

Managing Payments and Transfers

Step-by-Step Guide

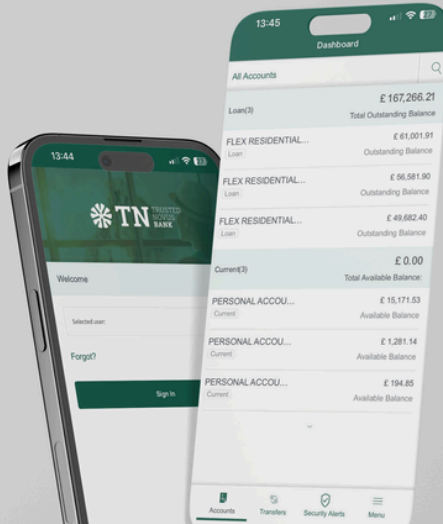


Welcome to your new digital banking experience!
This step-by-step guide covers:

- Making payments to internal and external accounts
- Managing beneficiaries
- Setting up a standing order
- How to view your upcoming payments

Internal Transfers to your own accounts

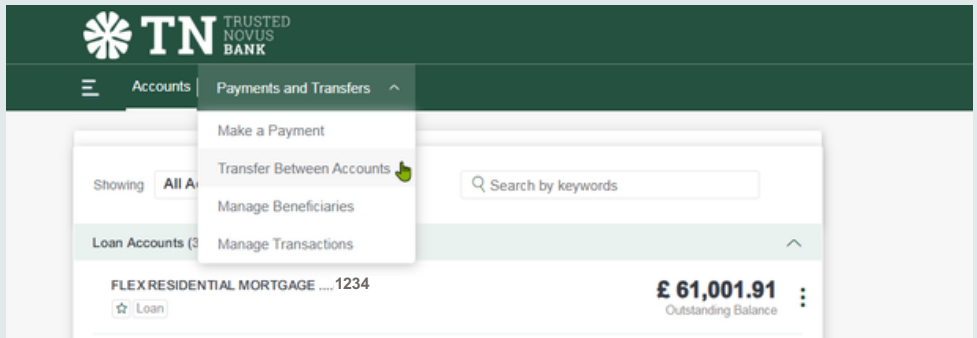
Step-by-Step Guide



This step-by-step guide covers how to make a payment to and from your own accounts within Trusted Novus Bank (TNB).

Making Internal transfers to your own accounts

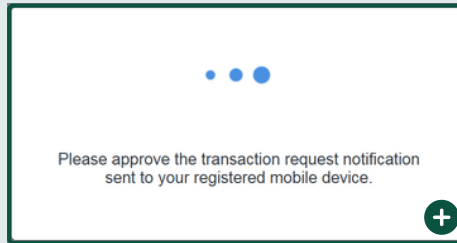
1. Click on **'Payments and Transfers'**.
2. Then select **'Transfer Between Accounts'**.



- Select **'From (My Account)'** i.e. the account you want to debit
 - Select **'To'** i.e. the account you want to credit
 - Enter Currency and transfer Amount
 - Select the **'Frequency'** as **'Once'** or choose another frequency to create a standing order
 - Choose the **'Send On'** date for when you want the payment to debit (default will be today's date)
 - **'Transfer Reference'** (optional)
 - You will then be prompted to confirm the details
3. A review screen will be displayed giving you the following options:
- **'Cancel'** - Cancels the transfer
 - **'Modify'** - Takes you back to the payment details screen and allows you to make changes
 - **'Continue'** - Submits the payment

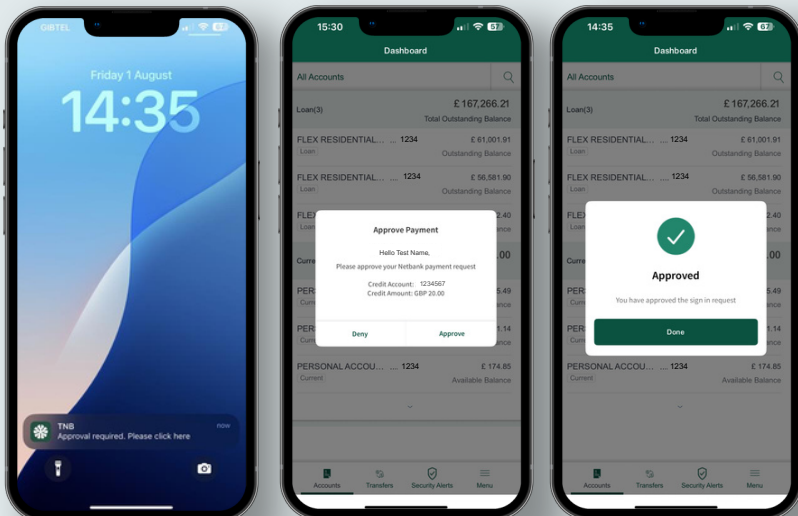
Making Internal transfers to your own accounts

- Once confirmed you will need to **approve** the transaction within your **mobile banking app** as shown.



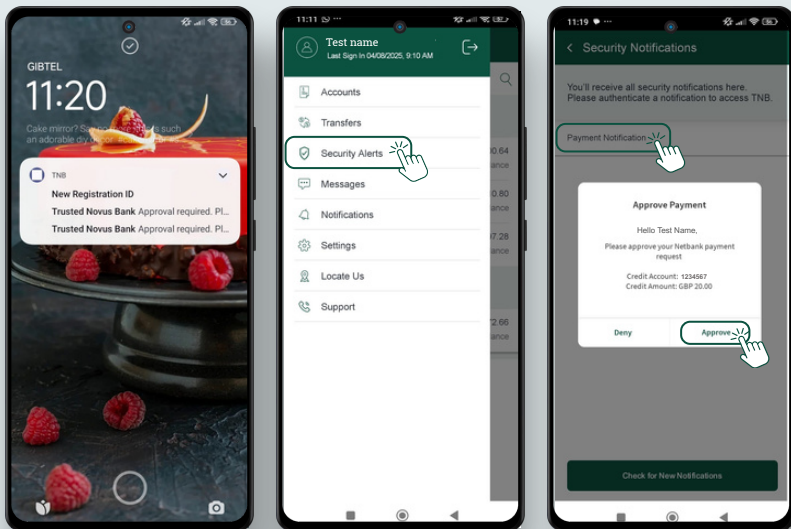
Approving Payments - iPhone User

- You will receive a notification as shown below, open up the notification, this will prompt you to login to your account. Once logged in you will be asked to approve the transaction.



