Summary

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.





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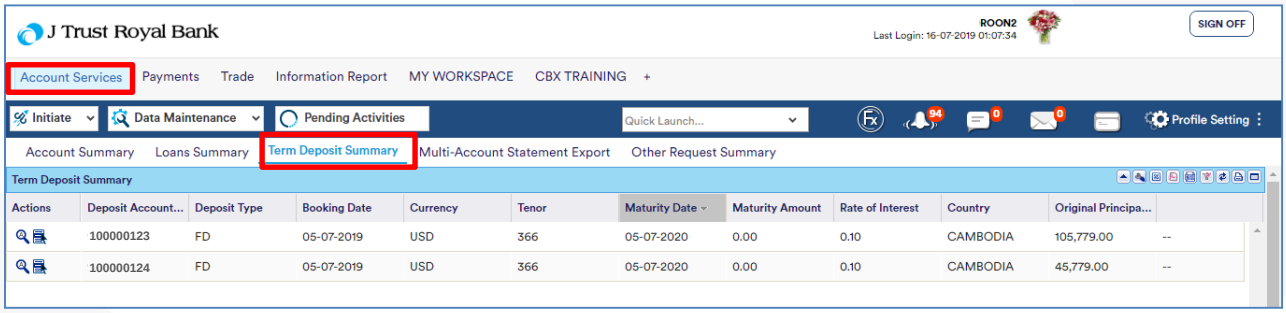
Term Deposit Summary

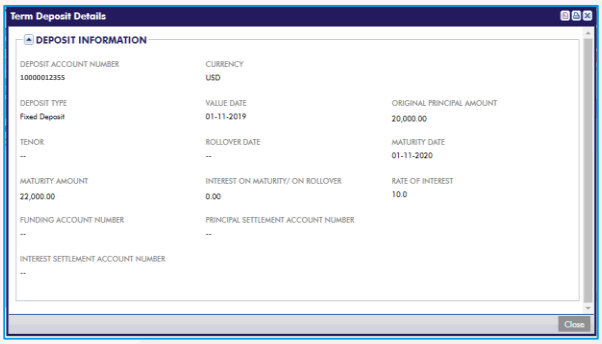
The Term Deposit Summary function is accessed by navigating to the Account Services screen and clicking the Deposit Summary tab. The Deposit Summary function allows you to view term deposit balances, interest rates and transaction details.

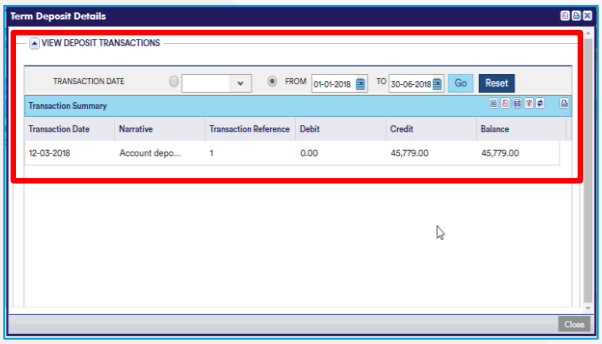


Term Deposit Details

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.





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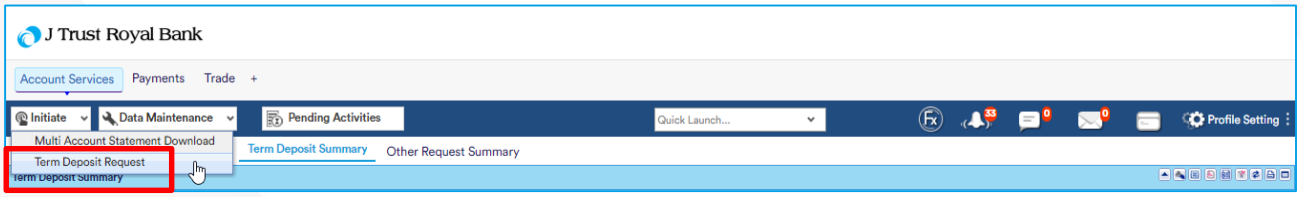
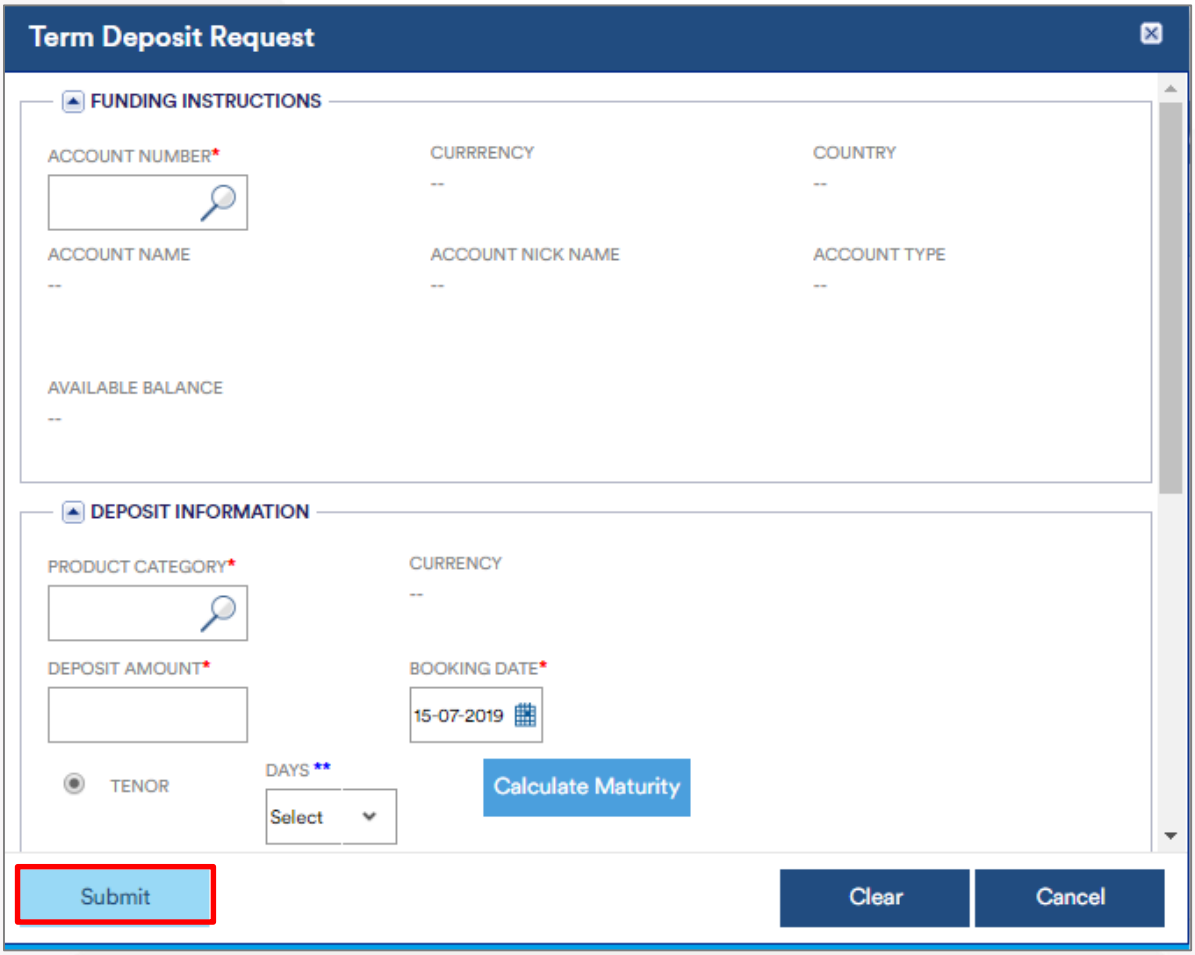
Term Deposit Request

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.





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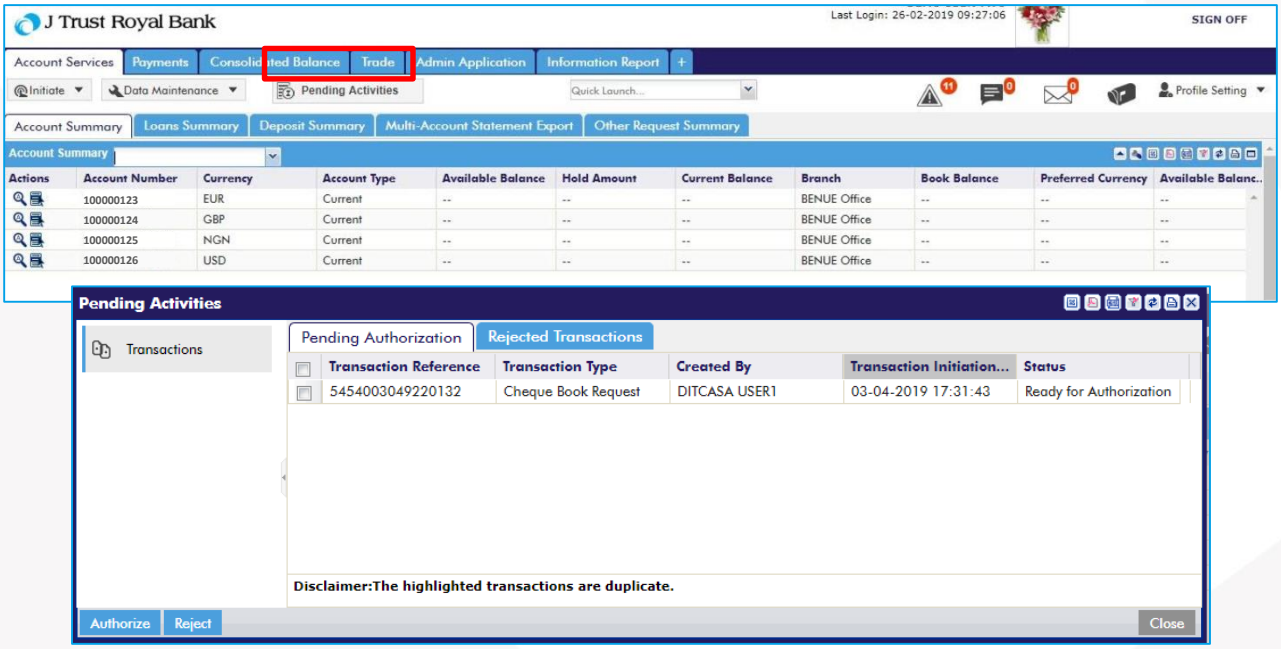
Pending Activities

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.

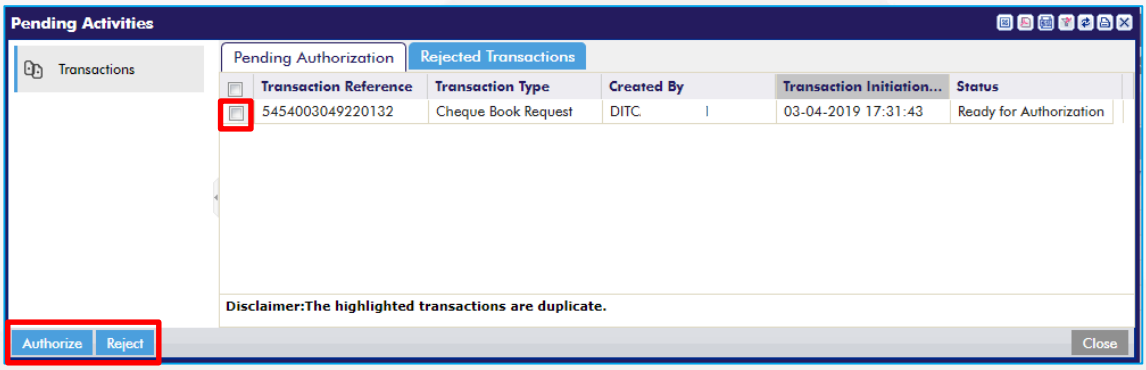
Once you have logged into JTR Connect, click the Pending Activities tab to proceed.



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.



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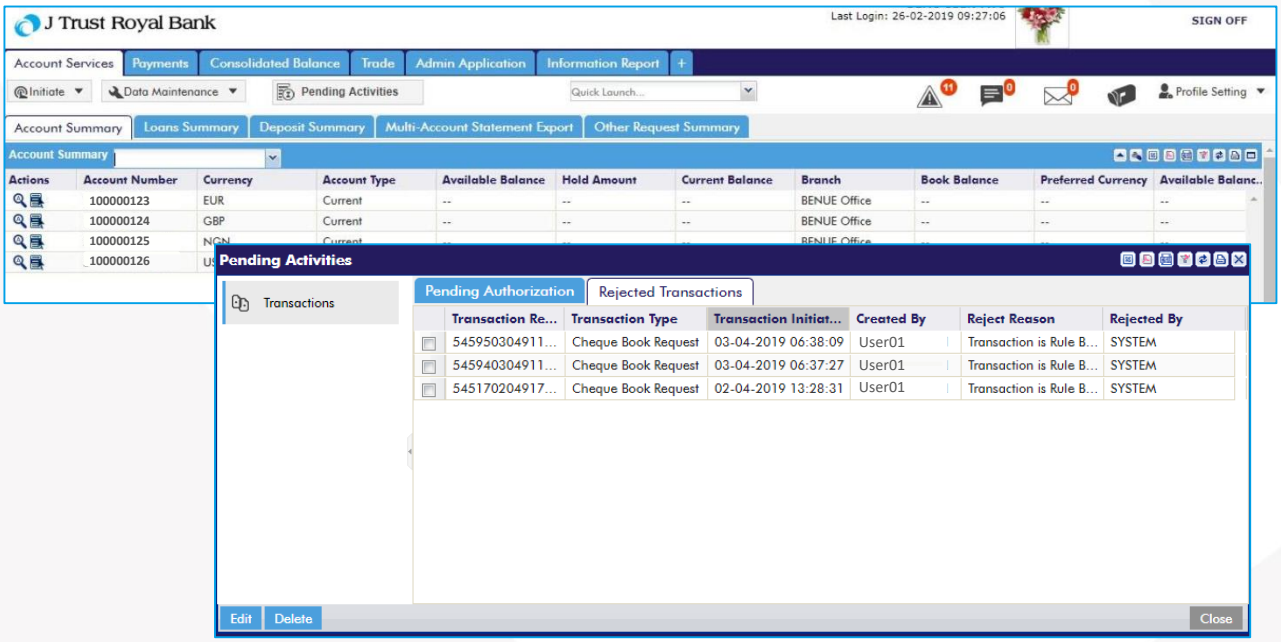
Rejected Transactions

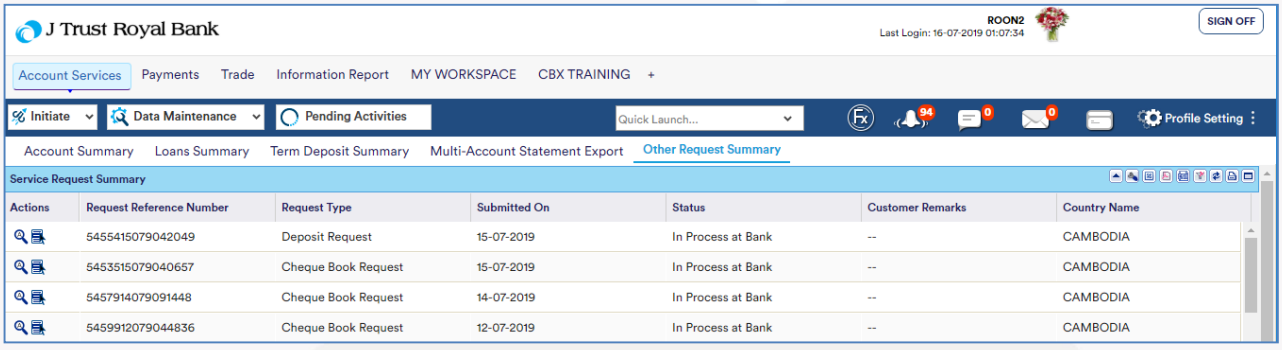
The Rejected Transactions function is accessed via the Pending Activities tab and provides you with a view of all rejected Corporate Banking transactions.

- 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



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.



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Payments

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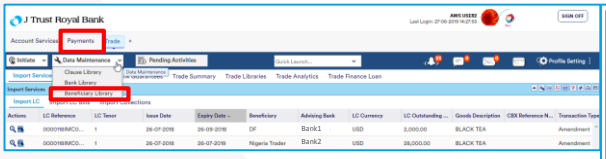
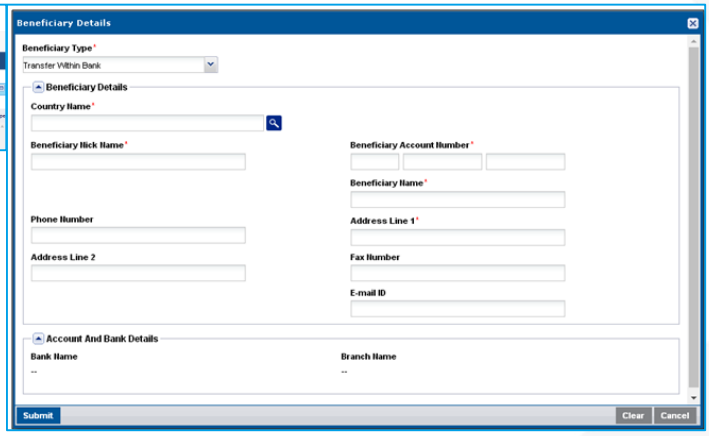
Beneficiary Library

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.

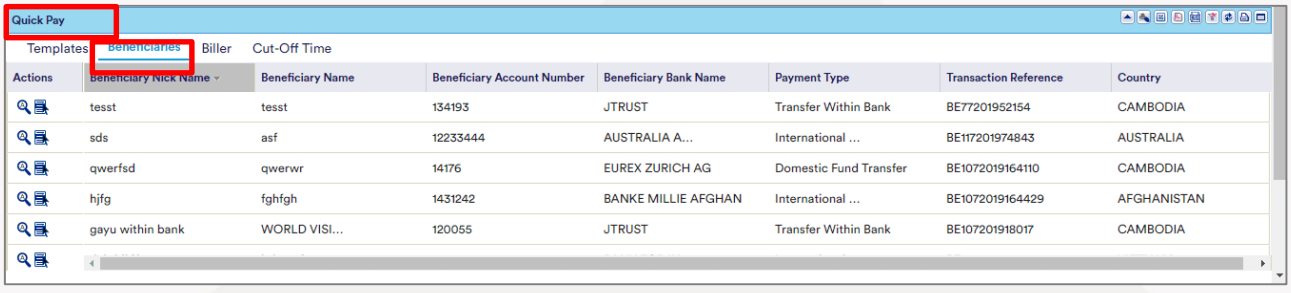




Edit/Delete a Beneficiary

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.



