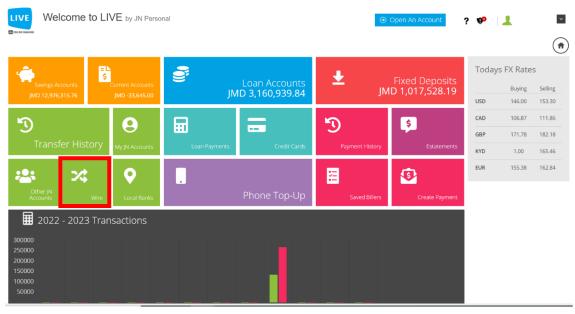


JN BANK LIVE INSTRUCTION MANUAL

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Instructions for Carrying Out Wire Transfers via JN BANK LIVE

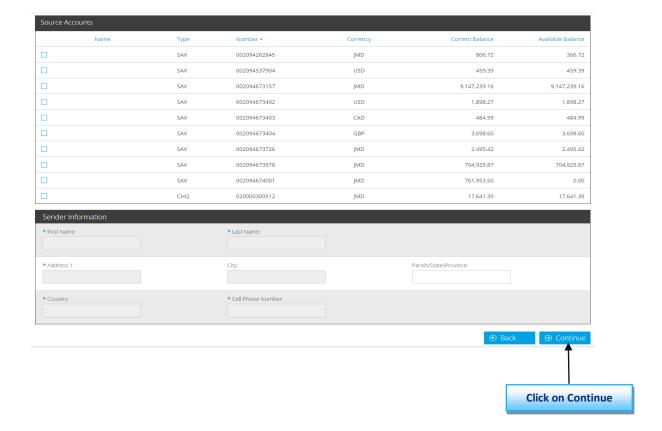
Step 1: Click on the "Wire" tile on the dashboard.



NB. This option will automatically take you to the new wire transfer page.

Step 2: Select the source account and then click "Continue."

N.B., the sender information will populate automatically.



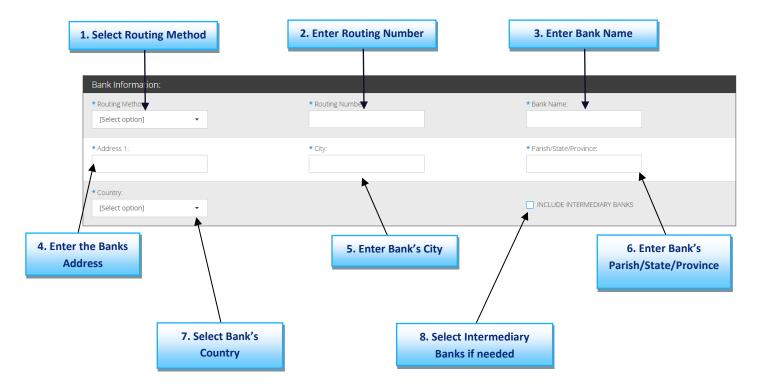
3. Enter Beneficiary's Last Name 2. Enter Beneficiary's First Name 1. Select the Beneficiary type Beneficiary Information: * Туре: * First Name: * Last Name: Person John Doe * Address 1 * Parish/State/Province: Miami Beach Miami Florida * Cell Phone Number: UNITED STATES (384) 7548323 5. Enter City 6. Enter the 4. Enter Parish, State Beneficiary's or Province **Address** 9. Click "Continue" 7. Select 8. Enter Beneficiary's Beneficiary's Country **Phone Number**

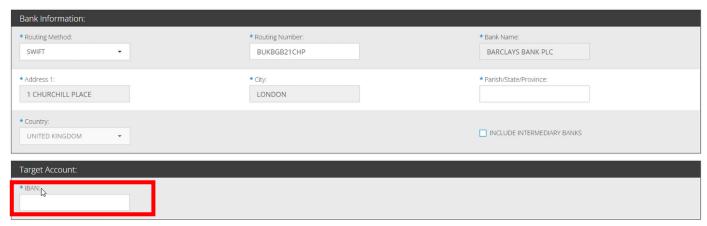
Step 3: Enter beneficiary's information and select "Continue."