Approving Payments - Android User

1. You will receive a notification as shown below, open up the notification, this will prompt you to login to your account. Once logged in you will be asked to approve the transaction.
2. If the pop up doesn't show, login to the app and go to **'Menu'** and select **'Security Alerts'**.
3. Click **'Payment Notification'** and **'Approve'**.



Download Receipt

5. Once approved, the transaction will be complete:

TN TRUSTED NORTHERN BANK

Accounts | Payments and Transfers

Payments

Acknowledgement

Your transaction has been submitted successfully.

Reference Number
PI2521812D789BV5

Transaction Details [Download Receipt](#)

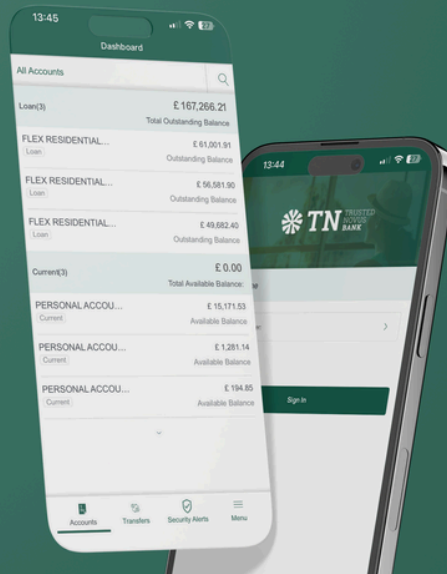
From:	Personal Account with Interest... 1234
Beneficiary:	Test name.... 1234
Payment Method:	Domestic - SWIFT
Sort Code:	606060
Bank Address:	RBSI TRADING AS NATWEST INTERNATIO
Currency:	GBP
Amount:	£ 80.00
Charges Breakdown:	Transaction Fee GBP 2
Frequency:	Once
Send On:	06/08/2025
Credit Value Date:	06/08/2025
Cut off Time	15.00
Payment Reference:	-
Beneficiary Nickname:	-
Beneficiary's Address:	76 Main street Gibraltar, Gibraltar, GX11 1AA

[New Payment](#) [Home](#)

6. 'Download Receipt' if required.

Internal Transfers to other internal accounts

Step-by-Step Guide

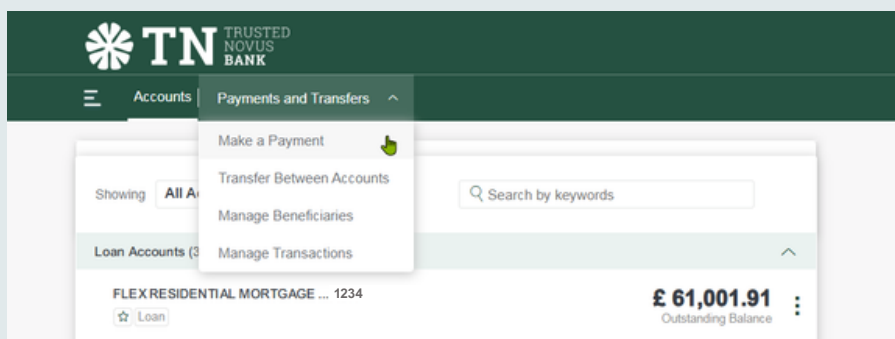


This step-by-step guide will cover how to make a payment from your own accounts within TNB to other accounts within TNB.

Internal Transfers to other internal accounts

In order to make a payment, you must create the beneficiary prior via the 'Manage Beneficiaries' section.

1. Select the 'Payments and Transfers' option from the drop-down menu.
2. Then select 'Make a payment'.



3. You will then be required to select from the existing beneficiary template options.
4. As you finish each part of the payments screen, the next part will show up automatically.
5. Select 'The account is with TNB'.

A screenshot of the 'Payments' form in the TNB online banking interface. The form is titled 'Payments' and contains the following fields:

- 'From (My Account)': A dropdown menu showing 'Personal Account with I., 1234'.
- 'Beneficiary's Name': A text input field containing 'Test User' and a '+New Beneficiary' link.
- 'Beneficiary's Bank': Two radio button options: 'The account is with TNB' (which is selected) and 'The account is with another bank'.

A green '+ New Beneficiary' button is located in the bottom right corner of the form.

Internal Transfers to others

6. Select the currency and amount of transfer.

7. Once the amount has been entered, complete the following details.

Please note: You cannot complete the details below until you have entered the amount.

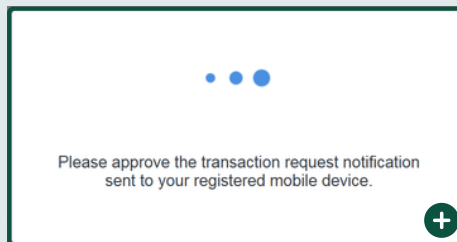
- Beneficiary name
- Currency and Amount
- Account number
- Frequency
- Payment reference (Optional)
- Address