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

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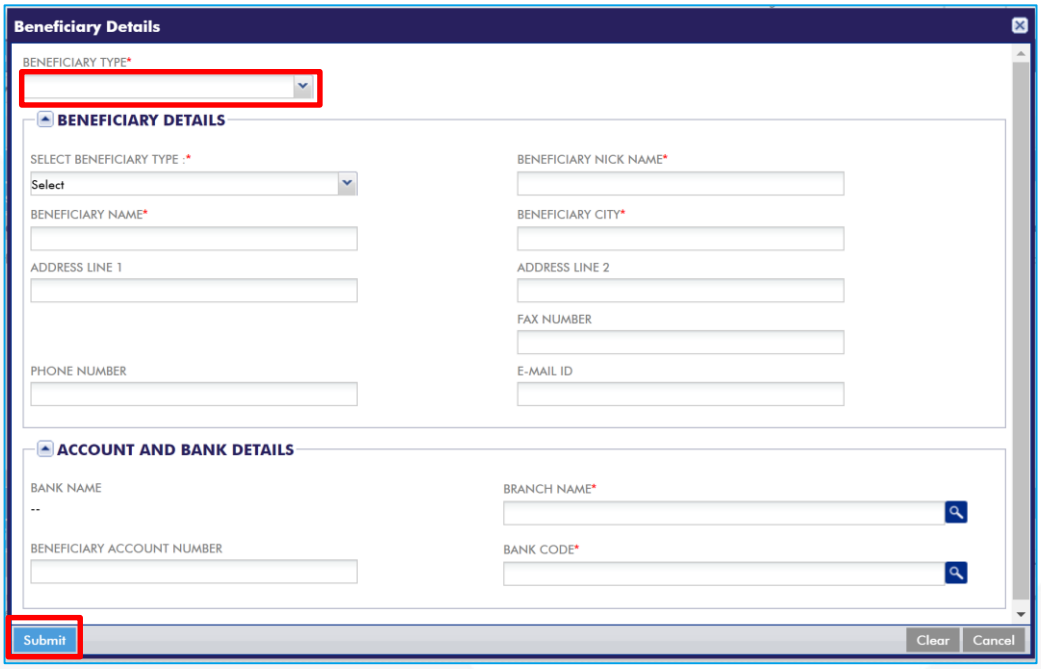
Edit/Delete a Beneficiary

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:

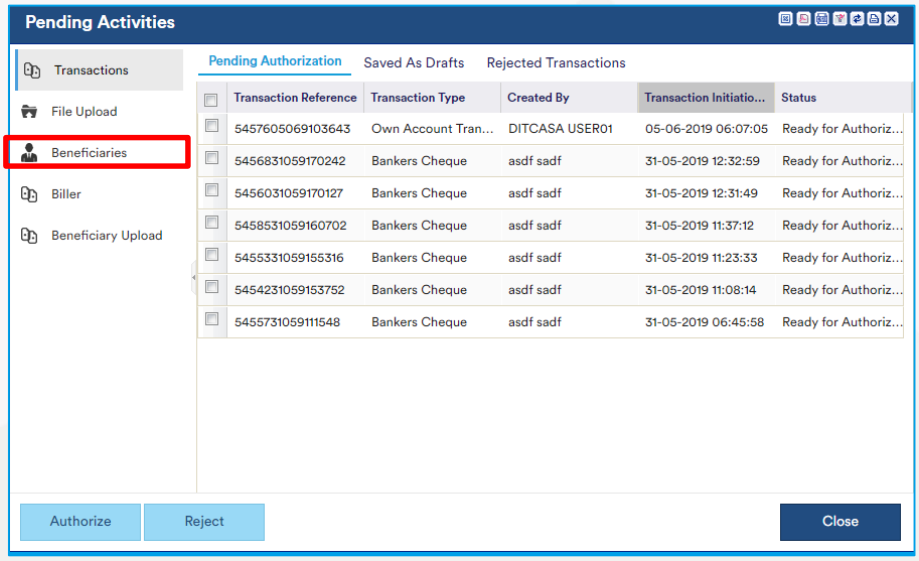
- Transfer Within Bank
- Domestic Fund Transfer *or*
- International Fund Transfer

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.



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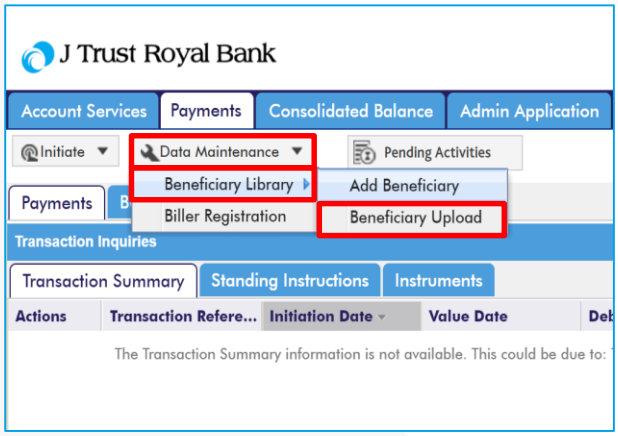
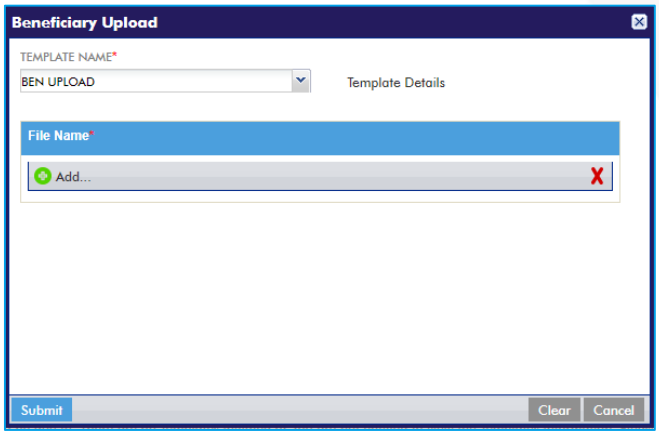
Beneficiary Upload

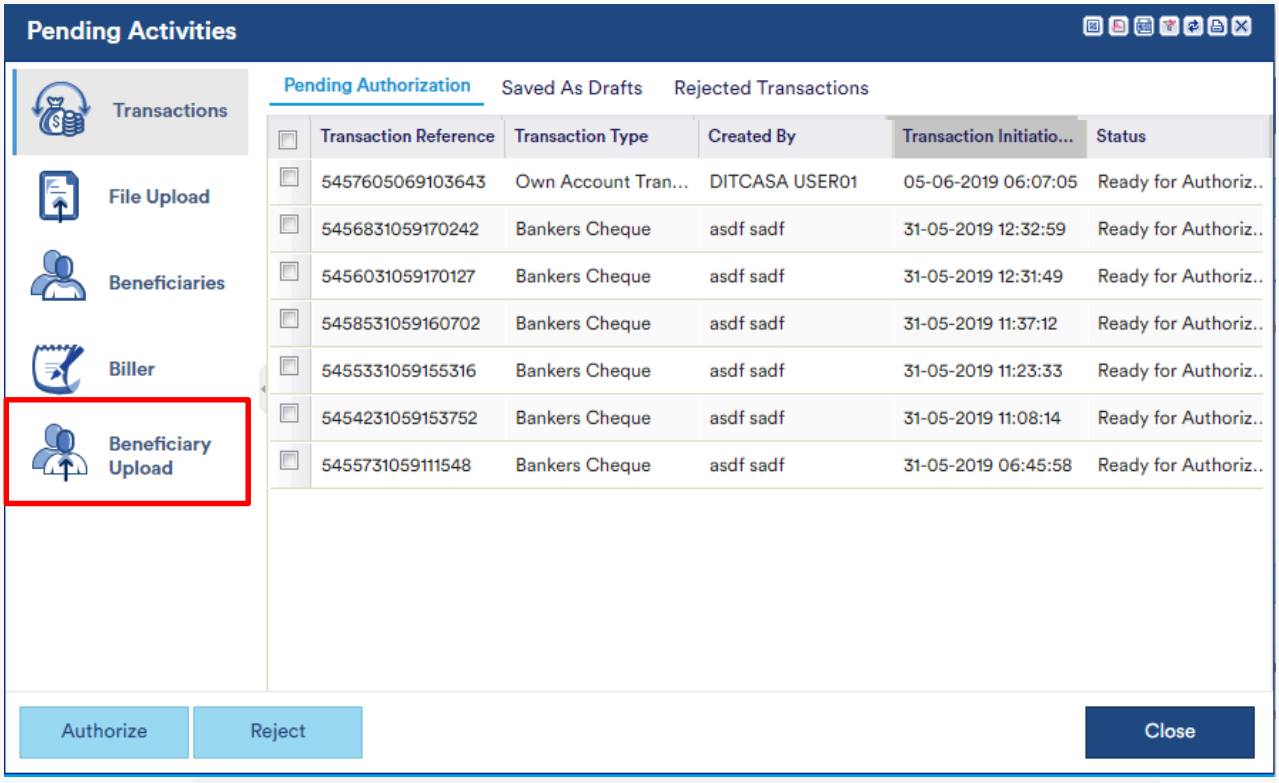
If you have system permissions to add Beneficiaries, you can also upload them. To commence uploading Beneficiaries, click the Payments tab then select the following:

- Data Maintenance
- Beneficiary Library
- Beneficiary Upload

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







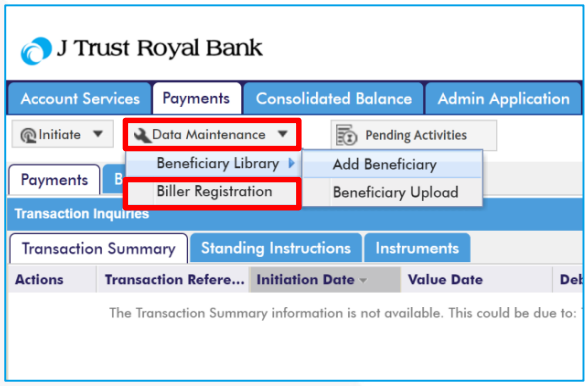
J Trust Royal Bank

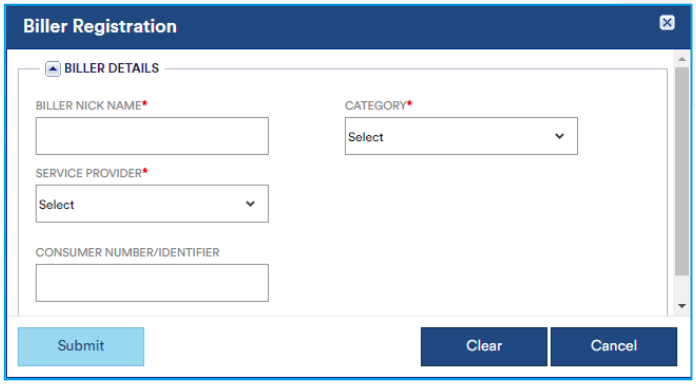
Biller Registration

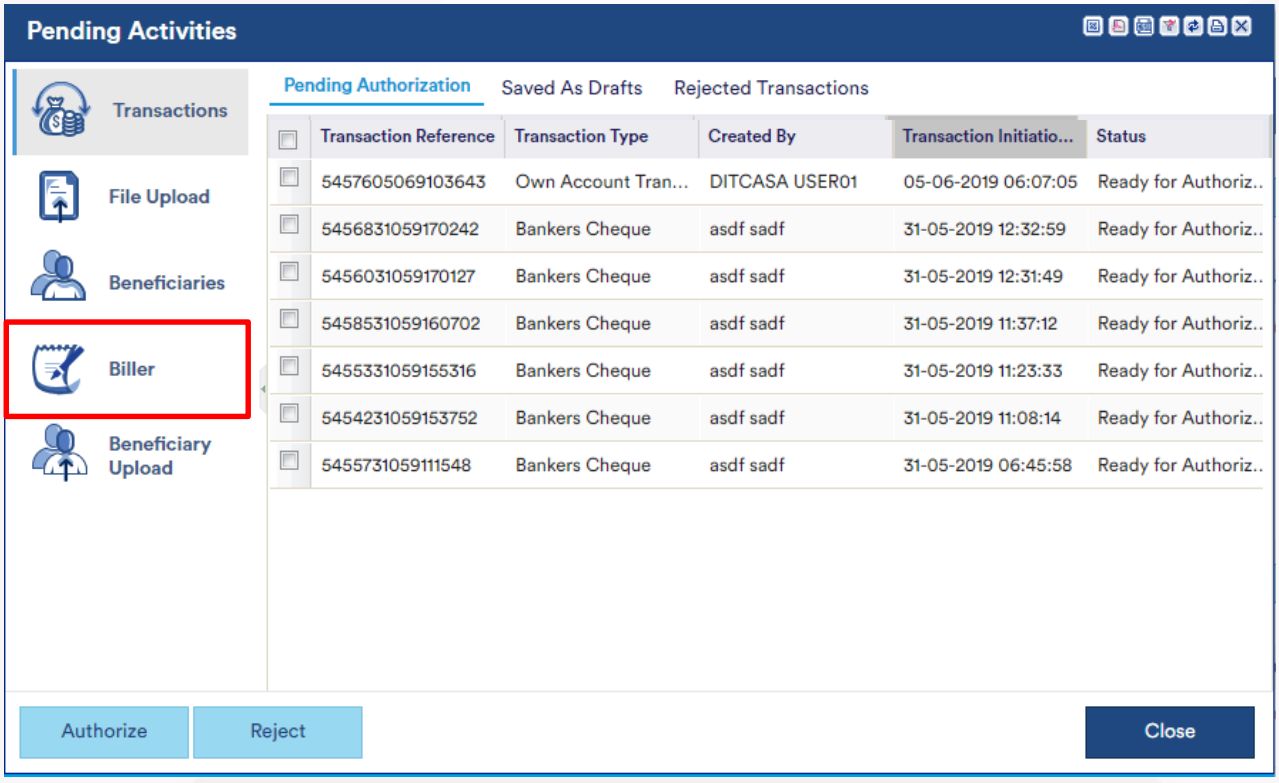
If you have system permissions to register Billers, you can also add them. To commence registering for a Biller, click the Payments tab then select the following:

- Data Maintenance
- Biller Registration

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





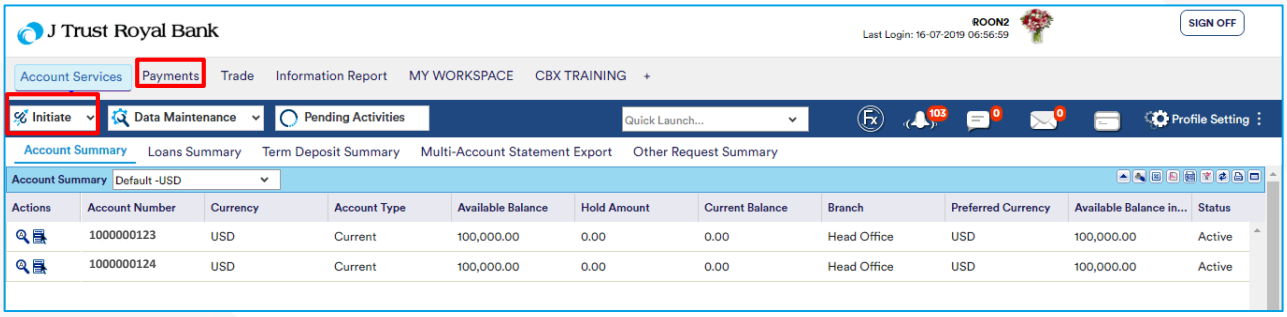


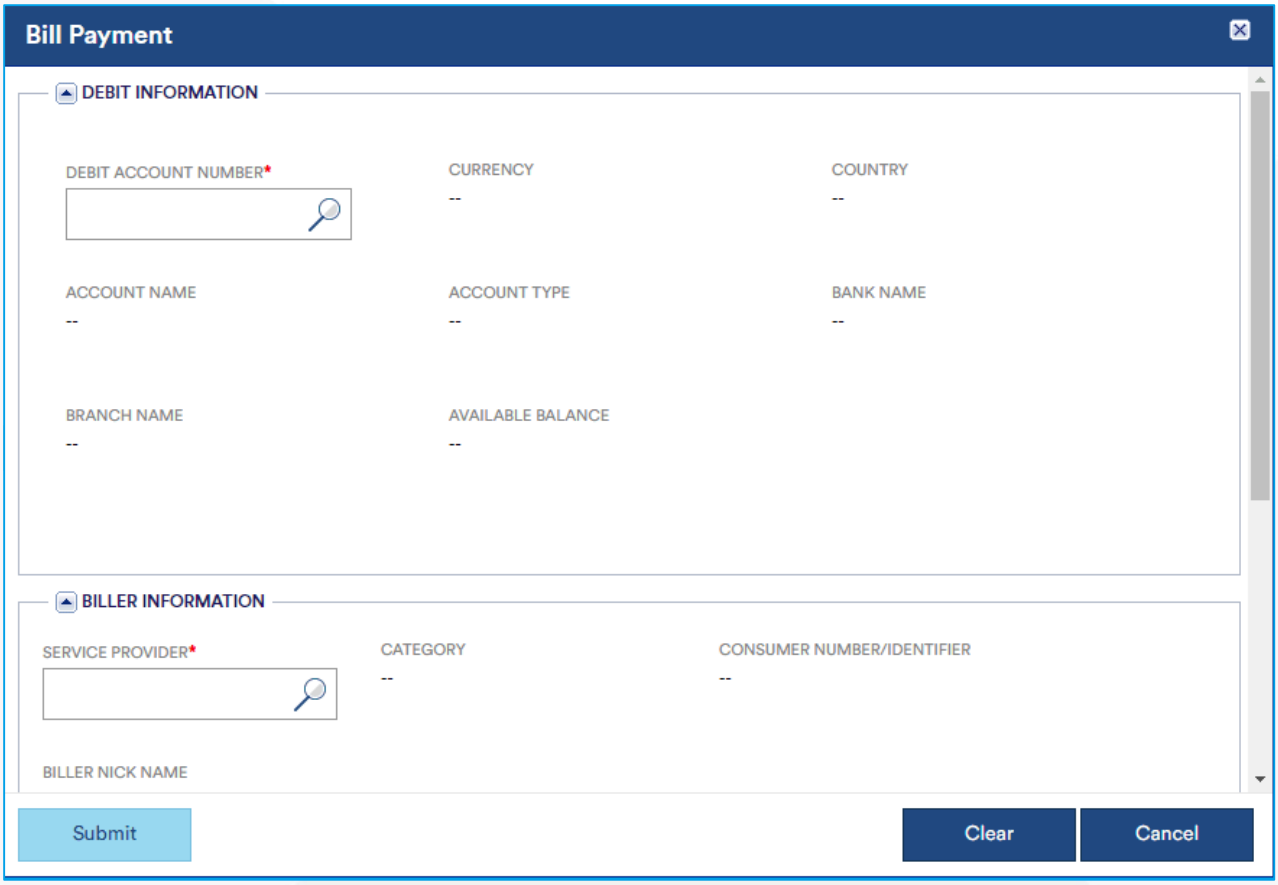
J Trust Royal Bank

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.



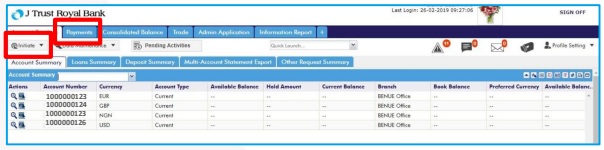


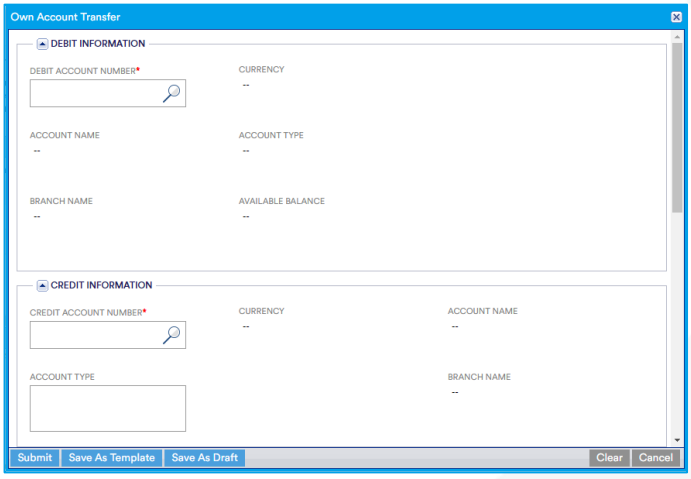
J Trust Royal Bank

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.