Step 4: Enter the Bank information

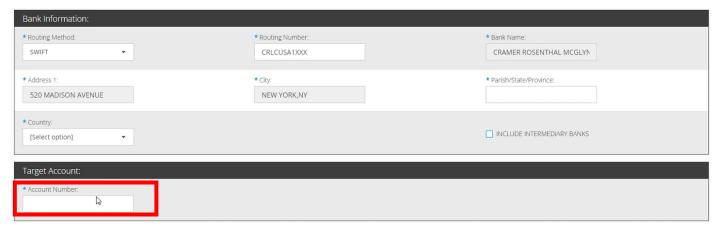
IMPORTANT TO NOTE:

- 1. Only "ABA" and "Swift" are available. "Sort Code" is no longer an option.
- 2. Upon inputting the routing number in the Bank Information section, the other mandatory fields (marked with an asterisk *) will automatically populate. Should any required field remain empty, kindly input the necessary information.
- 3. Depending on the resulting bank country chosen, the Target account could be either an IBAN or an account number. Note that some banks may accept both IBAN and account numbers, so please check the field header carefully.



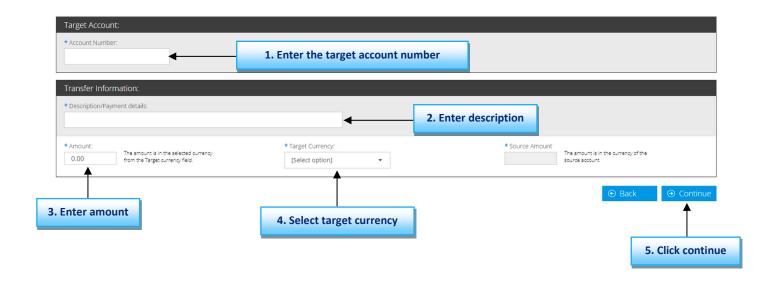


The figure above displays 'IBAN' as the target account header when choosing a country that uses IBAN.



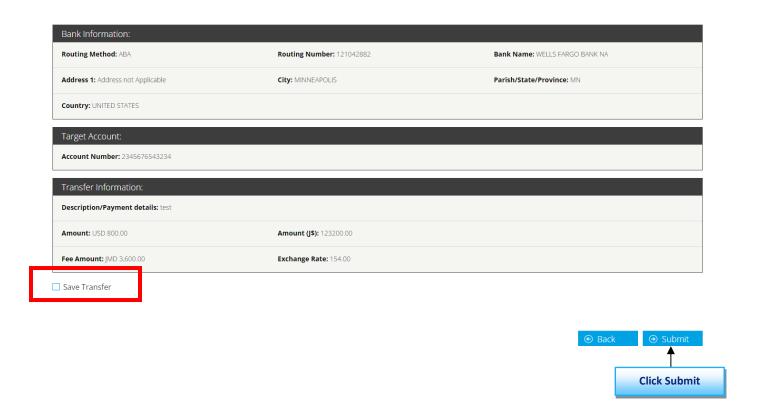
The figure above displays 'Account Number' as the target account header when choosing a country that uses Account Number.

Enter target account number, description, amount, and target currency information then select "Continue" to confirm.



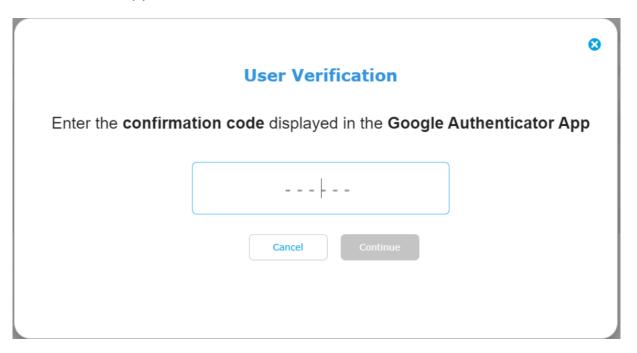
N.B., if the target currency is not the domestic currency for the country where the bank is situated, an intermediary bank will be required. The intermediary bank country must use the target currency as its domestic currency.