8. Select the frequency as '**Once**' or choose another frequency to create a standing order.

9. A review screen will be displayed giving you the following options:

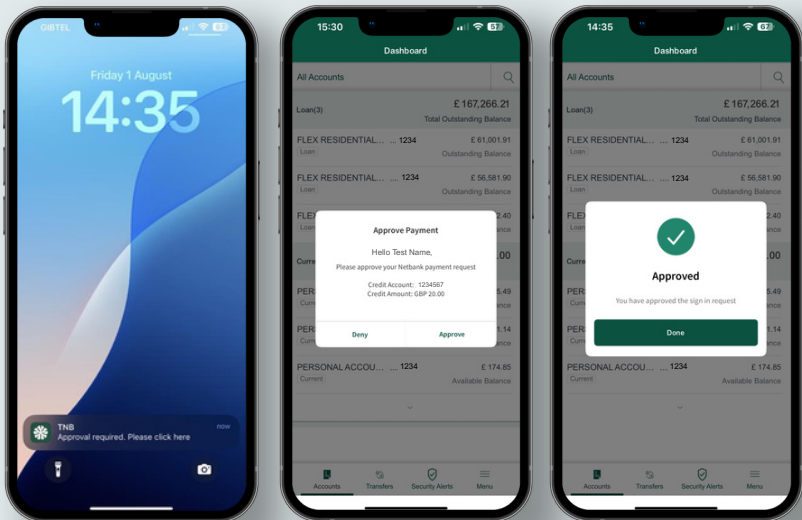
- '**Cancel**' - Cancels the transfer
- '**Modify**' - Takes you back to the payment details screen and allow you to make changes
- '**Continue**' - Submits the payment

10. Once confirmed you will need to **approve** the transaction within your mobile banking app as shown.



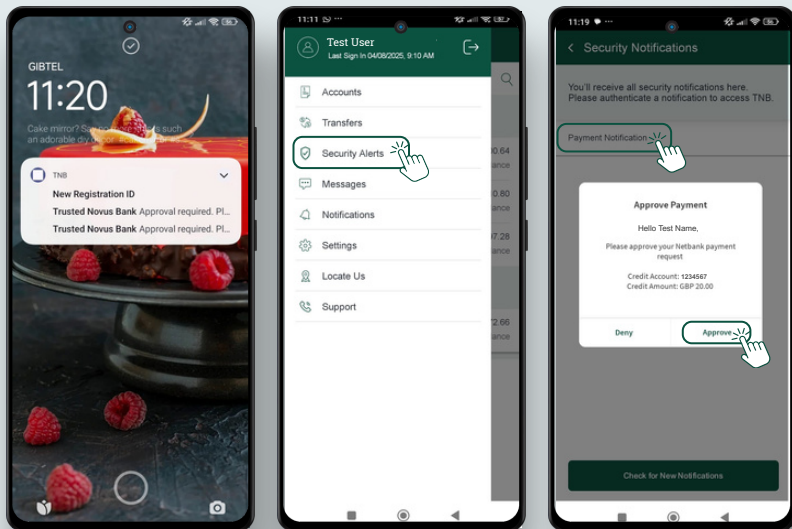
Approving Payments - iPhone User

1. You will receive a notification as shown below, open up the notification, this will prompt you to login to your account. Once logged in you will be asked to approve the transaction.



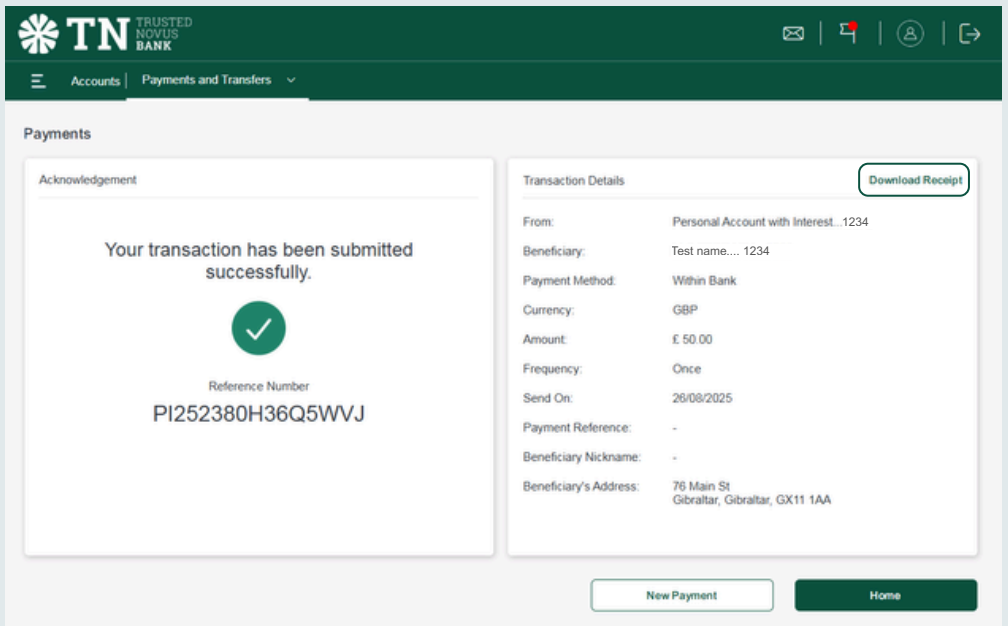
Approving Payments - Android User

1. You will receive a notification as shown below, open up the notification, this will prompt you to login to your account. Once logged in you will be asked to approve the transaction.
2. If the pop up doesn't show, login to the app and go to **'Menu'** and select **'Security Alerts'**.
3. Click **'Payment Notification'** and **'Approve'**.



Approving Payments

11. Once approved, the transaction will be complete:



The screenshot shows a web interface for TN Bank (Trusted Novius Bank). The top navigation bar includes the bank logo, a menu icon, and links for 'Accounts' and 'Payments and Transfers'. The main content area is titled 'Payments' and is split into two columns. The left column, 'Acknowledgement', displays a green checkmark icon and the message 'Your transaction has been submitted successfully.' Below this is the reference number 'PI252380H36Q5VVJ'. The right column, 'Transaction Details', lists the following information: From: Personal Account with Interest...1234; Beneficiary: Test name... 1234; Payment Method: Within Bank; Currency: GBP; Amount: £ 50.00; Frequency: Once; Send On: 26/08/2025; Payment Reference: -; Beneficiary Nickname: -; Beneficiary's Address: 76 Main St, Gibraltar, Gibraltar, GX11 1AA. A 'Download Receipt' button is located at the top right of the Transaction Details section. At the bottom of the page, there are two buttons: 'New Payment' and 'Home'.