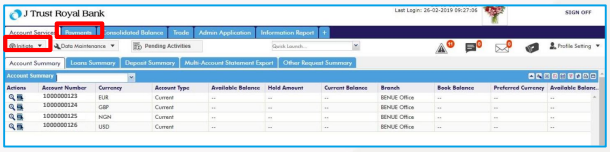


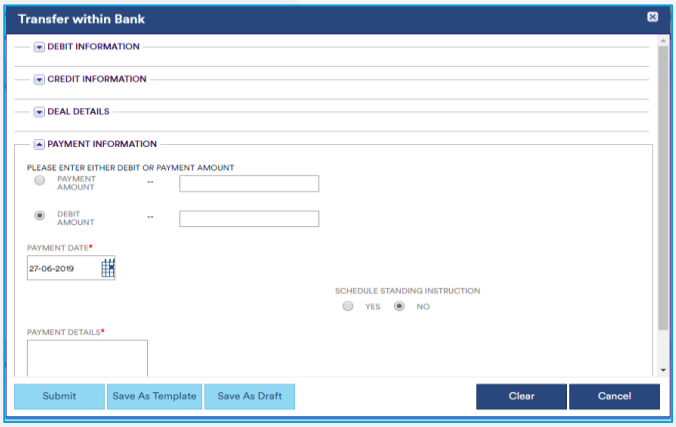


Transfer within Bank

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.



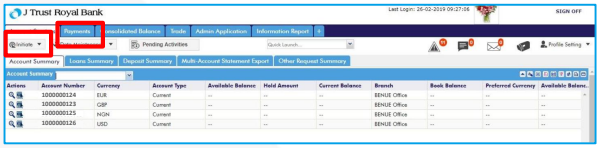


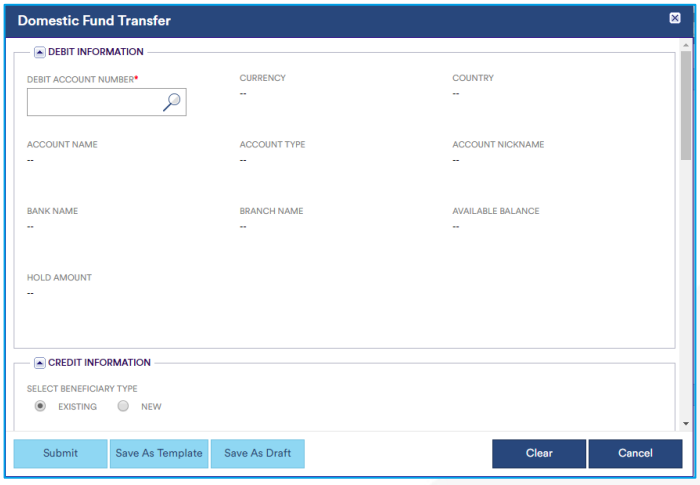
J Trust Royal Bank

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.

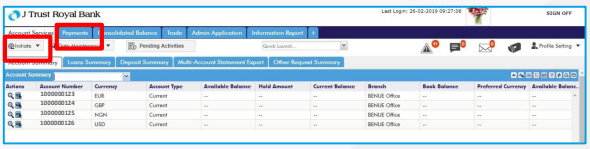


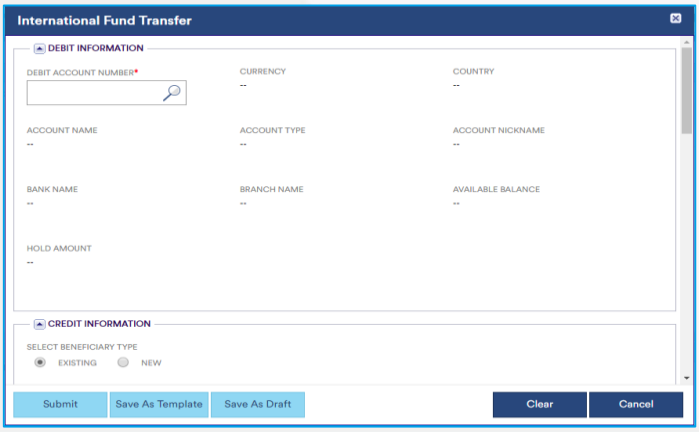


International Fund Transfer

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.



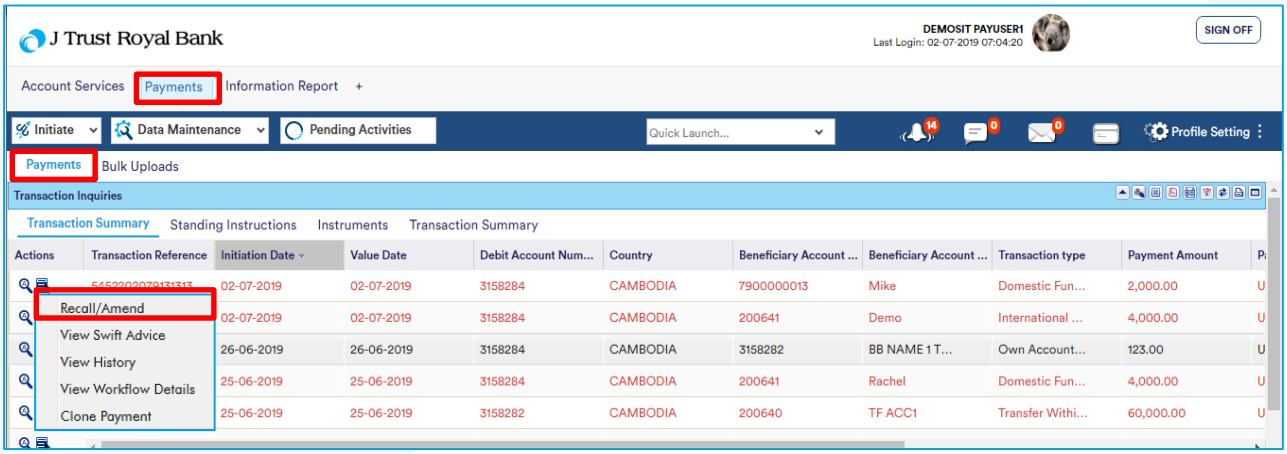


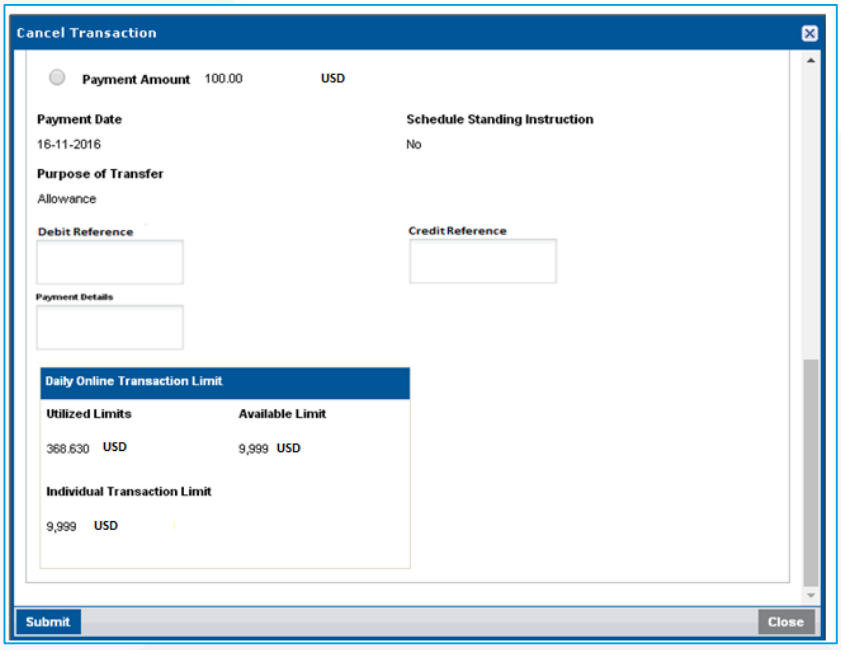
J Trust Royal Bank

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.



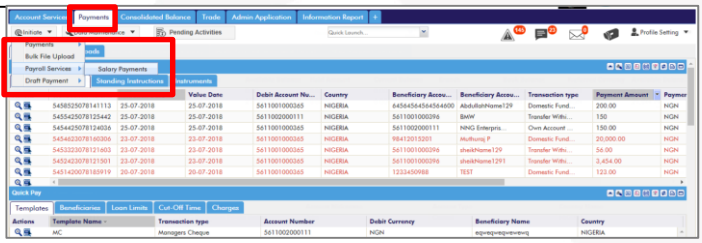


J Trust Royal Bank

Salary Payments

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

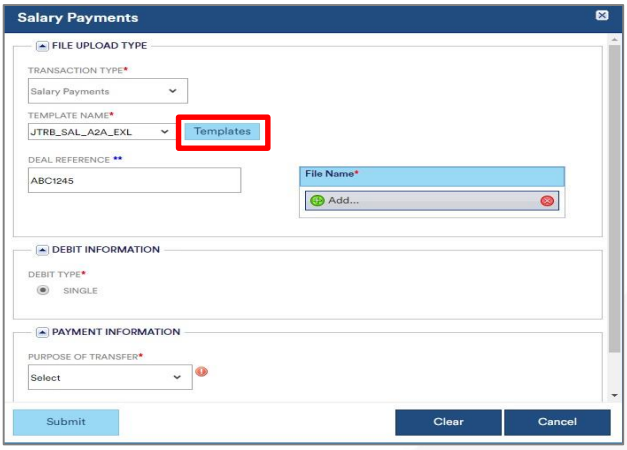
Once Payments is clicked, click Initiate and select **Payroll Services** from the dropdown list then **Salary Payments**.



Salary File Upload

Step 2. Navigate to the Salary Payments screen.

- **Note:** In the Transcation 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.



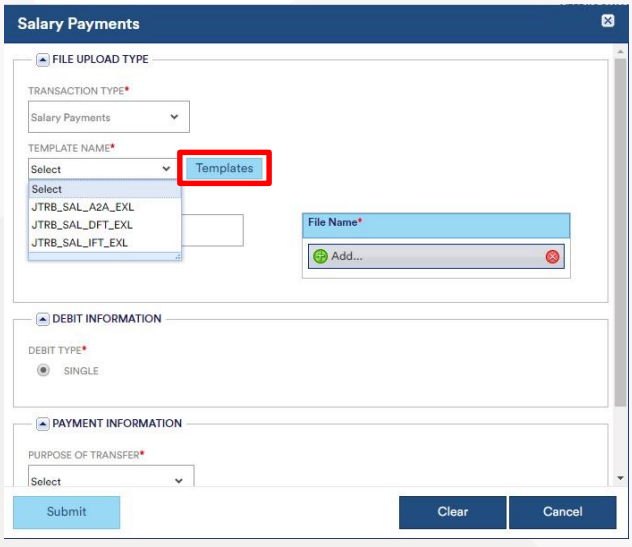
Salary File Upload Templates

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.



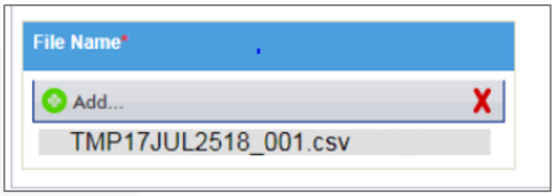
J Trust Royal Bank

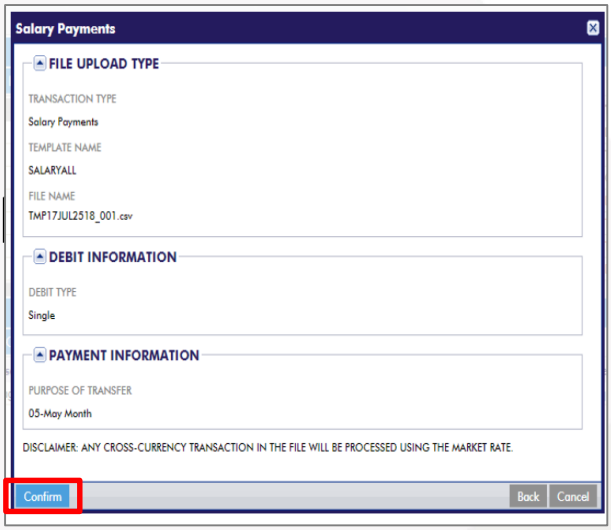
Add Salary File

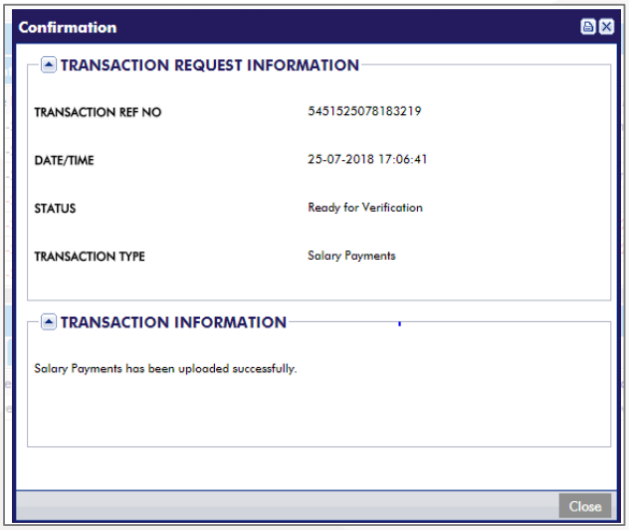
Step 4. Go to the File Name field and click **Add** to add the file to be uploaded. The file uploaded must match the template you selected.

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.





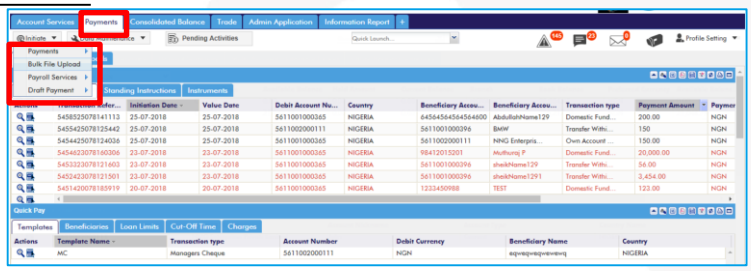


J Trust Royal Bank

Bulk Payments

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

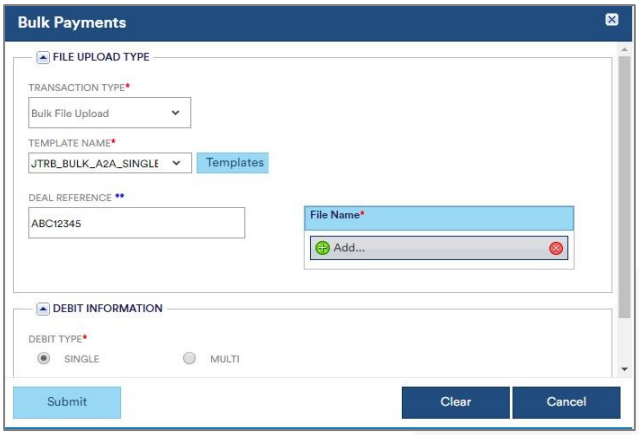
Click Initiate then select **Bulk File Upload** from the dropdown list.



Bulk File Upload

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

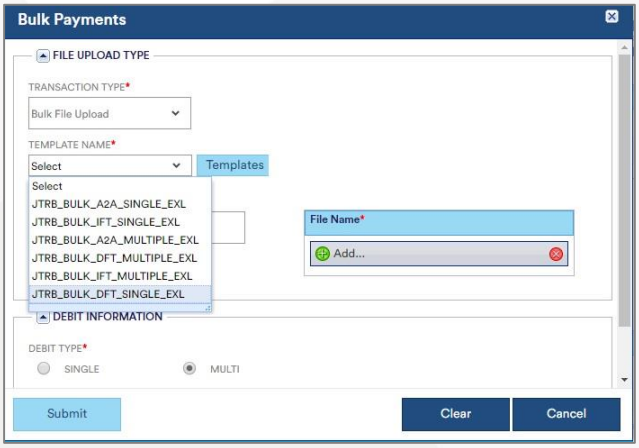
- **Note:** The Bulk File Upload option is automatically selected in the Transaction Type field.
- Go to the Template Name field and select the file required from the dropdown list.
- Go to the File Name field and click **Add** to add the file to be uploaded.



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

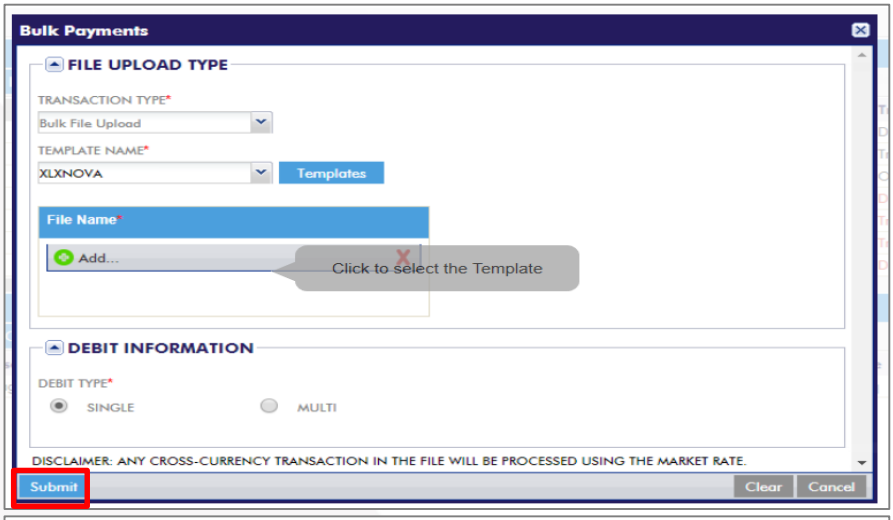
J Trust Royal Bank

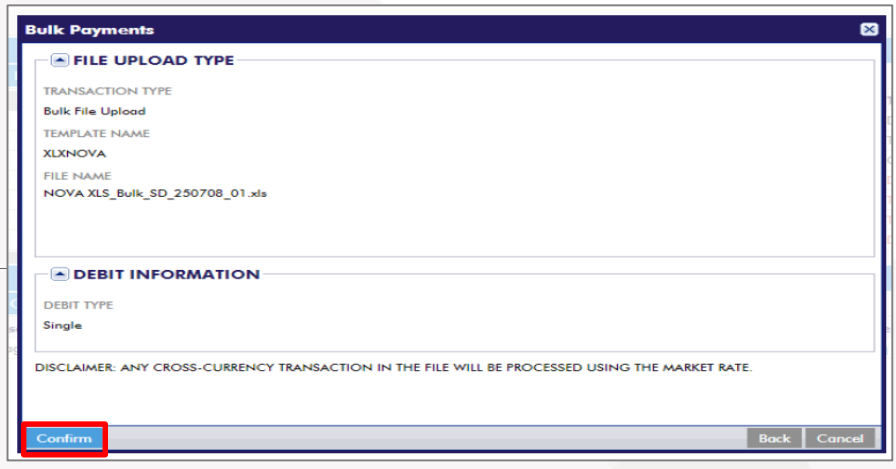
Add Bulk Payment File

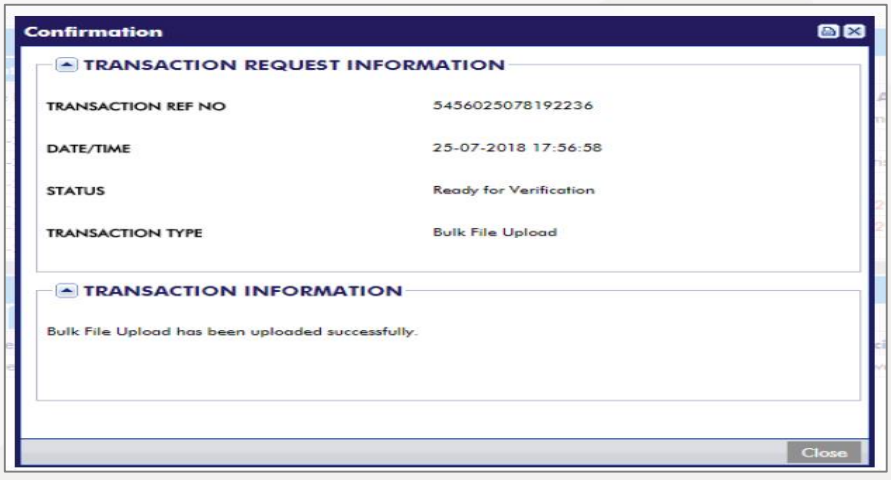
Step 4. Go to the File Name field and click **Add** to add the file to be uploaded. The file must match the template you selected.