Step 5: Review the information presented onscreen carefully, then click "Submit."



N.B., you can select the "Save Transfer" checkbox if you wish to save your transfer information for a future transaction. The transfer will be added to your "Saved Transfers" list.

Step 6: You will be asked to enter the authentication code displayed in the Google Authenticator app for new transactions.

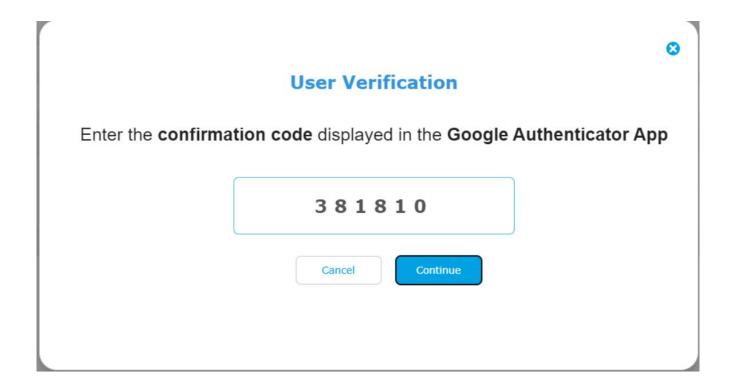


Step 7: Retrieve code from the authenticator app.

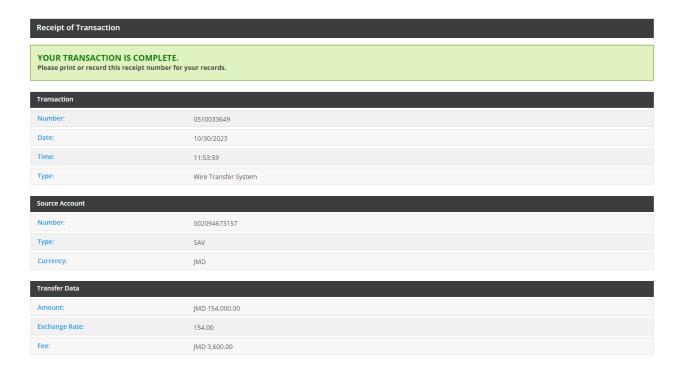




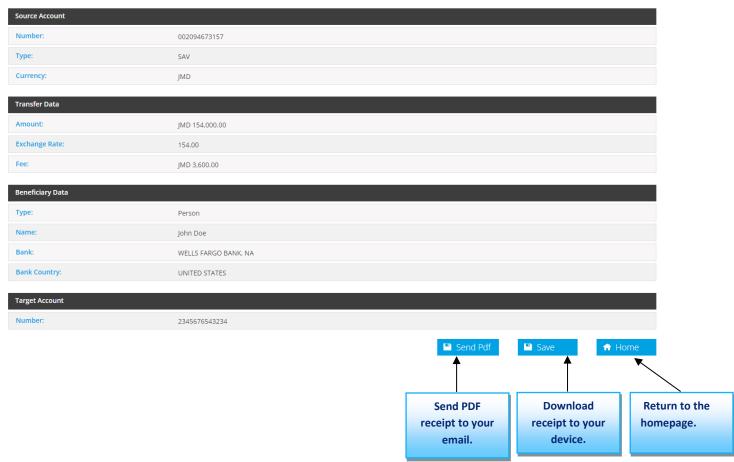
Step 8: Enter the code displayed in the authenticator app then click "Continue."