TN TRUSTED NOVIUS BANK

Accounts | Payments and Transfers

Payments

Acknowledgement

Your transaction has been submitted successfully.



Reference Number
PI252380H36Q5VVJ

Transaction Details [Download Receipt](#)

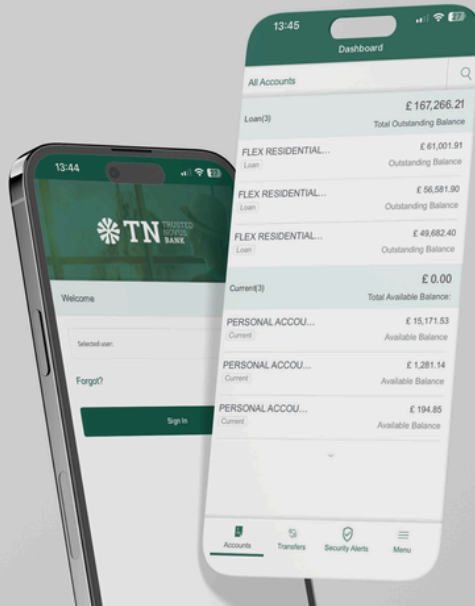
From: Personal Account with Interest...1234
Beneficiary: Test name... 1234
Payment Method: Within Bank
Currency: GBP
Amount: £ 50.00
Frequency: Once
Send On: 26/08/2025
Payment Reference: -
Beneficiary Nickname: -
Beneficiary's Address: 76 Main St
Gibraltar, Gibraltar, GX11 1AA

[New Payment](#) [Home](#)

12. 'Download Receipt' if required.

External Transfers

Step-by-Step Guide

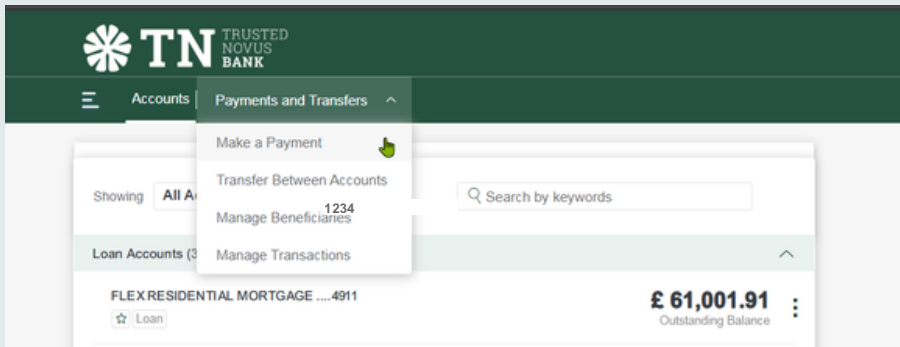


This step-by-step guide will cover how to make a payment from your own accounts within TNB to accounts outside of TNB.

External Transfers

In order to make a payment, you must create the beneficiary prior via the 'Manage Beneficiaries' section.

1. Select the 'Payments and Transfers' option from the drop-down menu.
2. Then select 'Make a payment'.



3. You will then be required to select from the existing beneficiary template options.

4. As you complete each part of the payments screen, the next part will show up automatically.

5. Select 'The account is with another bank'.

Payments

From (My Account)
Personal Account with I...1234

Beneficiary's Name +New Beneficiary
Test User

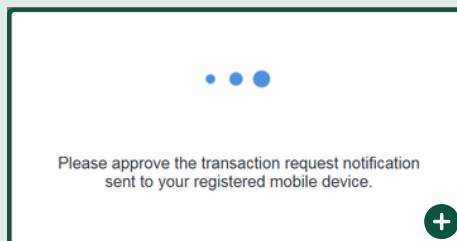
Beneficiary's Bank
 The account is with TNB The account is with another bank

External Transfers

6. Confirm the country of beneficiary's bank.
7. Select the currency and amount of transfer.
8. Once the amount has been entered, complete the following details.

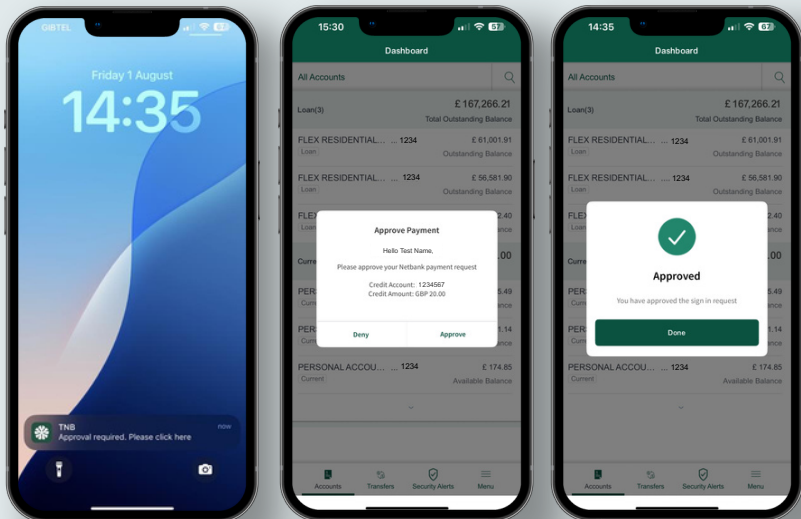
Please note: You cannot complete details below until you have entered the amount.

- Account number / IBAN
 - SWIFT/BIC
 - Beneficiary bank
 - Sort code
 - Frequency
 - Payment reference (Optional)
 - Purpose of payment
 - Beneficiary name and address
9. Select the frequency as **'Once'** or choose another frequency to create a standing order.
 10. A review screen will be displayed giving you the following options:
 - **'Cancel'** - Cancels the transfer
 - **'Modify'** - Takes you back to the payment details screen and allow you to make changes
 - **'Continue'** - Submits the payment
 11. Once confirmed you will need to approve the transaction within your mobile banking app as shown.