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.



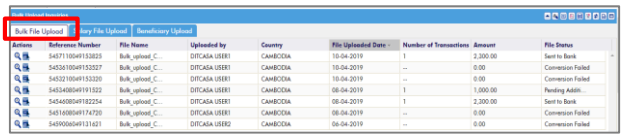


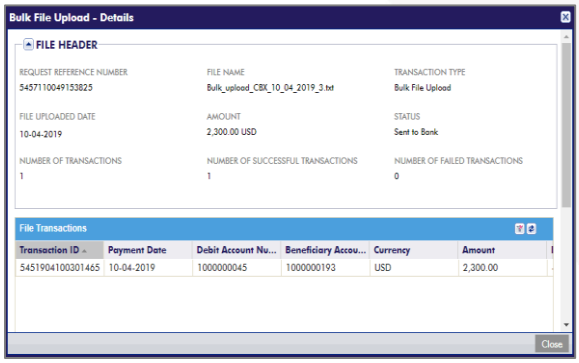


J Trust Royal Bank

Bulk File Upload Inquiry

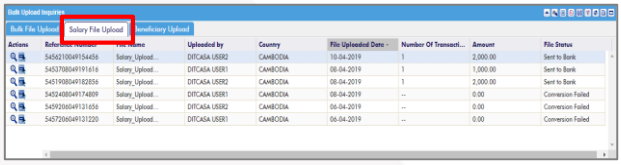
You can view the list of all bulk transactions initiated along with the status.
Double click to see the detailed list of transactions within each upload.

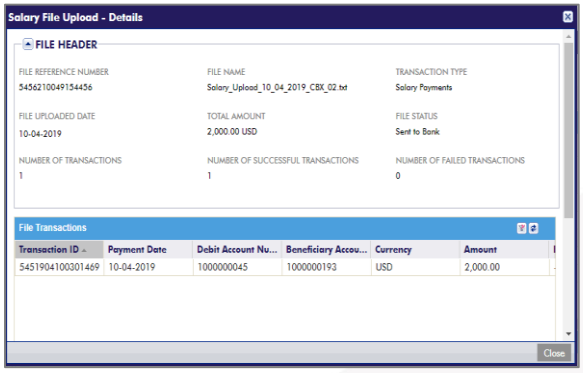




Salary File Upload Inquiry

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.



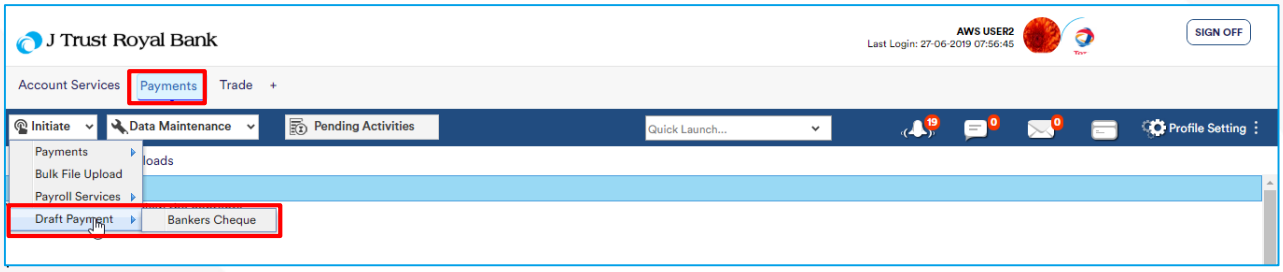


J Trust Royal Bank

Order a Banker's Cheque

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

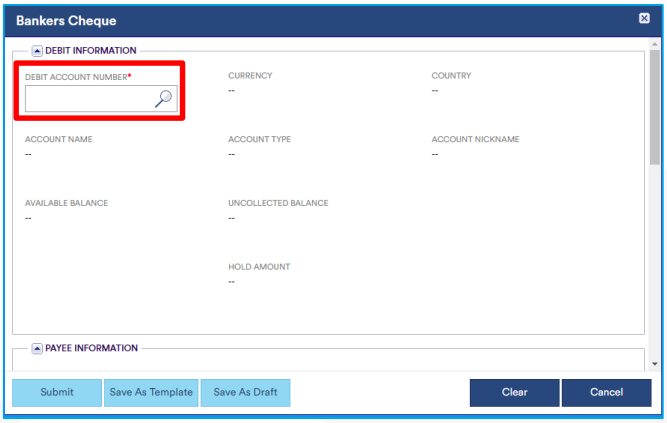
- Click the Payments tab.
- Once Payments is clicked, select Bankers Cheque from the Initiate > Draft Payment dropdown list.



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).



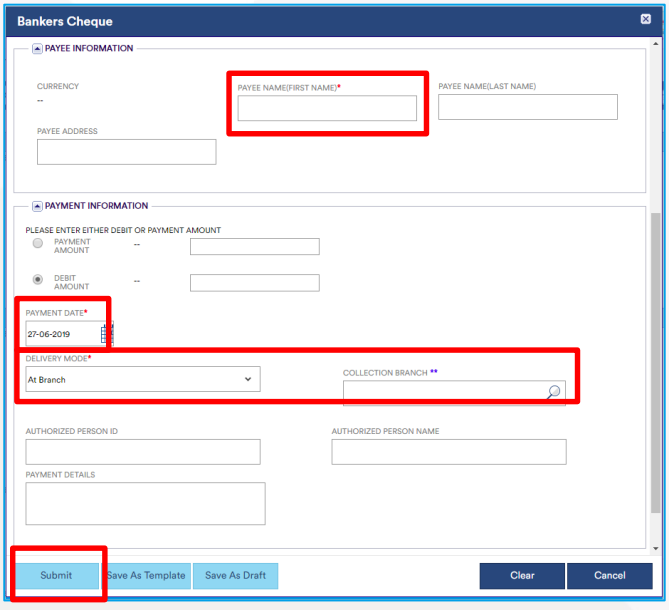
Scroll down to the next segment to enter Payee and Payment Information.

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.

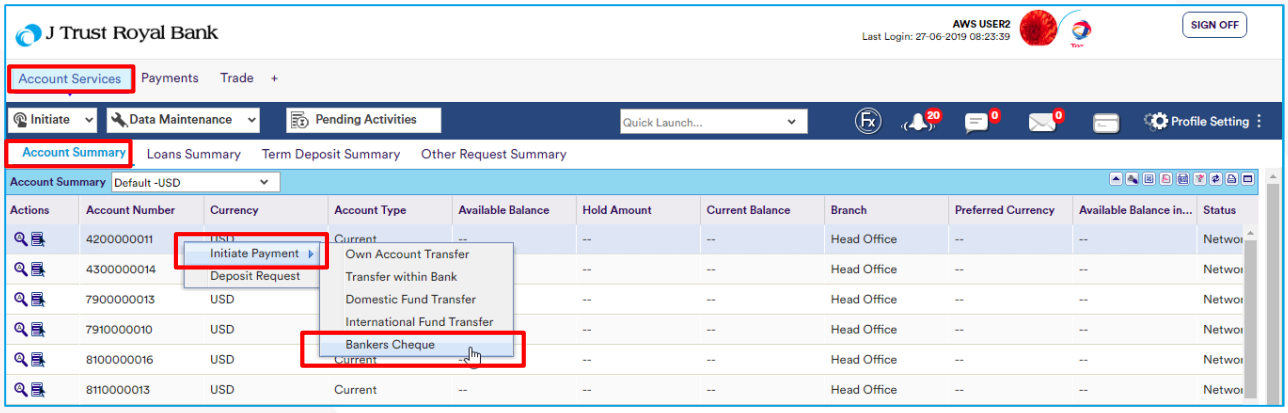


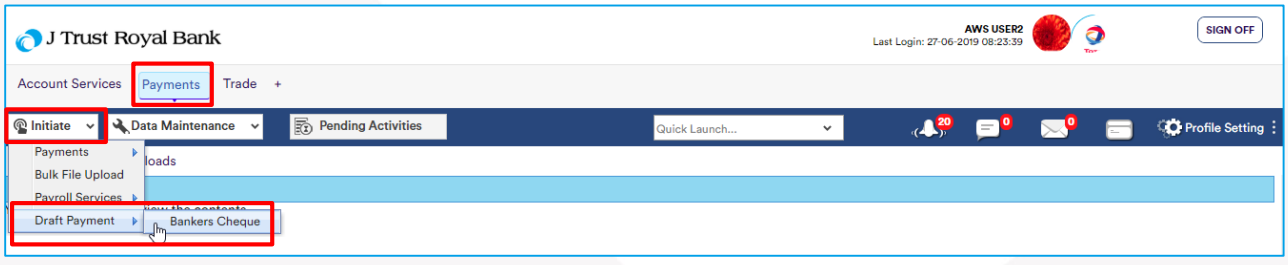
J Trust Royal Bank

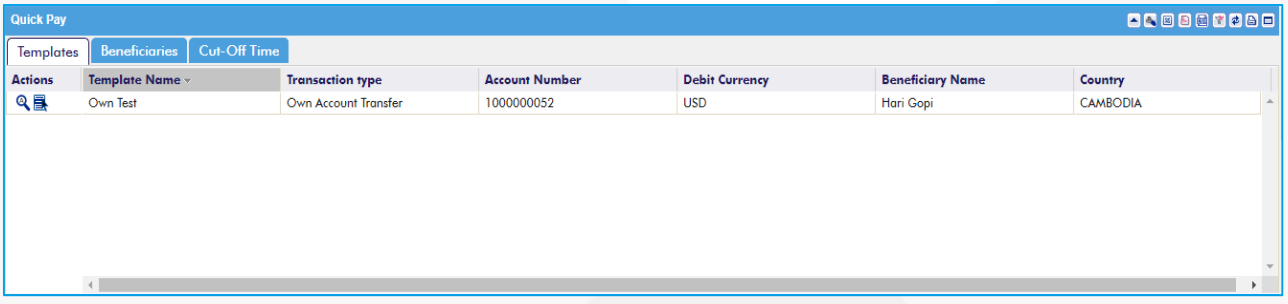
Banker's Cheque Inquiry

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.





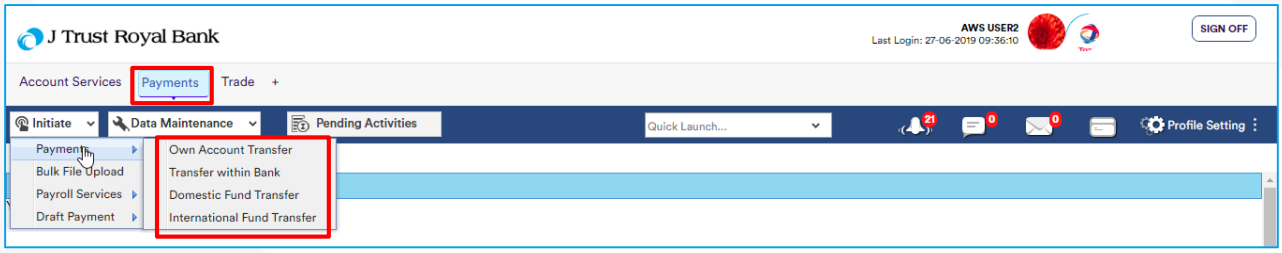


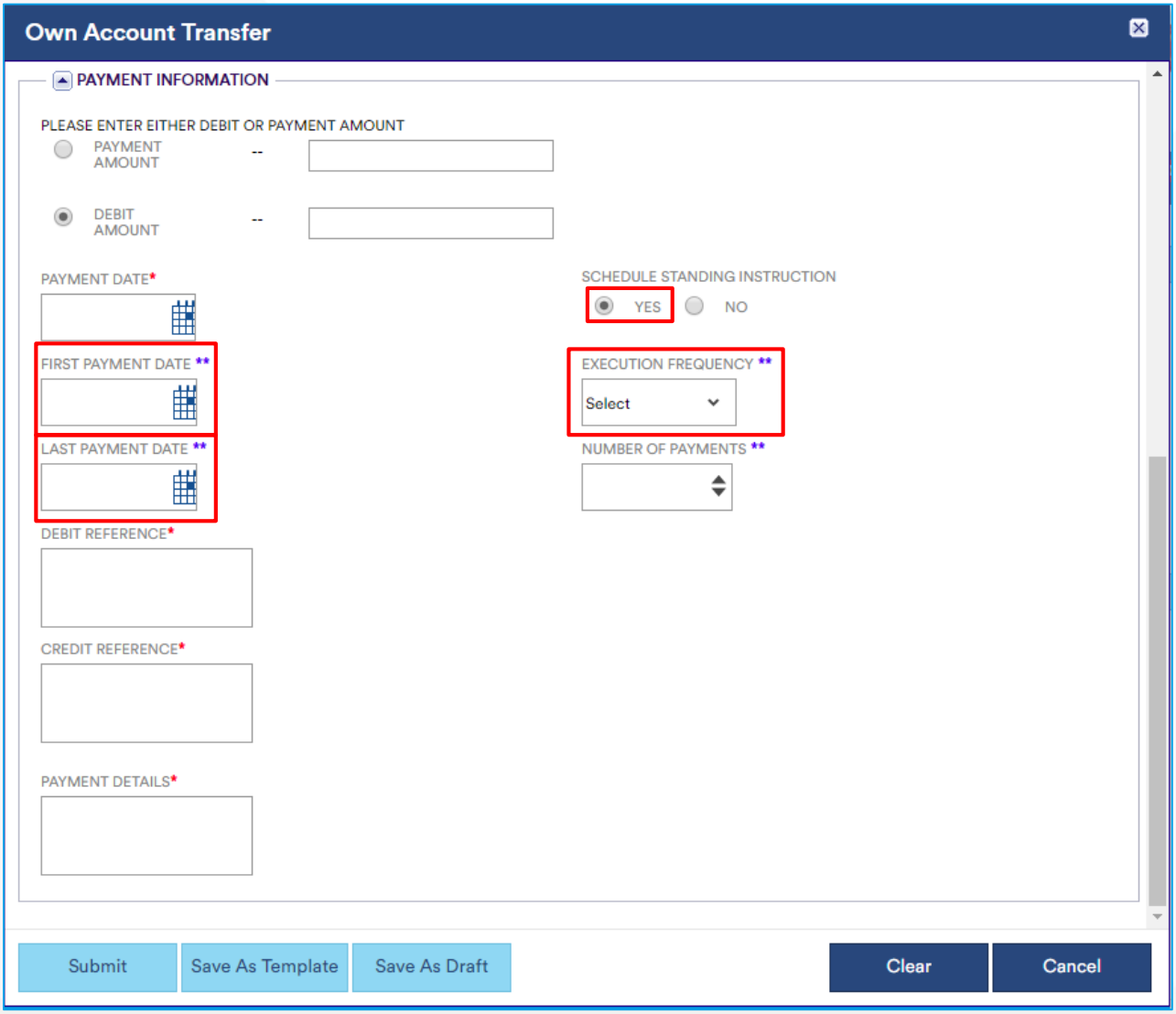
J Trust Royal Bank

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.



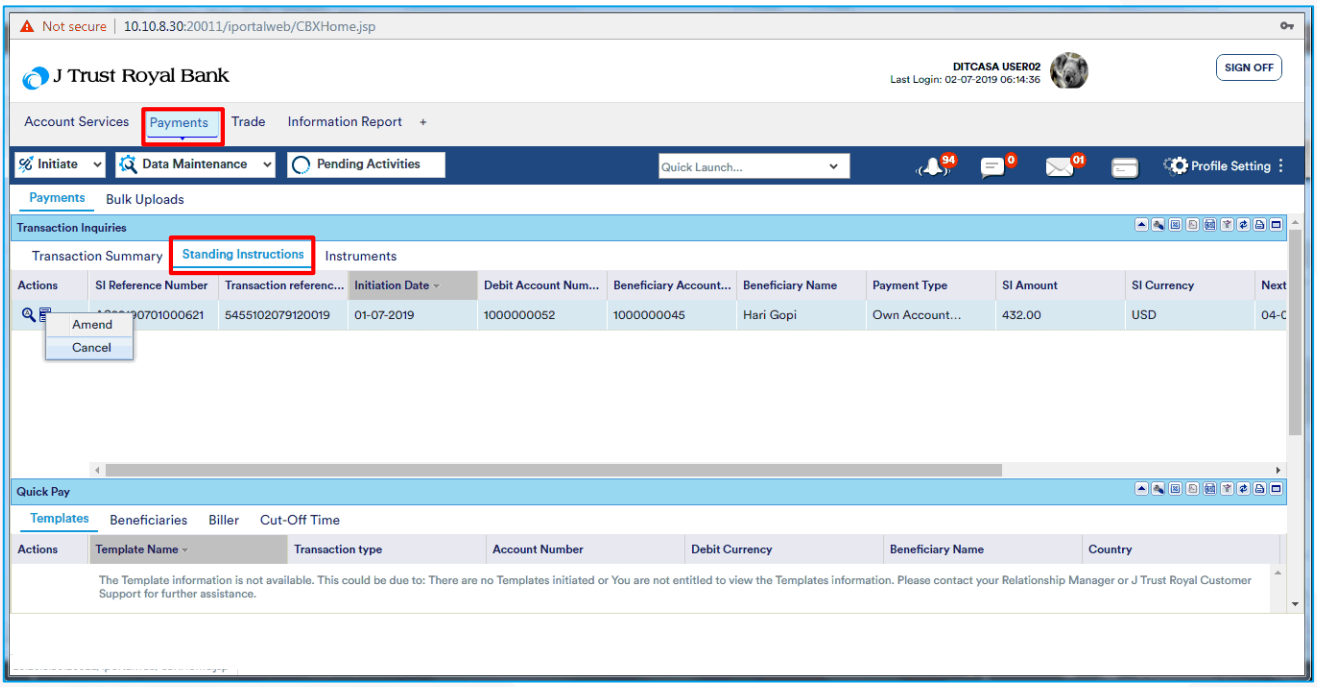


J Trust Royal Bank

Standing Instruction Inquiry

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

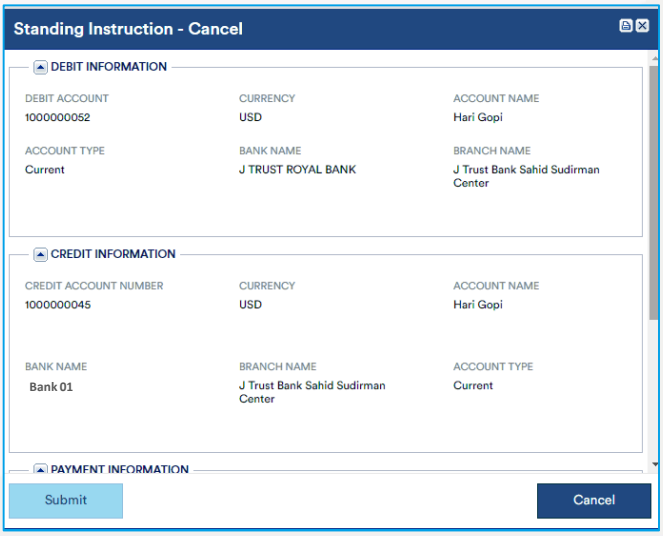
- Once Payments is clicked, select Transaction Inquiries.
- Once Transaction Inquiries is clicked, select Standing Instructions.
- Double-click on the instruction required to view the details.