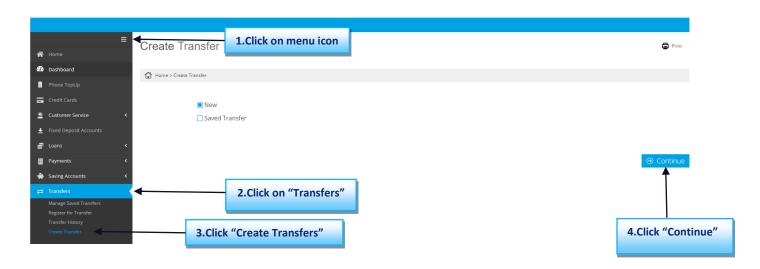
Step 9: Congratulations you have successfully completed your wire transfer.



N.B., you can send the receipt to your email by clicking "Send PDF" or download it on your device by clicking "Save."



Alternatively, you can make wire transfers by clicking on the menu icon and then Transfers. Click "Create Transfer" and then "Continue."



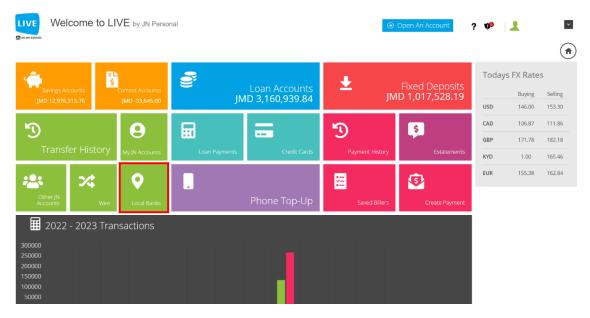
Then select wire transfer then click on "Continue."



Refer to "Step 2" above for the remaining steps.

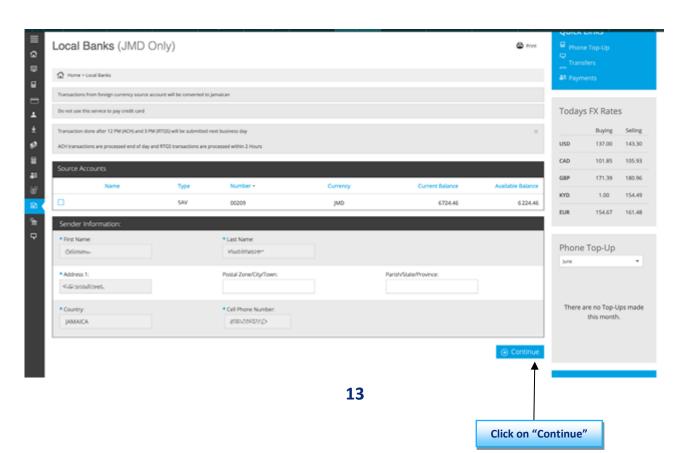
Instructions for carrying out Local Bank Transfers (ACH and RTGS) with JN Bank LIVE

Step 1: Click on the "Local Banks" tile.

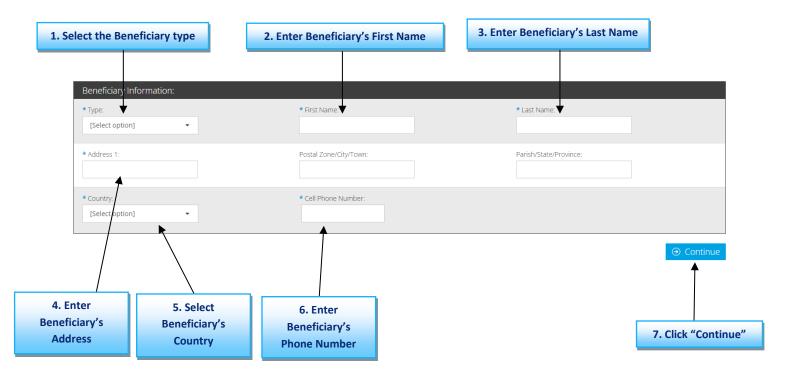


Step 2: Select the source account and then click "Continue"