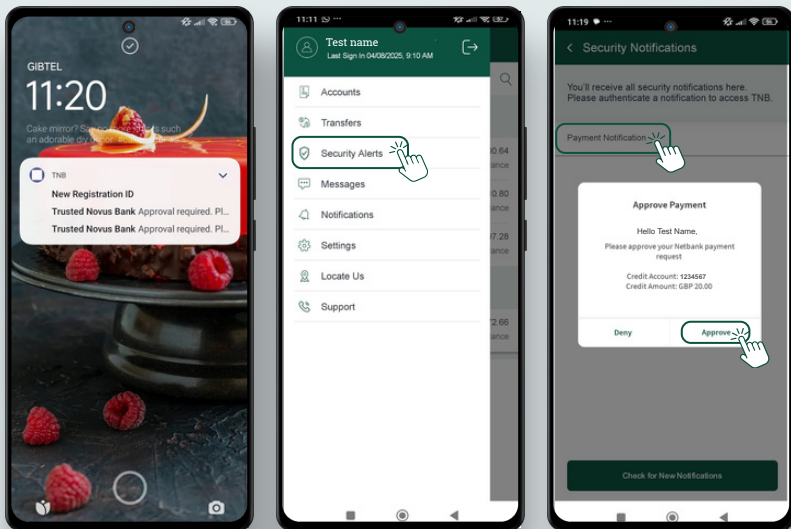
Approving Payments - iPhone User

1. You will receive a notification as shown below, open up the notification, this will prompt you to login to your account. Once logged in you will be asked to approve the transaction.



Approving Payments - Android User

1. You will receive a notification as shown below, open up the notification, this will prompt you to login to your account. Once logged in you will be asked to approve the transaction.
2. If the pop up doesn't show, login to the app and go to **'Menu'** and select **'Security Alerts'**.
3. Click **'Payment Notification'** and **'Approve'**.



Approving Payments


11. Once approved, the transaction will be complete:

The screenshot shows a web interface for TN Bank. The top navigation bar includes the bank logo, a menu icon, and navigation links for 'Accounts' and 'Payments and Transfers'. The main content area is titled 'Payments' and is split into two columns. The left column, 'Acknowledgement', displays a green checkmark icon and the message 'Your transaction has been submitted successfully.' Below this, it shows the 'Reference Number' as 'PI2521812D789BV5'. The right column, 'Transaction Details', lists various transaction parameters such as 'From', 'Beneficiary', 'Amount', and 'Send On'. A 'Download Receipt' button is located in the top right corner of this section. At the bottom of the page, there are two buttons: 'New Payment' and 'Home'.

Payments

Acknowledgement

Your transaction has been submitted successfully.



Reference Number
PI2521812D789BV5

Transaction Details [Download Receipt](#)

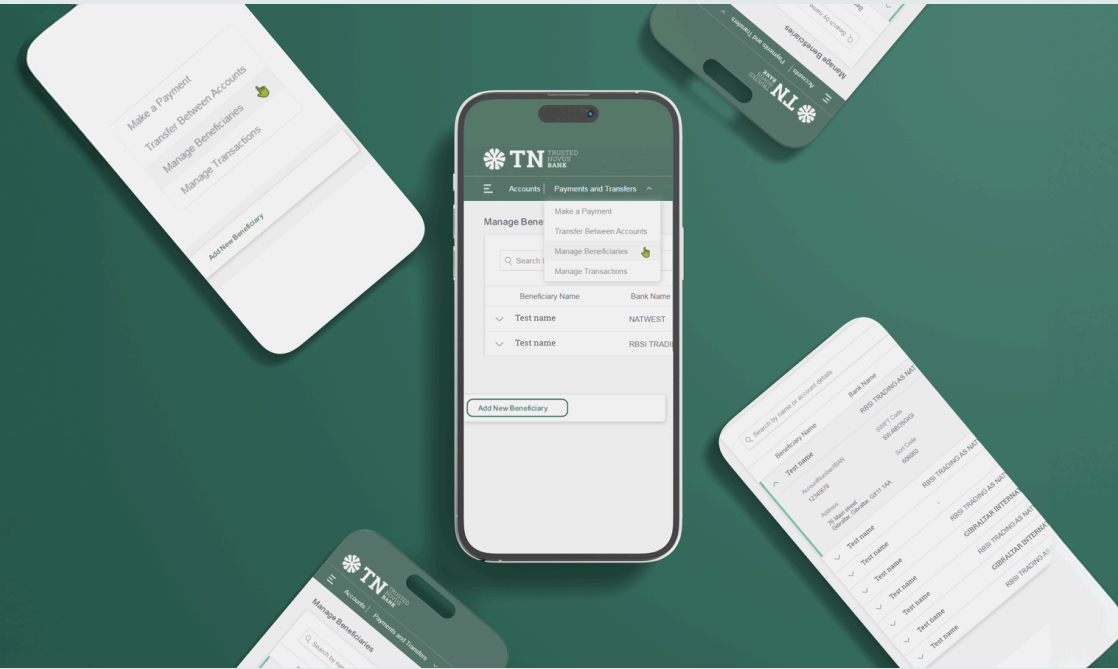
From: Personal Account with Interest... 1234
Beneficiary: Test name.... 1234
Payment Method: Domestic - SWIFT
Sort Code: 606060
Bank Address: RBSI TRADING AS NATWEST INTERNATIO
Currency: GBP
Amount: £ 80.00
Charges Breakdown: Transaction Fee GBP 2
Frequency: Once
Send On: 06/08/2025
Credit Value Date: 06/08/2025
Cut off Time: 15.00
Payment Reference: -
Beneficiary Nickname: -
Beneficiary's Address: 76 Main street
Gibraltar, Gibraltar, GX11 1AA

[New Payment](#) [Home](#)

12. 'Download Receipt' if required.