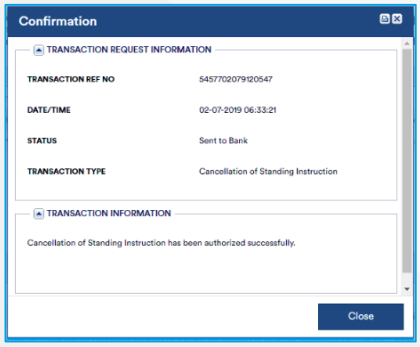


Standing Instruction Cancellation

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



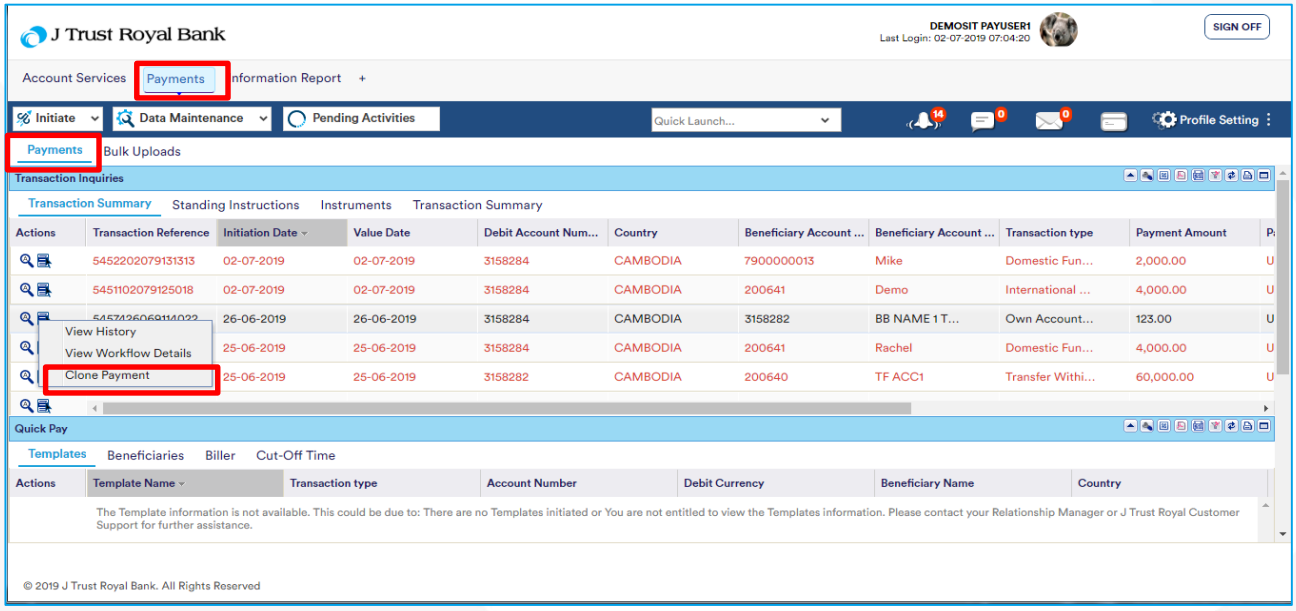


J Trust Royal Bank

Clone a Transaction

To clone a transaction, follow the steps below:

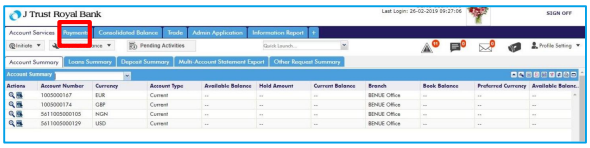
- Click the Payments tab.
- Once Payments is clicked, select Transaction Inquiries then select Transaction Summary.
- Right-click on the transaction to be cloned then click Clone Transaction.

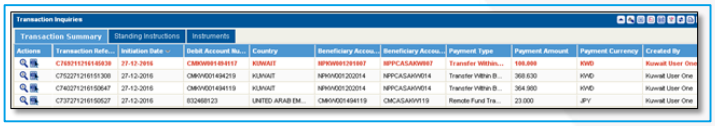


J Trust Royal Bank

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.

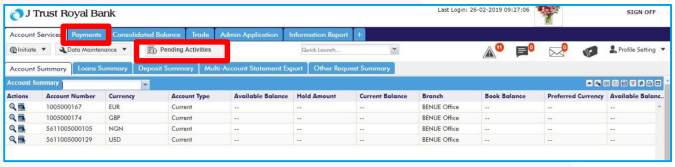


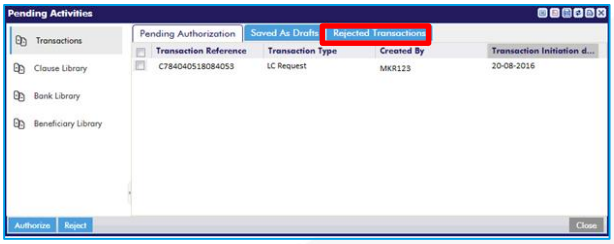


Rejected Transactions

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.



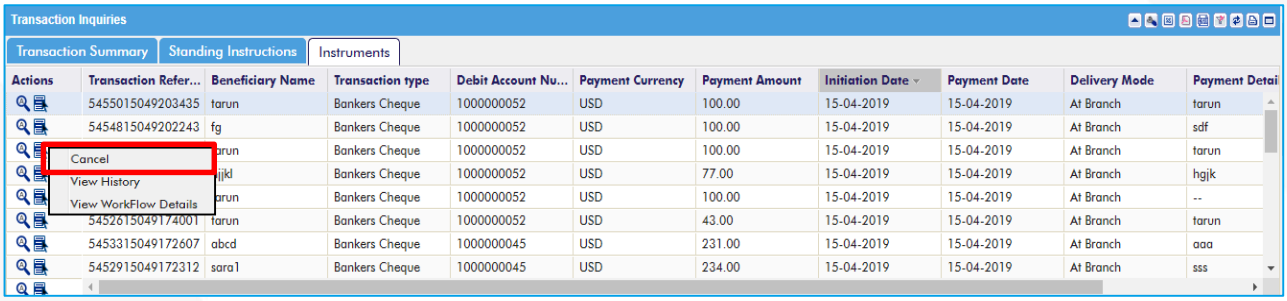


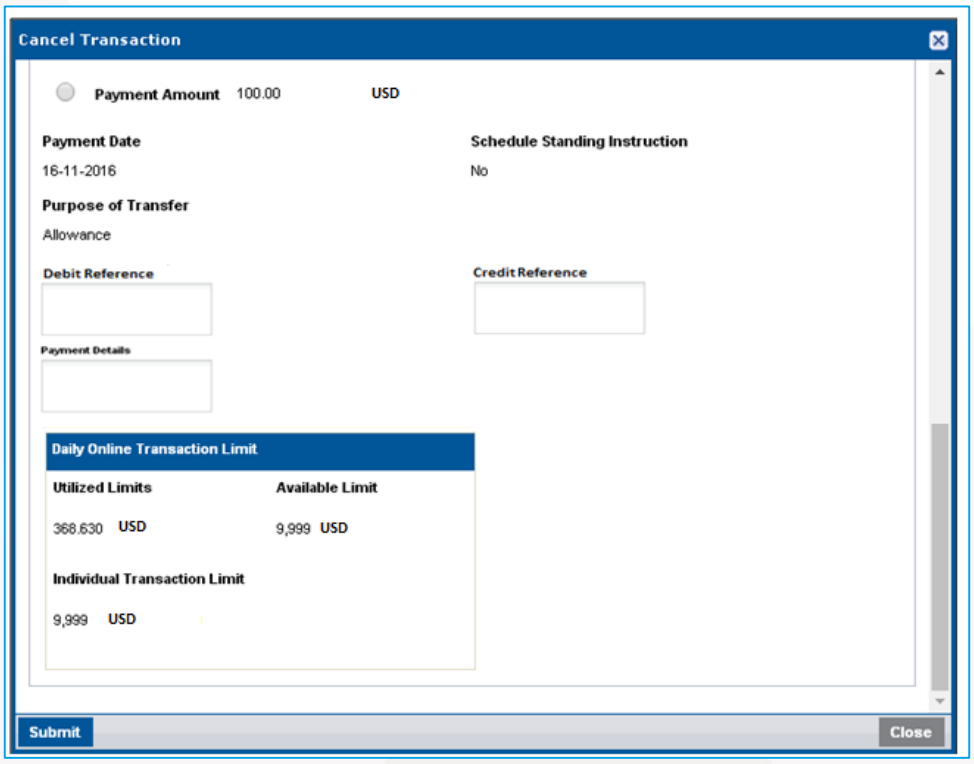
J Trust Royal Bank

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





J Trust Royal Bank

Context-sensitive Actions

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

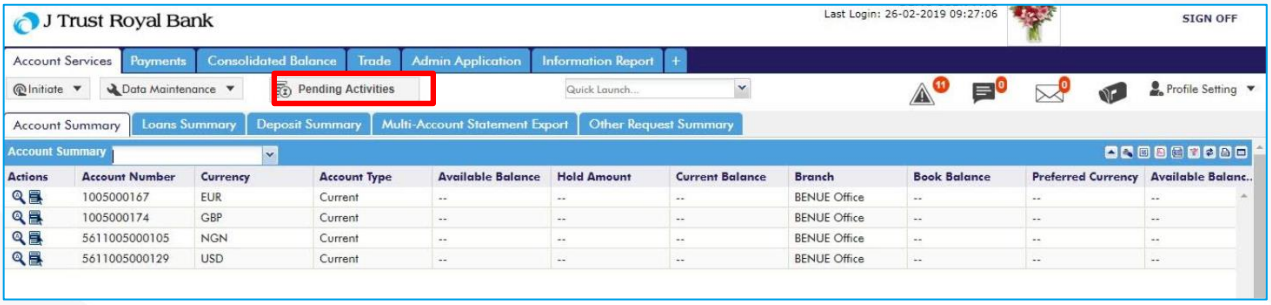
The 'tick' symbol indicates that the action in the first column is a valid action for the transaction. Based on the transaction status, only the valid context-sensitive actions will display to you.

CONTEXT	TRANSACTION REFERENCE NO.								
ACTIONS	FUNCTIONALITY	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	√	√	√	√		√		√

J Trust Royal Bank

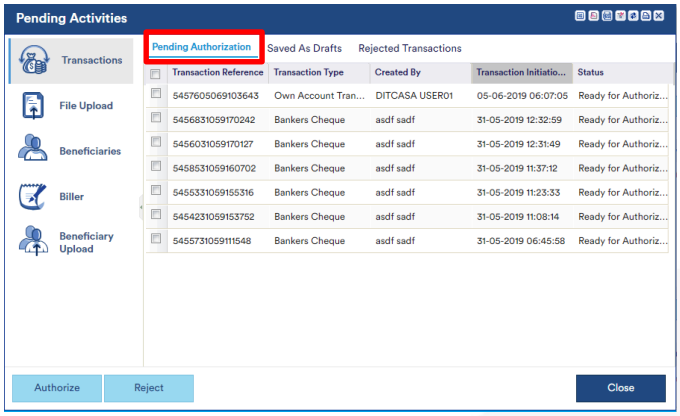
Pending Activities

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.



Pending Authorisations

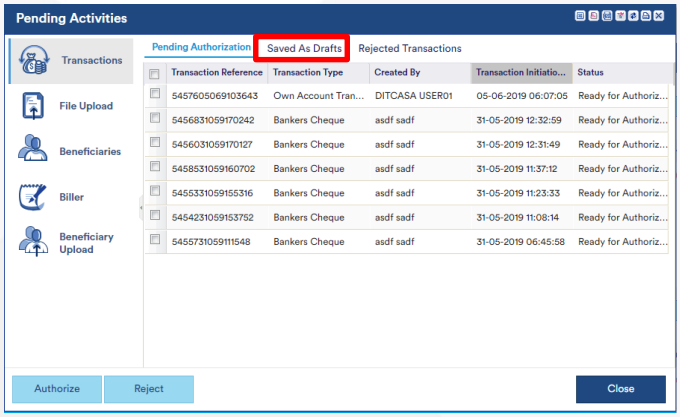
- Click Payments then click Pending Activities.
- Once Pending Activities is clicked, the Pending Activities screen displays.
- Click Pending Authorization to view a list of all Corporate Banking transactions yet to be authorized.



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'.



J Trust Royal Bank

Trade Finance

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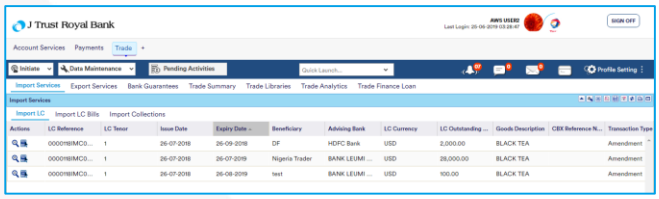
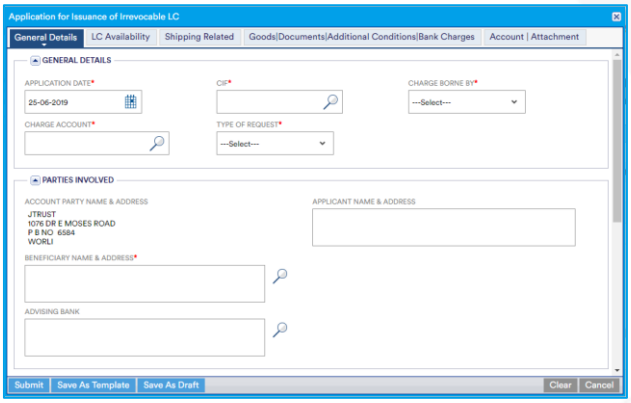
J Trust Royal Bank

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.

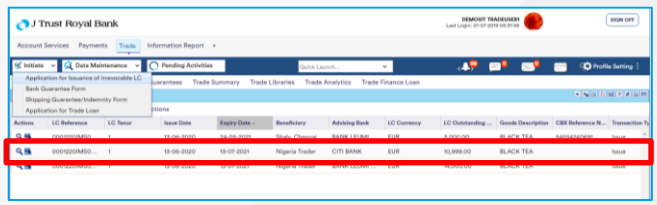


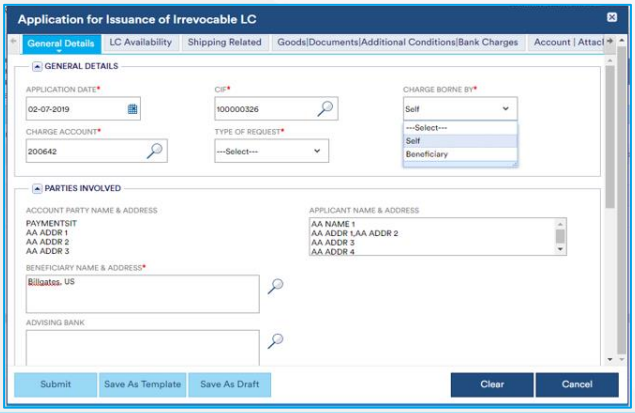


Amend an Import Letter of Credit

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.



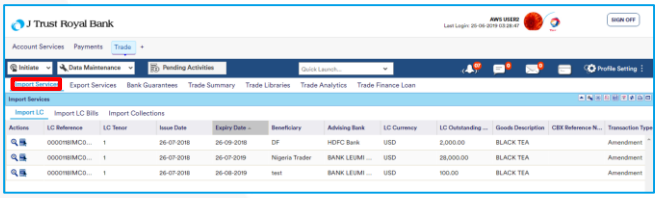


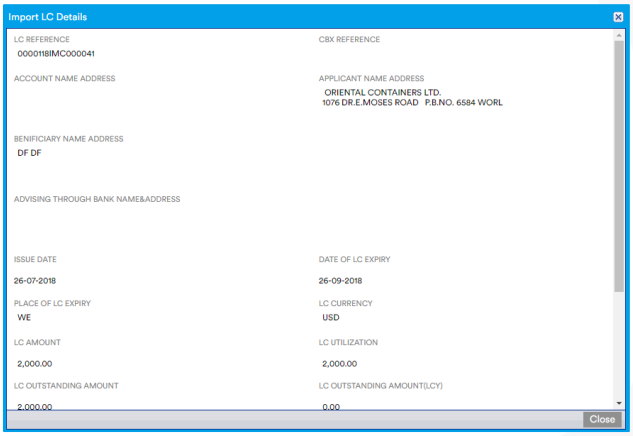
J Trust Royal Bank

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.

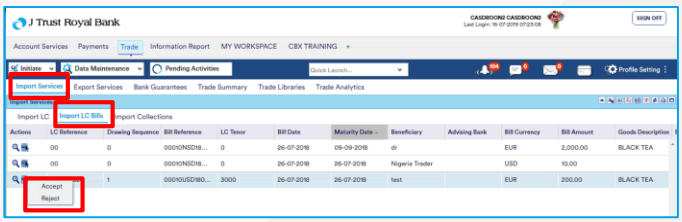


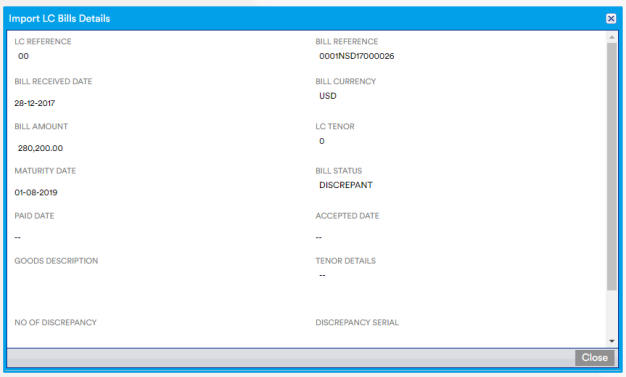


Import Letter of Credit Bills

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.