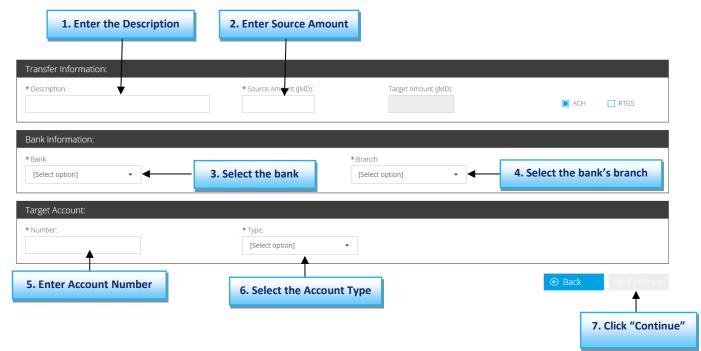
N.B., the sender information will populate automatically.



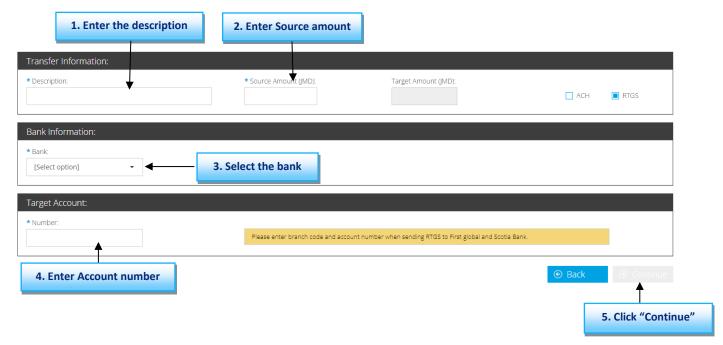
Step 3: Enter the beneficiary's information and select continue.



Step 4: For ACH transfers enter the transfer information, bank information, target account information then click continue.



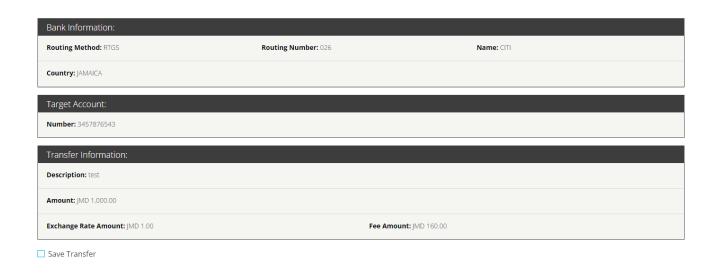
For RTGS transfers, enter the transfer information, bank information, target account information, then click on "Continue."



Step 5: Review the information presented onscreen carefully, then click "Submit."



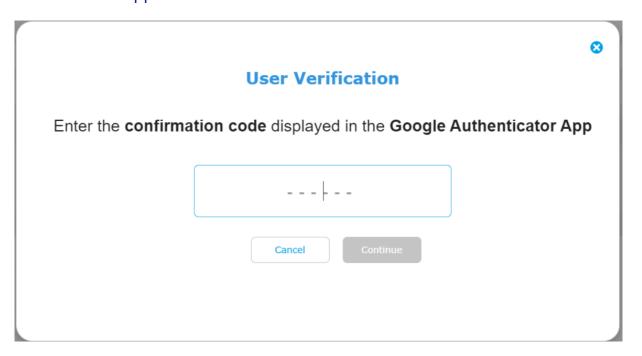
N.B., the above shows the confirmation screen for ACH transactions.



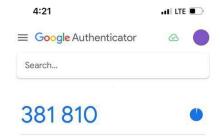
N.B., the above shows the confirmation screen for RTGS transactions. Clicking "Save Transfer" will save the transaction so that you can make another payment of this type much faster in the future.