Managing your Beneficiaries

Step-by-Step Guide

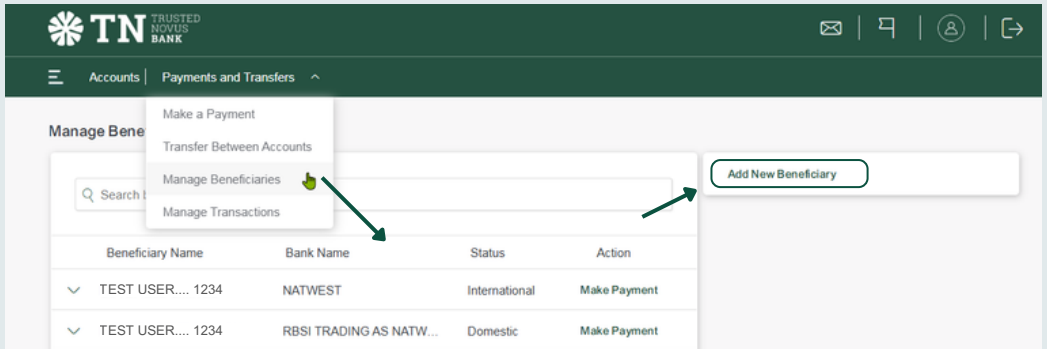


Here you will be able to:

- Create a beneficiary
- View your current beneficiaries
- Edit and/or remove any beneficiaries

Create a Beneficiary Template

1. Select the **'Payments and Transfers'** option from the drop-down menu.
2. Then select **'Manage Beneficiaries'**.



3. To create a beneficiary

- Click on **'Add New Beneficiary'**
- Choose if its internal or external bank
- Account number
- Beneficiary's name / Nickname (Optional)
- Beneficiary's Address

4. Click **'Continue'**.

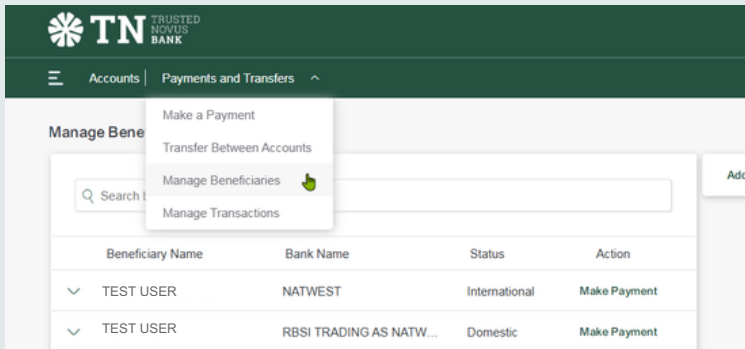
5. A warning message will appear. If you are sure the details are correct click **'Confirm'** or choose to **'Cancel'** or **'Modify'**.

6. An alert will be sent to your phone saying a new template has been set up.

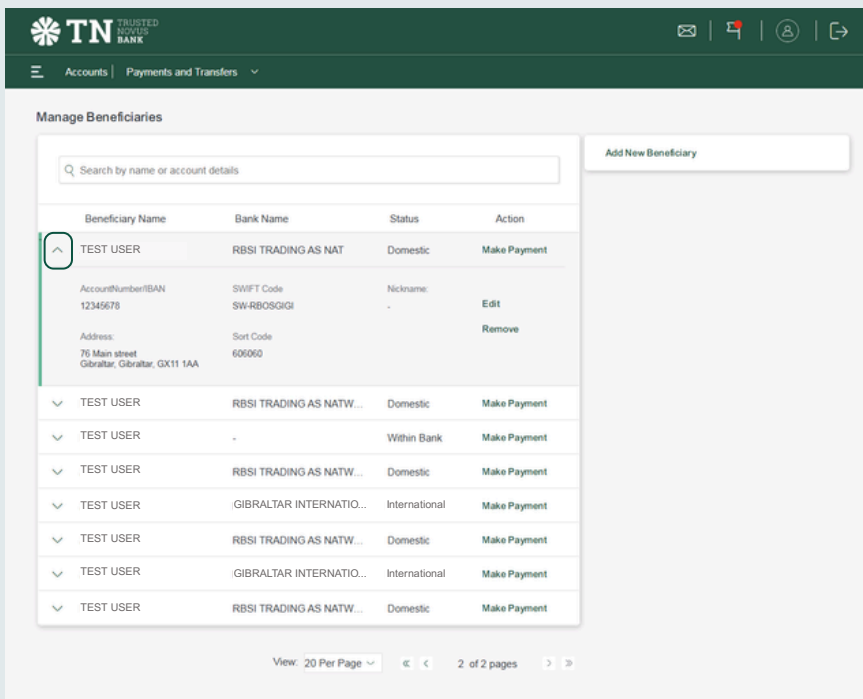
7. New beneficiary will appear in **'Manage Beneficiary'** list.