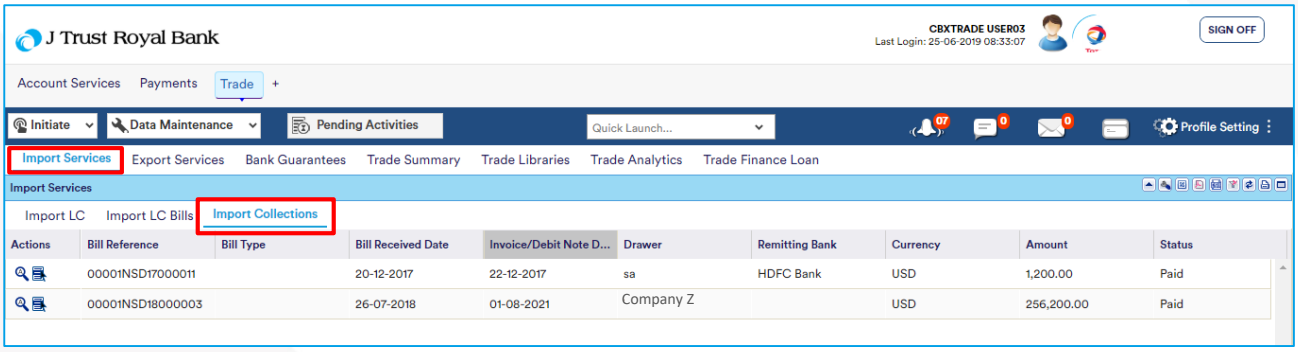


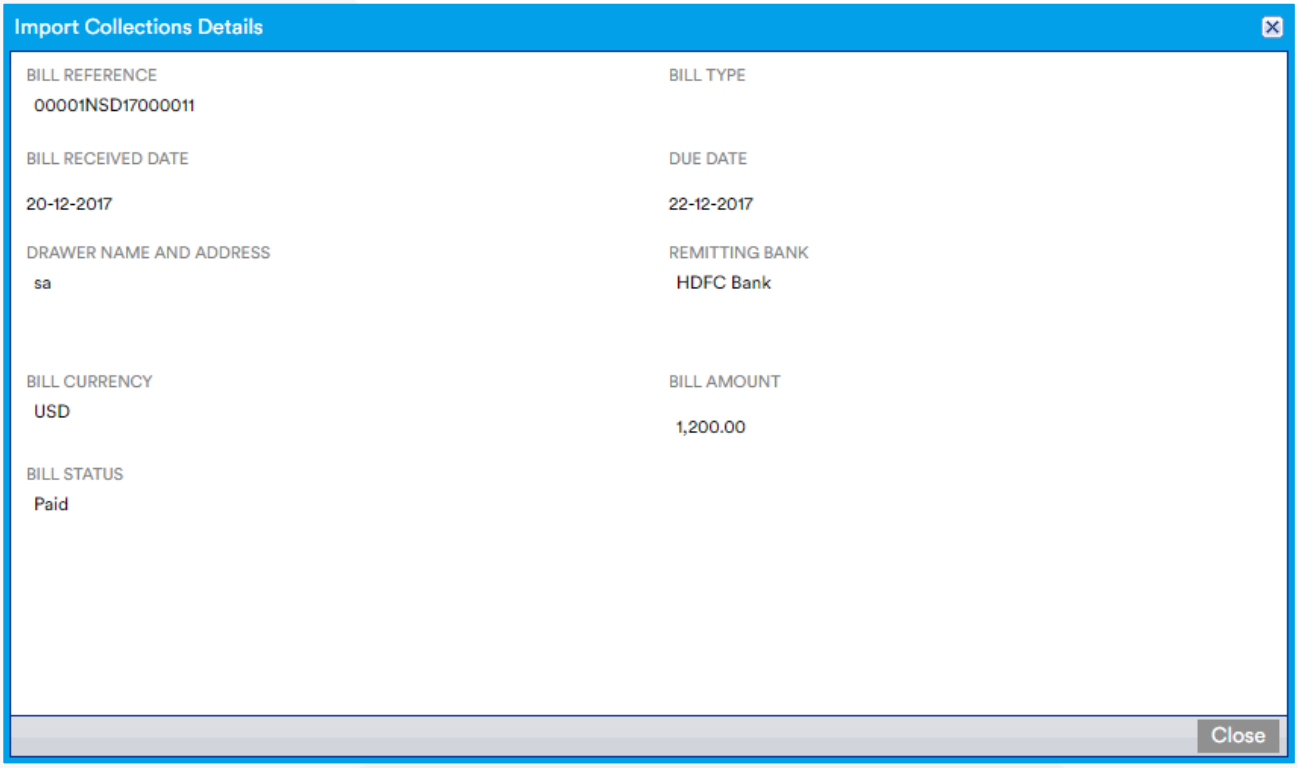
J Trust Royal Bank

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.



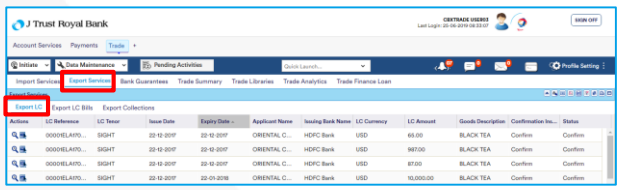


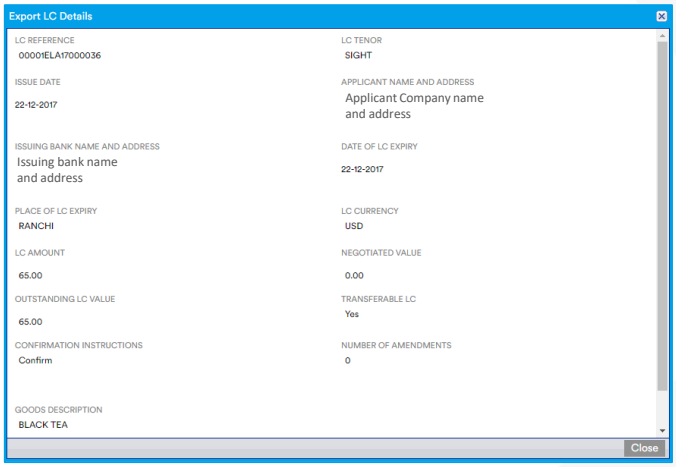
J Trust Royal Bank

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.

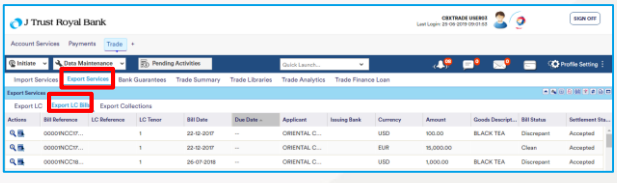


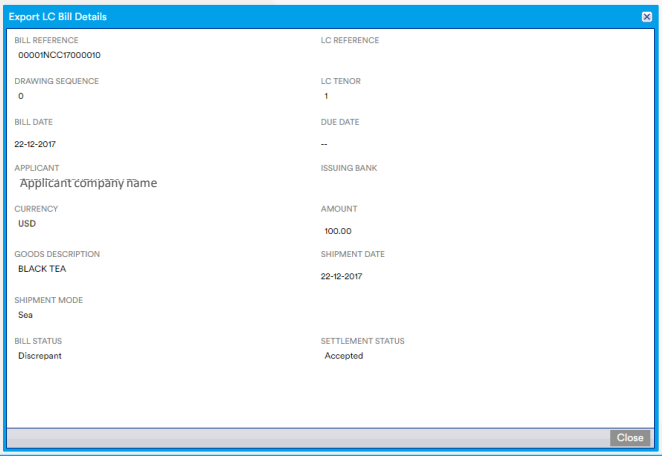


Export Letter of Credit Bills Summary

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.





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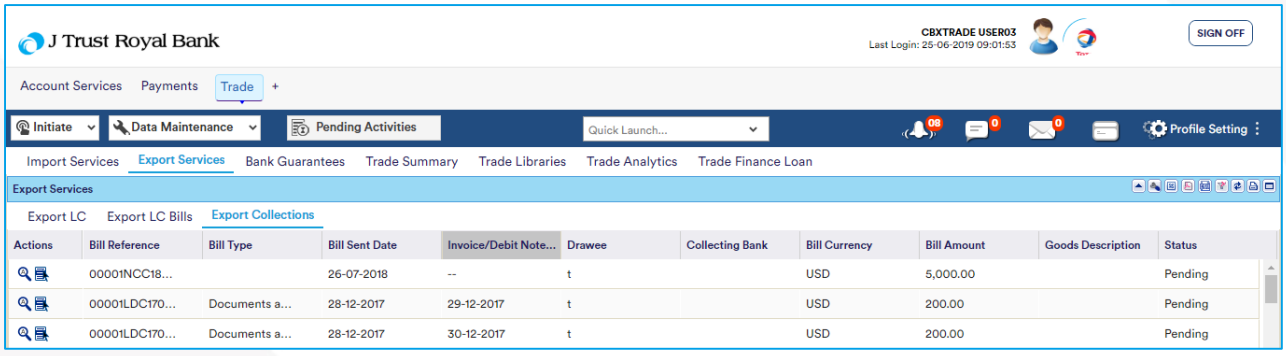
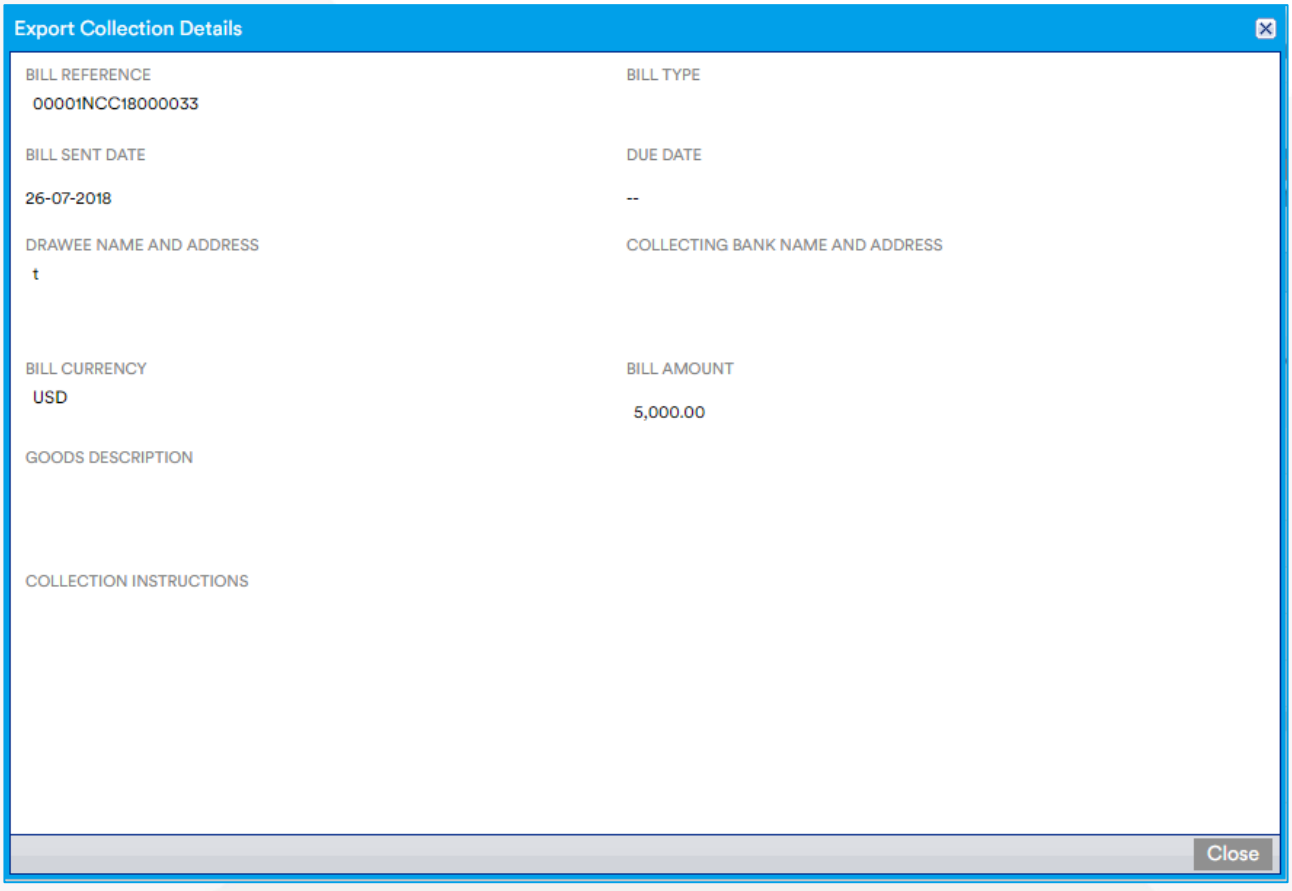
Export Collection Bills

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.



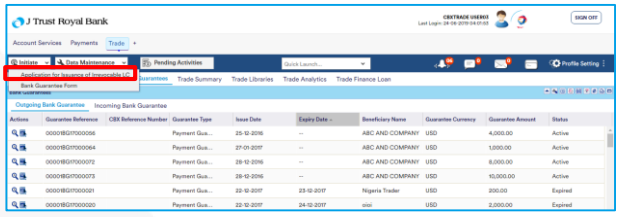


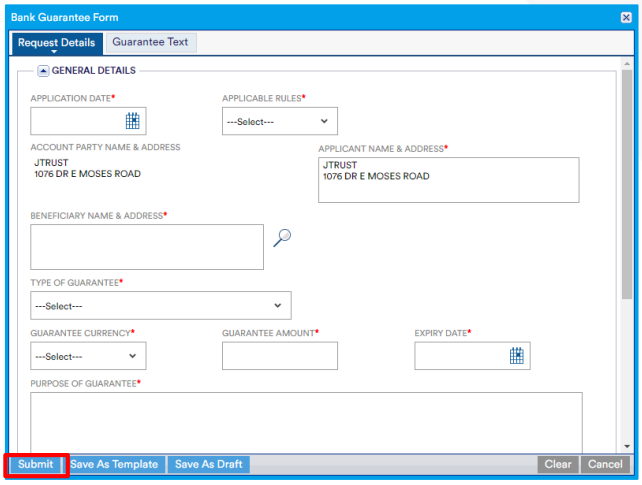
J Trust Royal Bank

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.

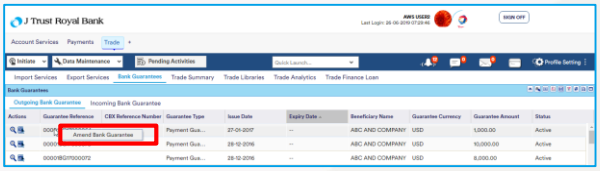


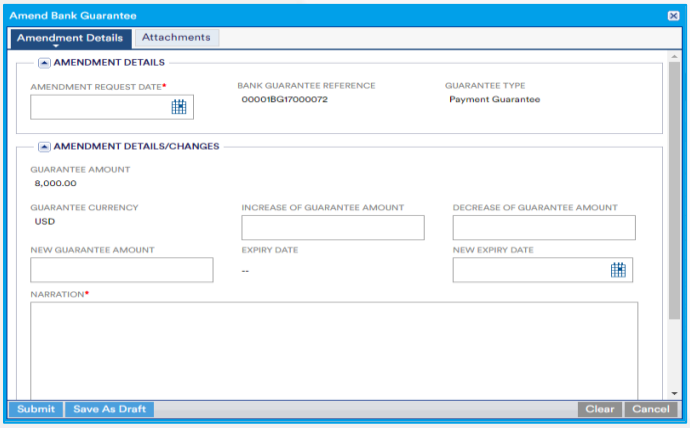


Request Amendment of a Bank Guarantee

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.



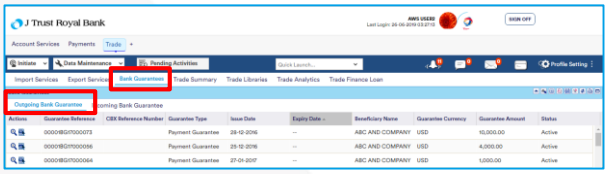


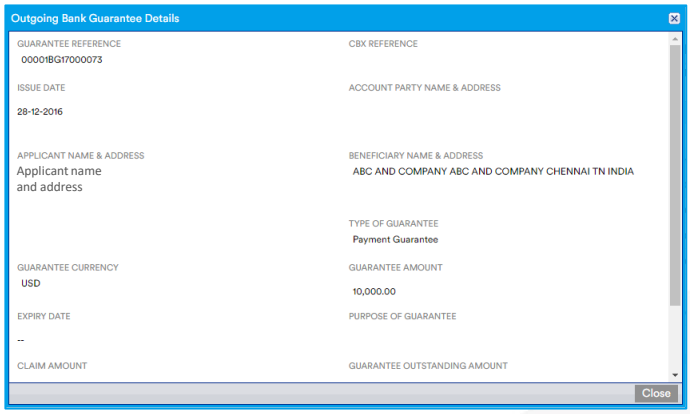
J Trust Royal Bank

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.

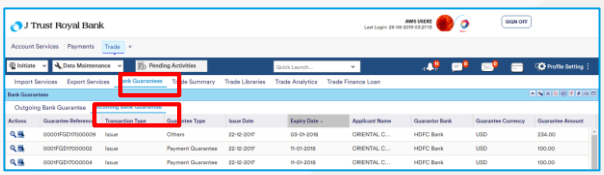


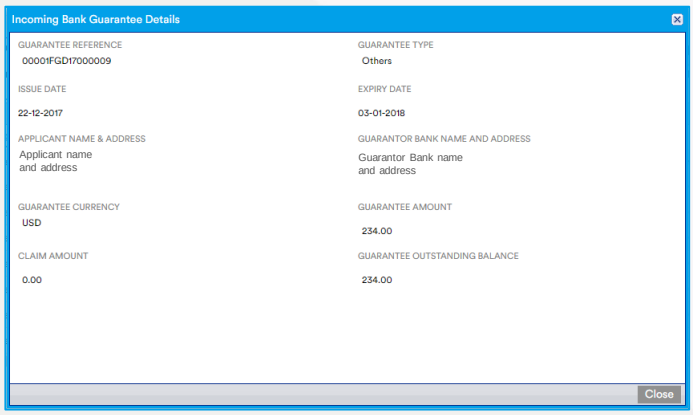


Incoming Bank Guarantee Details

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.



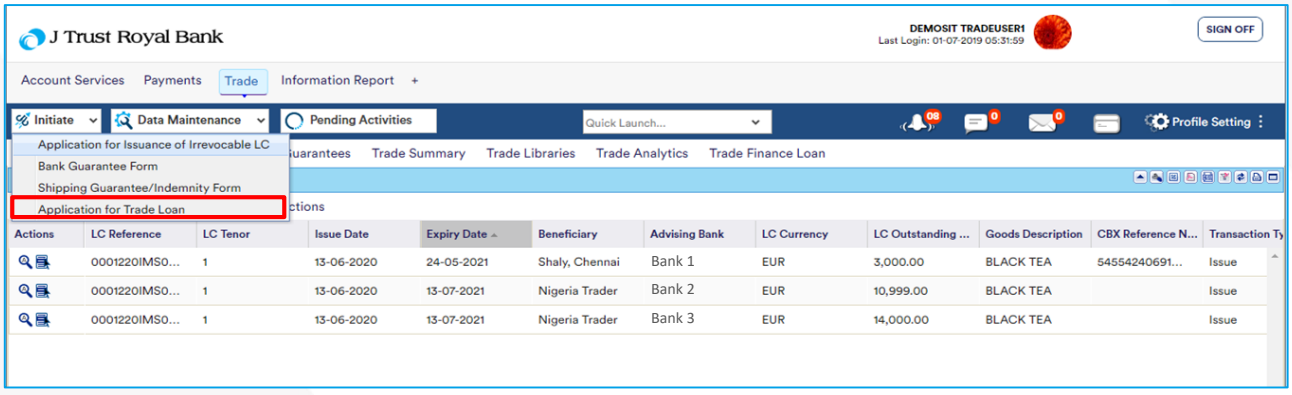


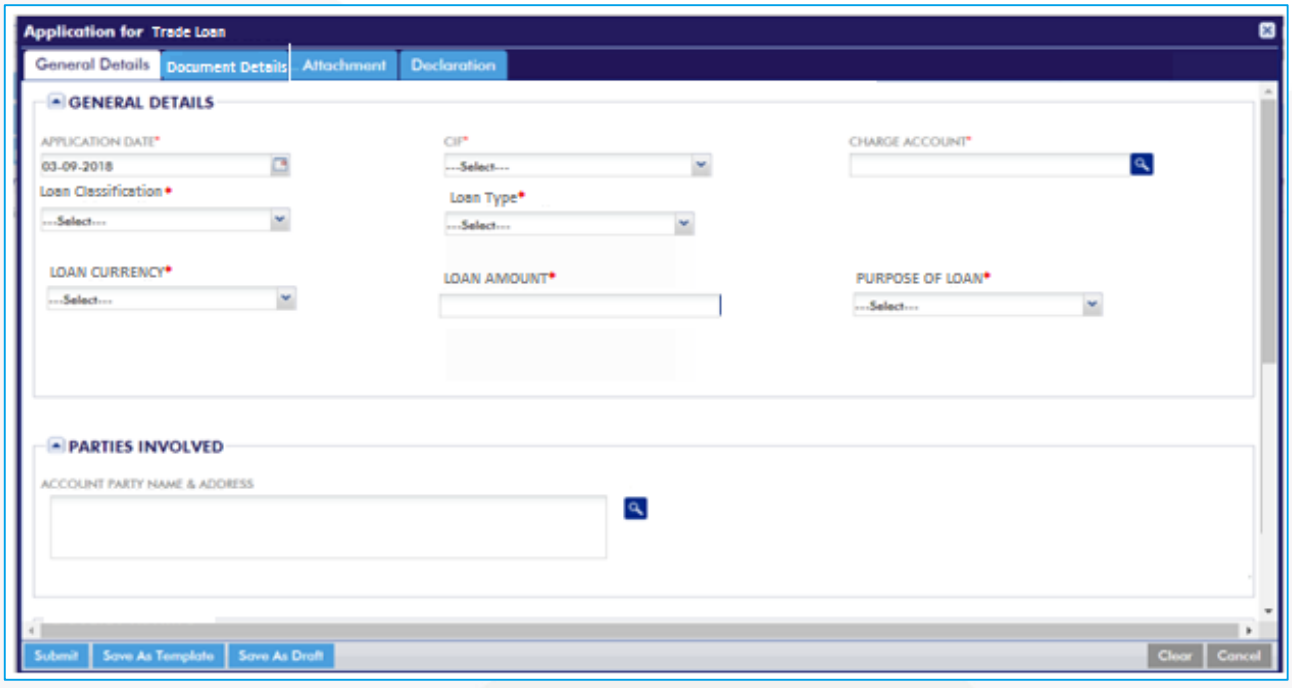
J Trust Royal Bank

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.



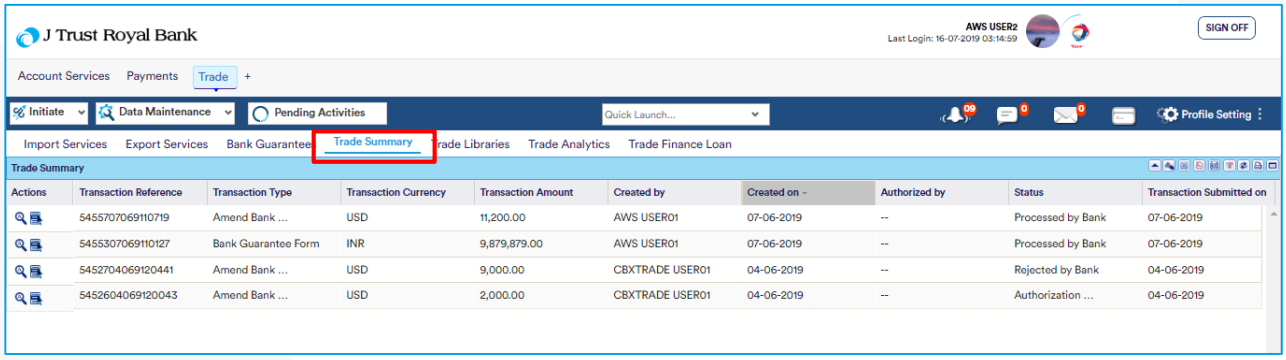


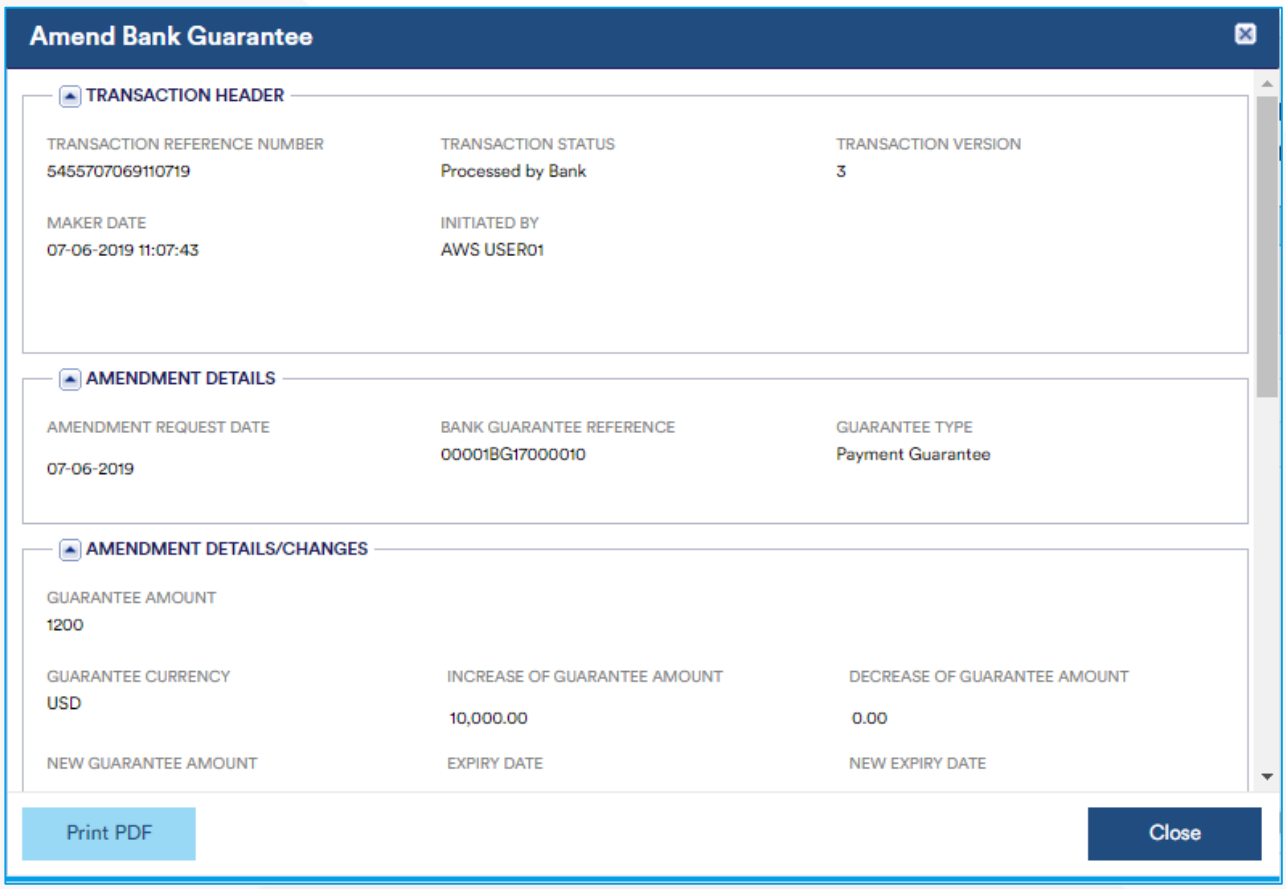
J Trust Royal Bank

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.





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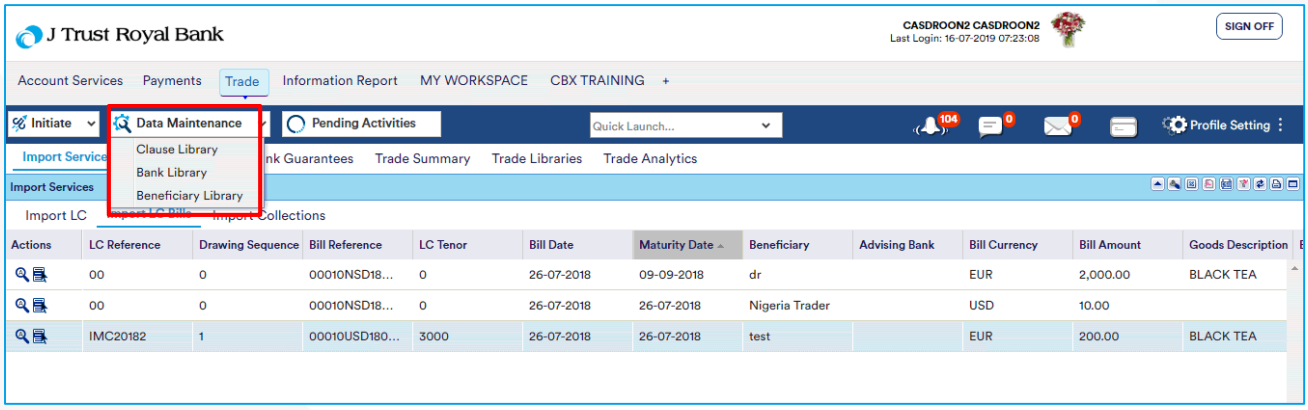
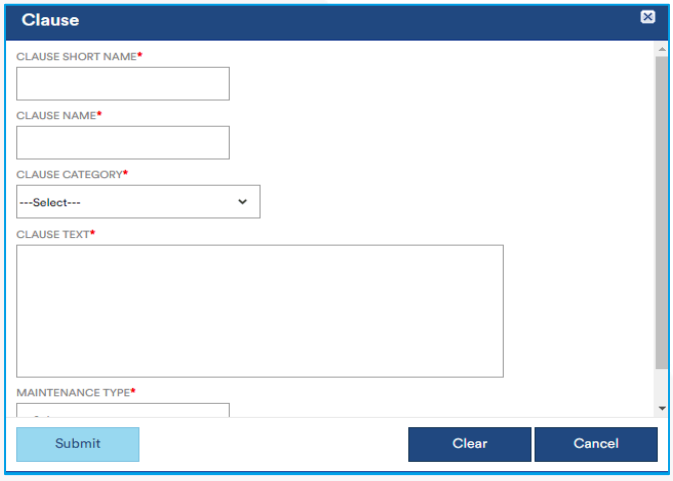
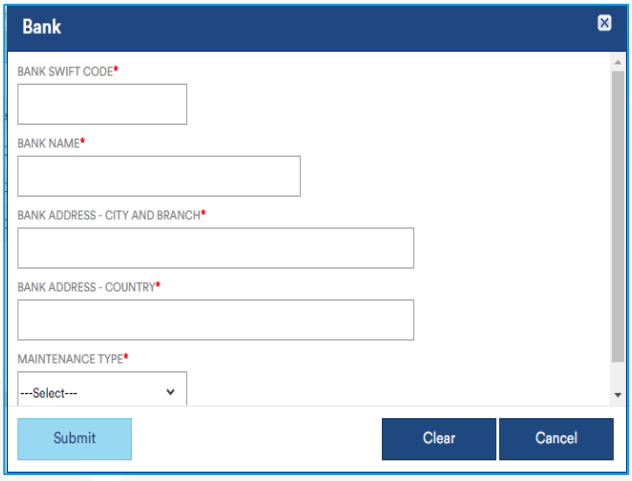
Create Libraries

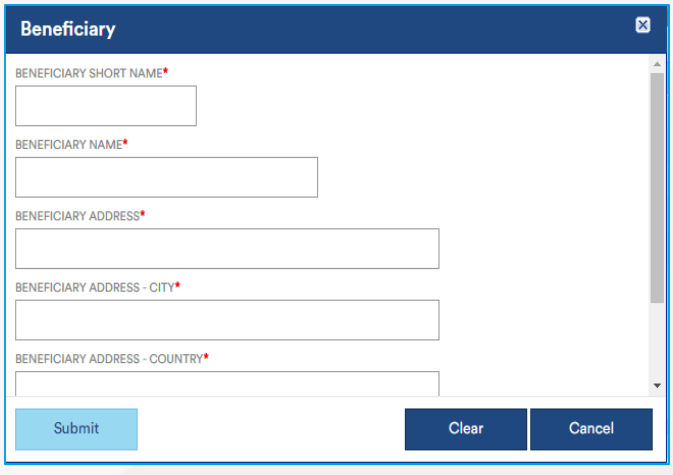
JTR Connect allows you to create Clause, Bank and Beneficiary libraries

- 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.







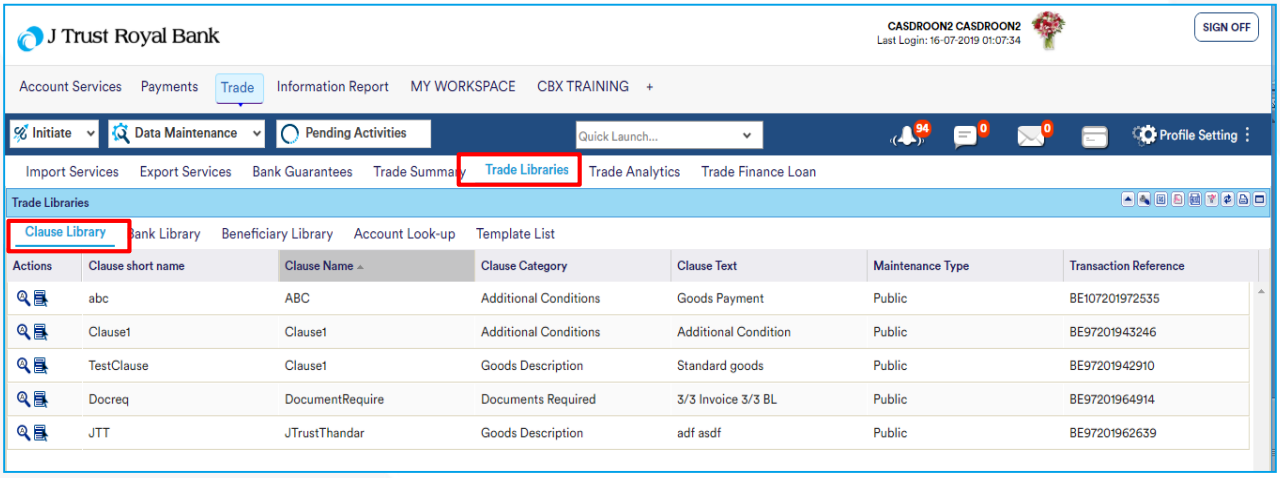


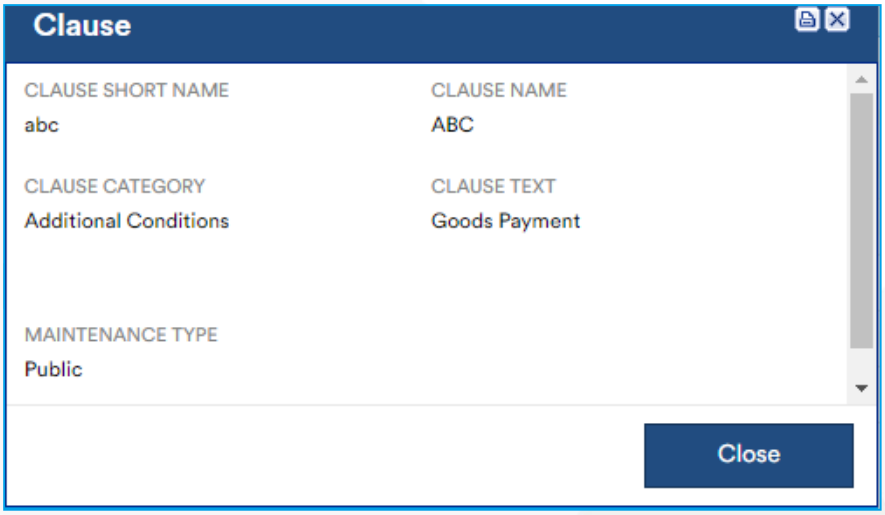
J Trust Royal Bank

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.



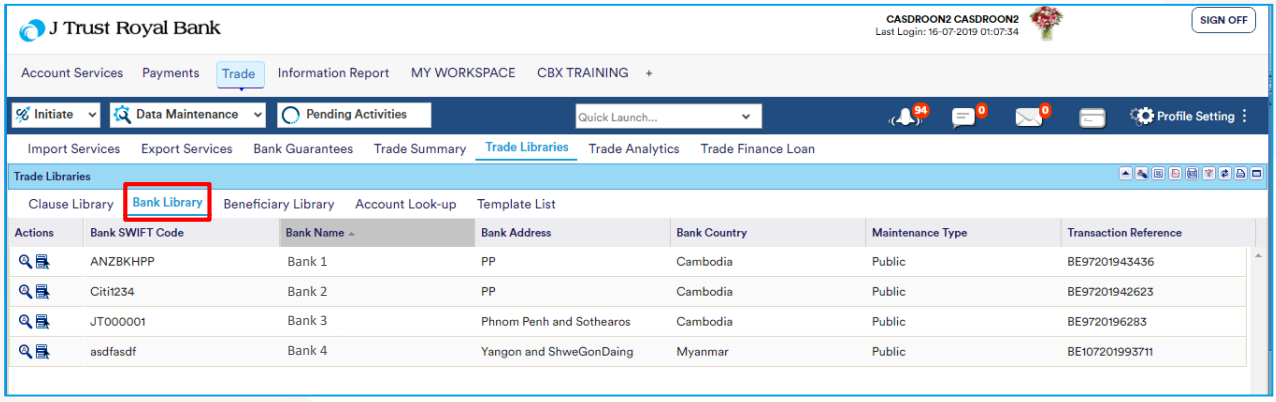


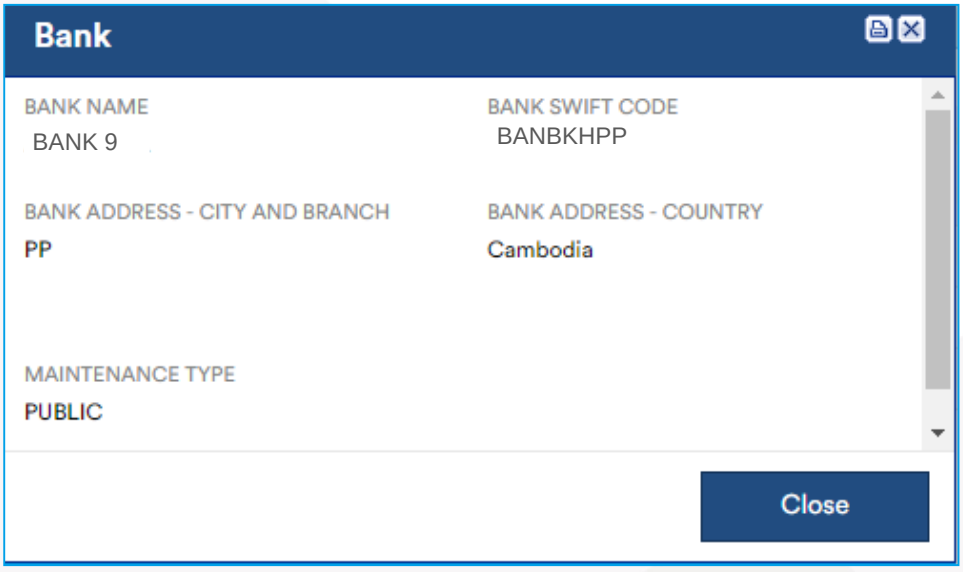
J Trust Royal Bank

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.