Managing Beneficiaries

1. Select the **'Payments and Transfers'** option from the drop-down menu.
2. Select **'Manage Beneficiaries'**.



3. To update or delete saved beneficiaries, select the drop-down arrow next to the relevant account.



Managing Beneficiaries

4. When selecting **'Edit'** you can amend:

- Nickname of the chosen beneficiary
- Address of the chosen beneficiary

5. Once completed, click **'Continue'** or if you wish to exit all together, click **'Cancel'**.

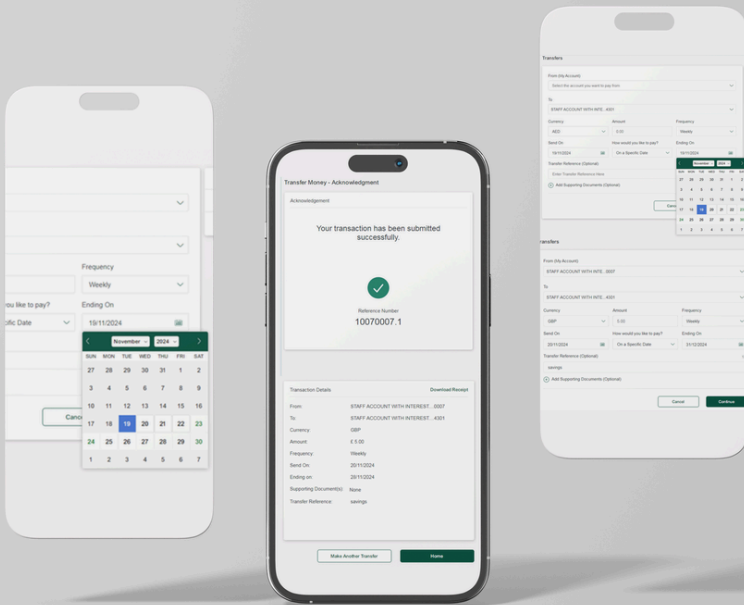
6. To delete a template click **'Remove'** then you will be asked to confirm.

The screenshot shows the 'Manage Beneficiaries' page in the TN Bank mobile app. The header includes the TN logo and navigation icons. Below the header, there are tabs for 'Accounts' and 'Payments and Transfers'. The main content area is titled 'Manage Beneficiaries' and features a search bar, an 'Add New Beneficiary' button, and a table of existing beneficiaries. The table has columns for Beneficiary Name, Bank Name, Status, and Action. One beneficiary is expanded to show details like Account Number, SWIFT Code, Nickname, and Address, with 'Edit' and 'Remove' buttons. At the bottom, there is a pagination control showing 'View: 20 Per Page' and '2 of 2 pages'.

Beneficiary Name	Bank Name	Status	Action
TEST USER	RBSI TRADING AS NAT	Domestic	Make Payment
Expanded View:			
AccountNumber/IBAN 12345678	SWIFT Code SW-RBOSGIGI	Nickname: -	<button>Edit</button>
Address: 76 Main street Gibraltar, Gibraltar, GX11 1AA	Sort Code 606060		<button>Remove</button>
TEST USER	RBSI TRADING AS NATW...	Domestic	Make Payment
TEST USER	-	Within Bank	Make Payment
TEST USER	RBSI TRADING AS NATW...	Domestic	Make Payment
TEST USER	GIBRALTAR INTERNATIO...	International	Make Payment
TEST USER	RBSI TRADING AS NATW...	Domestic	Make Payment
TEST USER	GIBRALTAR INTERNATIO...	International	Make Payment
TEST USER	RBSI TRADING AS NATW...	Domestic	Make Payment

Standing Order and Upcoming Payments

Step-by-Step Guide

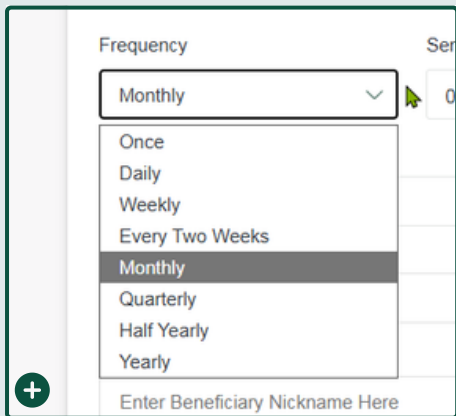


Here you will be able to:

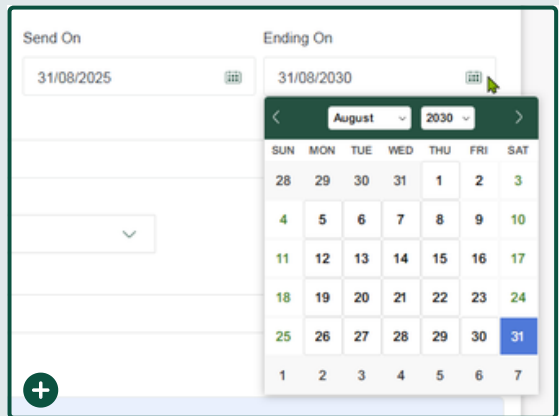
- How to create a standing order
- How to view upcoming payments and Standing Orders within 7 days
- How to view all upcoming Standing Orders
- How to view all Transfers

Creating a standing order

1. Follow the Payments steps above and specify '**Frequency**' to schedule a standing order.
2. Once frequency has been selected (Daily, Weekly, Monthly, Yearly...).
3. Choose day to '**Send On**'.
4. Then choose '**Ending On**' date.



A screenshot of a mobile banking app showing a dropdown menu for 'Frequency'. The menu is open, displaying several options: 'Once', 'Daily', 'Weekly', 'Every Two Weeks', 'Monthly' (which is highlighted with a dark grey bar), 'Quarterly', 'Half Yearly', and 'Yearly'. The dropdown is positioned over a form field that currently shows 'Monthly' and a downward arrow. Below the dropdown, there is a text input field with the placeholder text 'Enter Beneficiary Nickname Here'. A green plus sign icon is visible in the bottom left corner of the screenshot.



A screenshot of a mobile banking app showing two date selection screens. The 'Send On' screen has a date field set to '31/08/2025'. The 'Ending On' screen has a date field set to '31/08/2030'. Below the 'Ending On' date field, a calendar for August 2030 is displayed. The calendar shows the days of the week (SUN, MON, TUE, WED, THU, FRI, SAT) and the dates from 1 to 31. The date '31' is highlighted in blue. A green plus sign icon is visible in the bottom left corner of the screenshot.

Please note: If you, for example, set up a standing order for the 7th of every month, if one month the 7th falls within a weekend, it will be sent on the following business day.

5. Continue to create the standing order by following the steps in the '**Making Payments**' section above.
6. Once completed you need to approve in the mobile banking app. Please refer to the '**Approving Payments**' section above.

Viewing upcoming payments and Standing Orders within 7 days

1. Click on 'Accounts' or the 'TNB logo' on the top left to return to the main homepage.
2. Scroll to the bottom of the Homepage to find 'Upcoming Transactions and Standing Orders.'