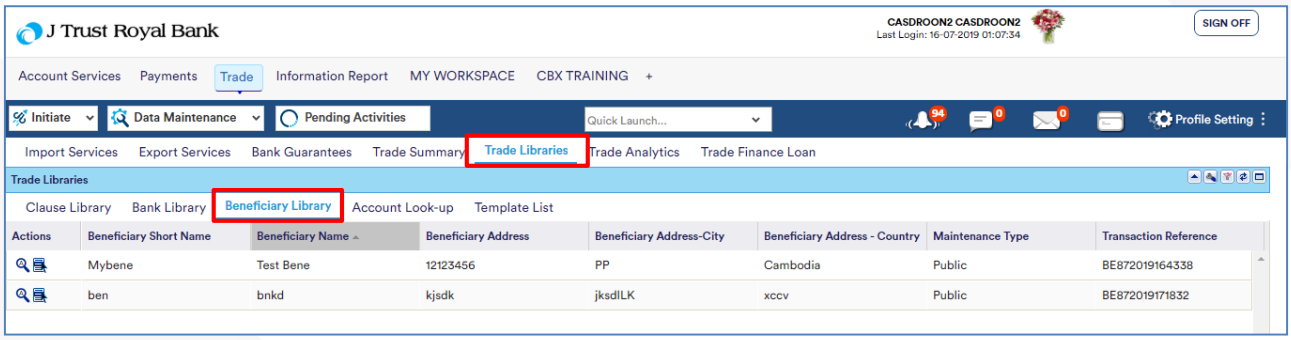


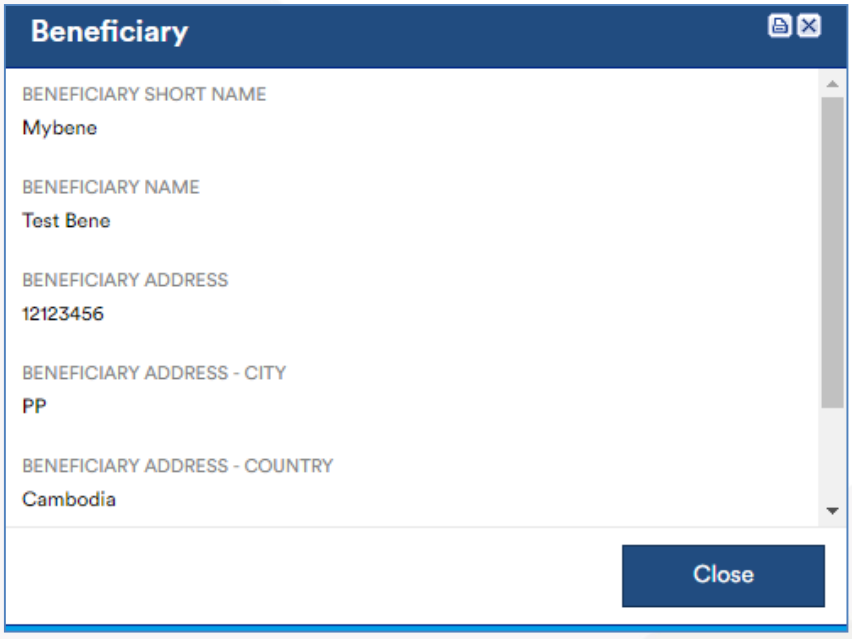
J Trust Royal Bank

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.



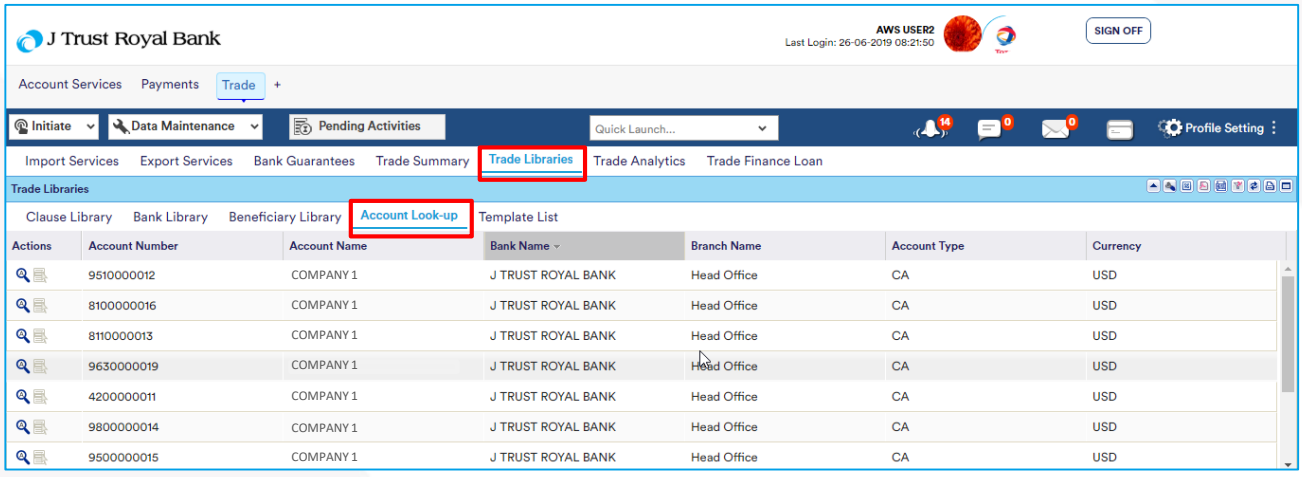


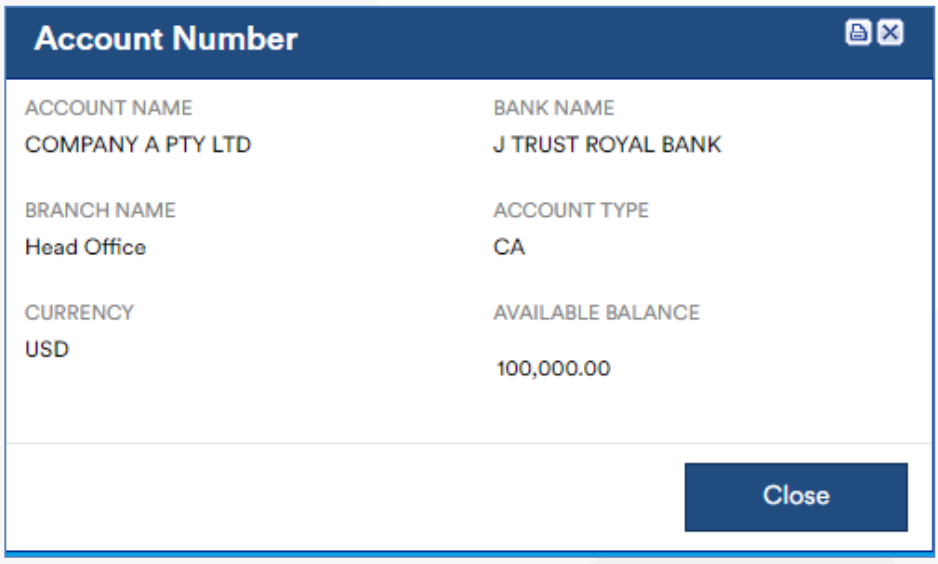
J Trust Royal Bank

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.



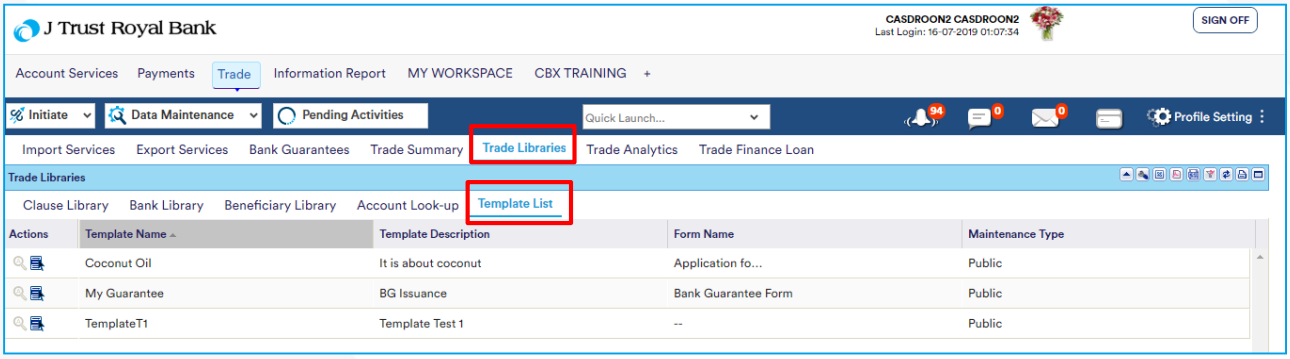


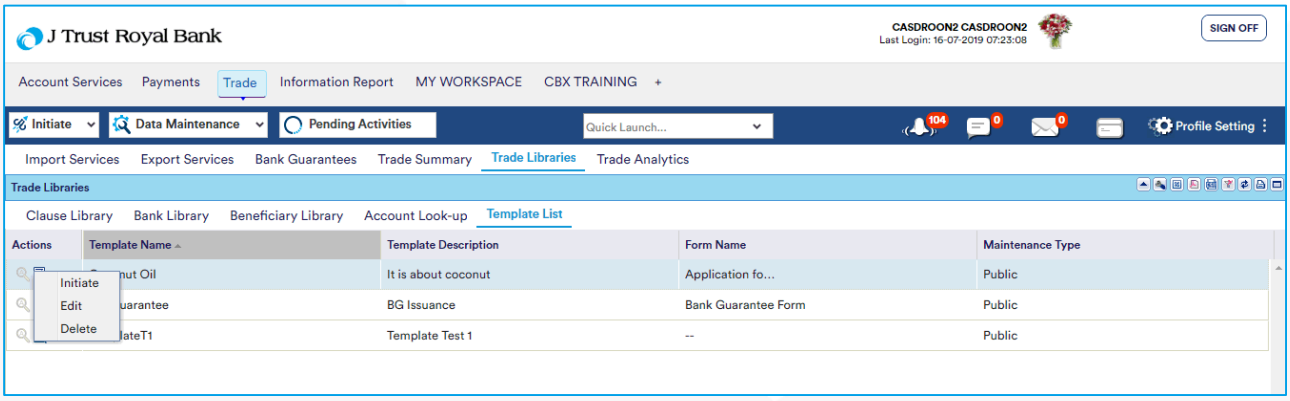
J Trust Royal Bank

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.



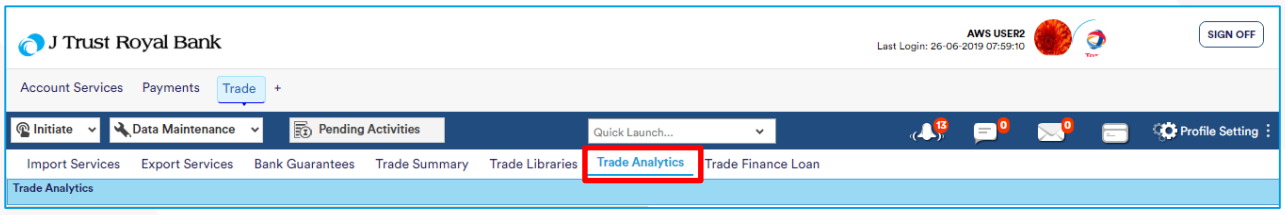


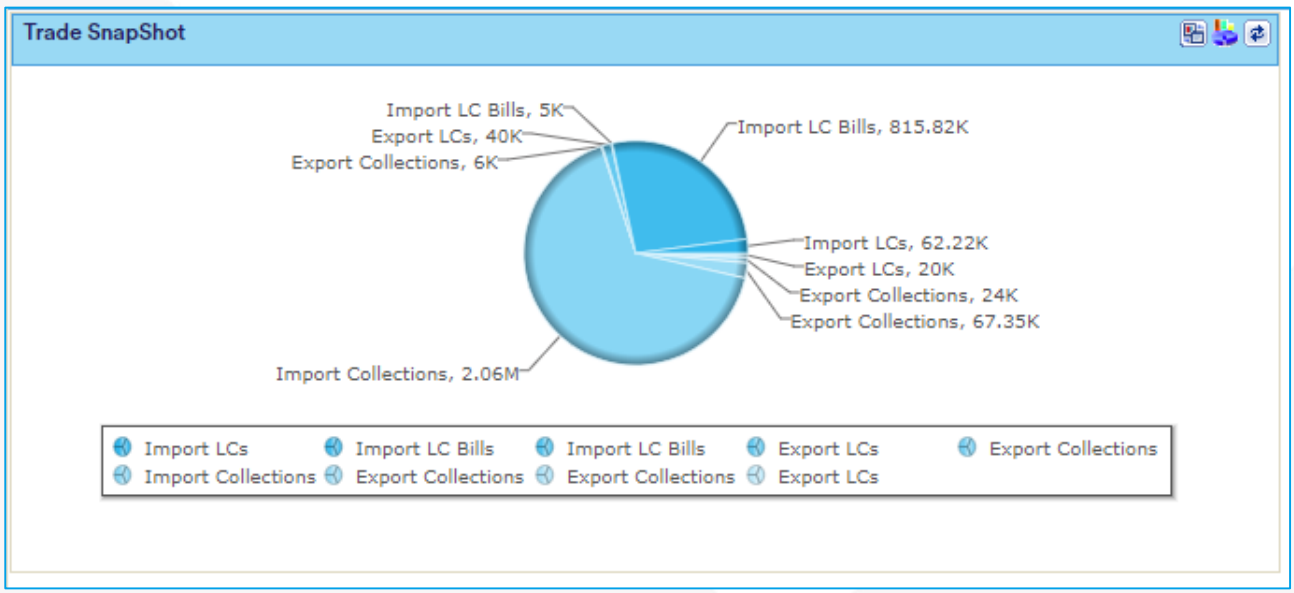
J Trust Royal Bank

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.





J Trust Royal Bank

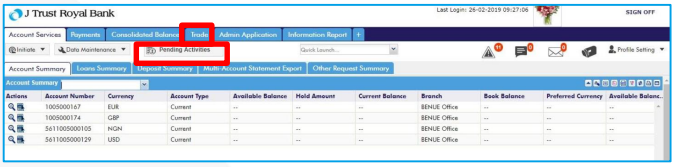
Pending Authorisations

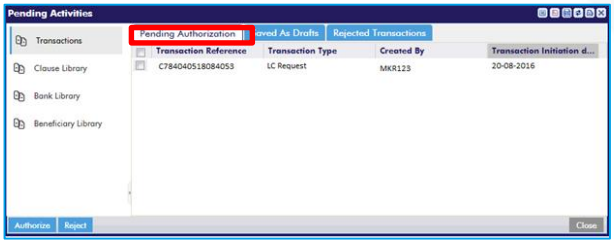
The Activity Summary provides you with a view of all Corporate Banking transactions currently being processed with a status of ‘Draft’. It also provides a view of all transactions that have been rejected.

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.

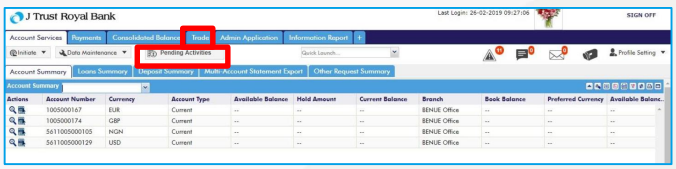


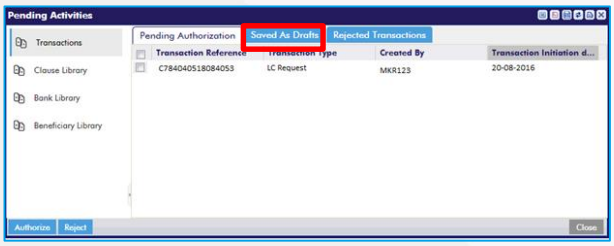


Saved as Draft

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’.





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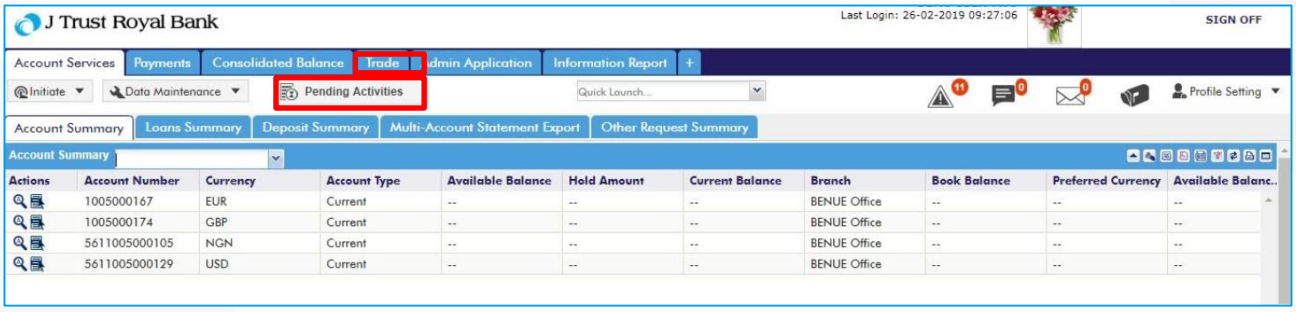
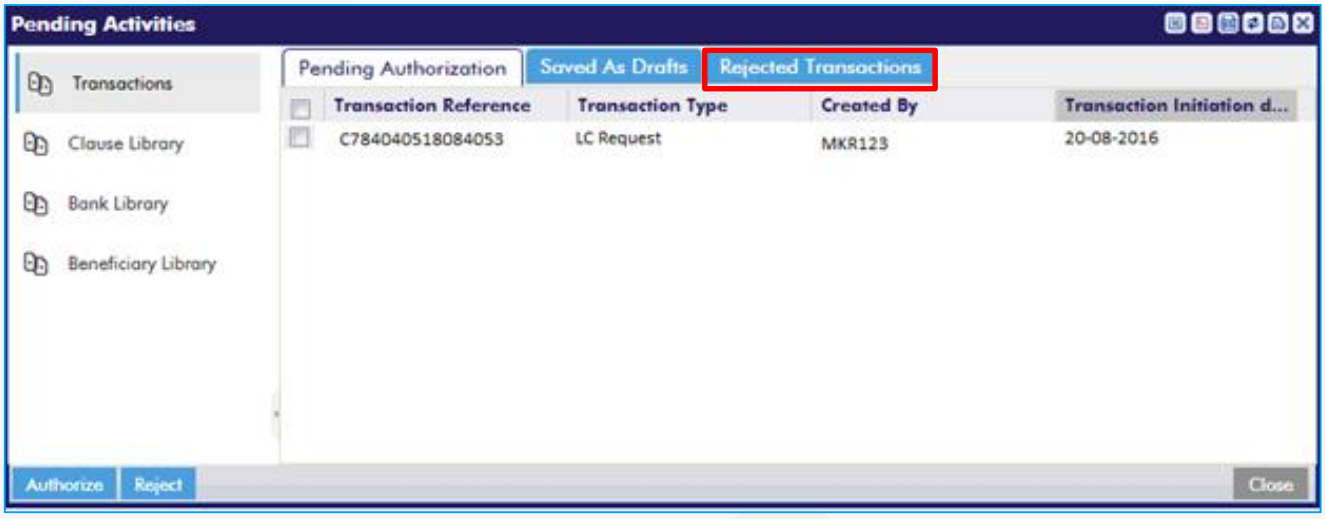
Rejected Transactions

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.





J Trust Royal Bank

Context-based 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	Transaction Reference No								
ACTIONS	FUNCTIONALITY	Draft	Rule not found	Rejected by Entitlements	Rejected	Authorized	Rejected by Bank	Authorized by Bank	Pending Approval
View workflow Details	Should display the Workflow detail form for that particular transaction in a modal dialog.	✓		✓	✓	✓	✓	✓	✓
Delete	Deletes the transaction that is selected and displays a confirmation message to the user in a modal dialog	✓	✓	✓	✓	✓	✓	✓	✓
Edit	Should open the corresponding Form in a modal dialog. Refer the next section for the Forms for each transaction	✓	✓	✓	✓	✓	✓	✓	✓
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 the User should enter the Reject Reason. On submit transaction should be rejected	✓	✓	✓	✓	✓	✓	✓	✓
View History	Gives a snapshot of the Transaction History	✓	✓	✓	✓	✓	✓	✓	✓

J Trust Royal Bank

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

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End of Document

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