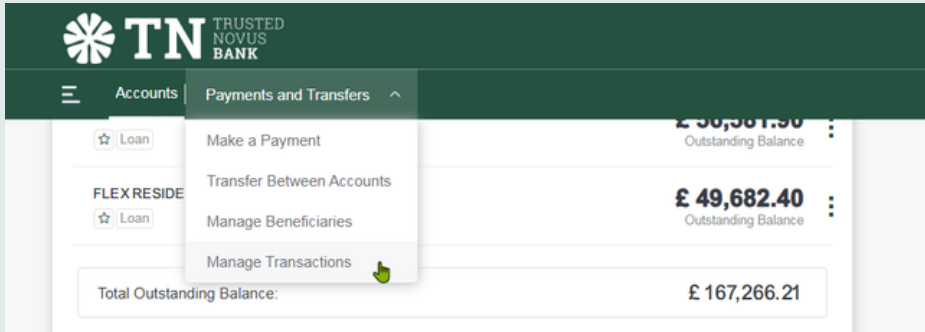
Please note: You can only see upcoming payments here for the next 7 days.

The screenshot displays the TNB Bank (Trusted Novus Bank) account dashboard. The top navigation bar includes 'Accounts' and 'Payments and Transfers'. The main content area is divided into two sections: 'Outstanding Balance' and 'Current (5)'. The 'Outstanding Balance' section lists a Loan of £36,581.50 and a FLEX RESIDENTIAL MORTGAGE of £49,682.40, with a total outstanding balance of £167,266.21. The 'Current (5)' section lists five personal accounts with interest, each with an available balance ranging from £15,131.53 to £6,252.43, and a total available balance of £20,185.51. Below these sections is a table titled 'Upcoming Transactions and Standing Orders' with three entries.

Upcoming Transactions and Standing Orders			
To: Personal Account with Interest	£ 1,000.00	To: Personal Account with Interest	£ 50.00
Internal Transfer		Internal Transfer	
To: Test name	£ 100.00	To: Test name	£ 20.00
ExternalTransfer		ExternalTransfer	
To: Personal Account with Interest	£ 200.00		
Internal Transfer			

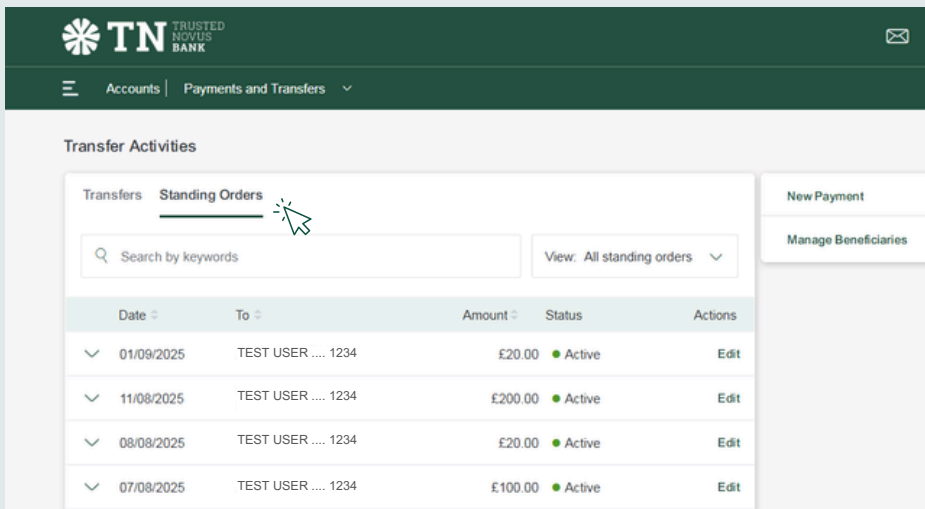
Viewing ALL upcoming Standing Orders

1. Alternatively to see all 'Standing Orders' go to 'Manage Transactions'.



2. You will be taken to your transfers screen.

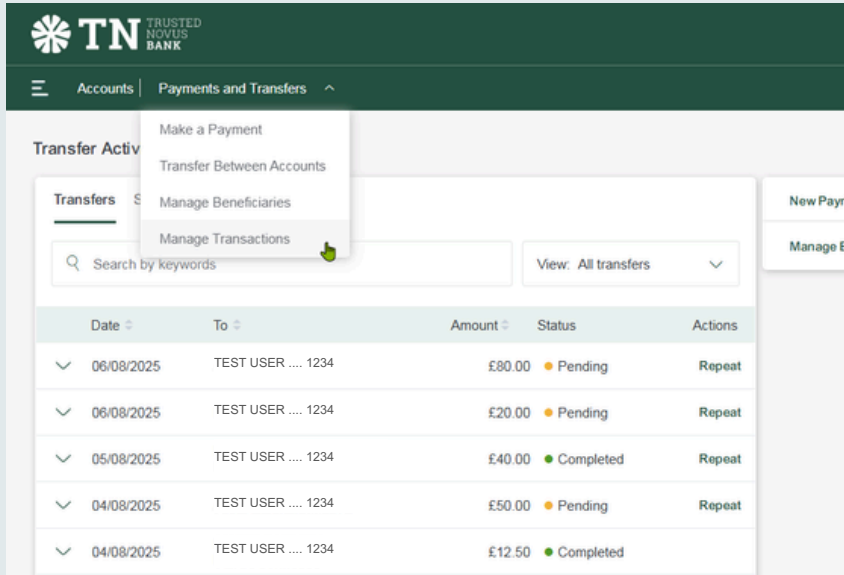
3. At the top click on the 'Standing Orders' tab.



4. Here you will see any upcoming 'Standing Orders'.

Viewing all Transfers

1. Select the **'Payments and Transfers'** option from the drop-down menu.
2. Then select **'Manage transactions'**.



3. You can **'Search'** or filter through them here as shown below.