→ Submit

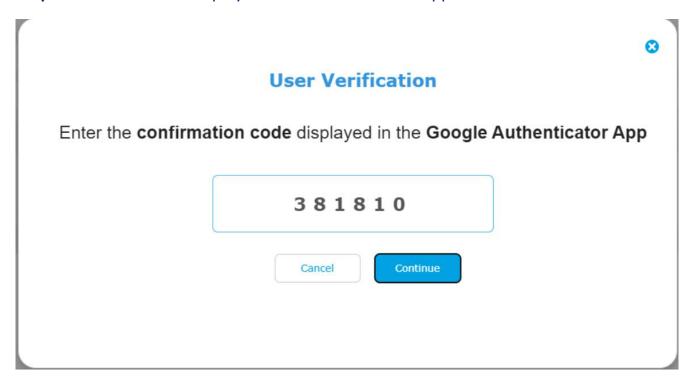
Step 6: You will be asked to enter the authentication code displayed in the Google Authenticator app.



Step 7: Retrieve code from the authenticator app.



Step 8: Enter the code displayed in the authenticator app then click on "Continue."

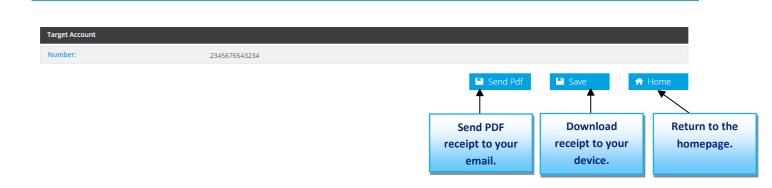


N.B., if you select the device you are currently using as a "trusted device" you will not be required to enter a Google Authenticator code the next time you log in.

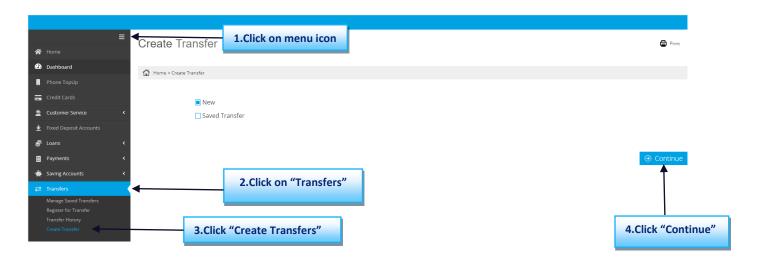
Step 9: Congratulations! You have successfully completed your transfer.



N.B., you can send the receipt to your email by clicking "Send PDF" or download it on your device by clicking "Save."



Alternatively, you can make local transfers by clicking on the menu icon and then clicking "Transfers." Click on "Create Transfer" then click "Continue."



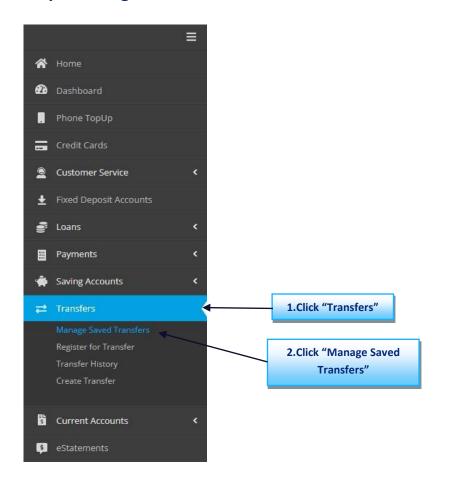
Select local transfer and click "Continue." You can now continue from step 2.



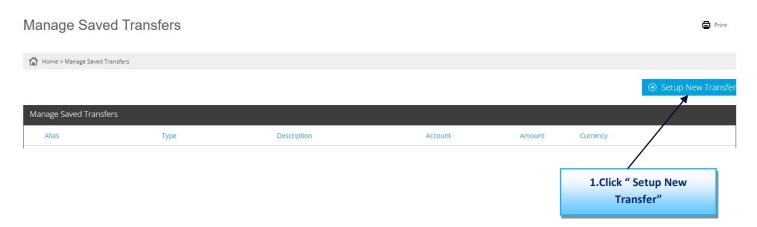
Refer to "Step 2" above for the remaining steps.

Instructions for Creating a Saved Transfer.

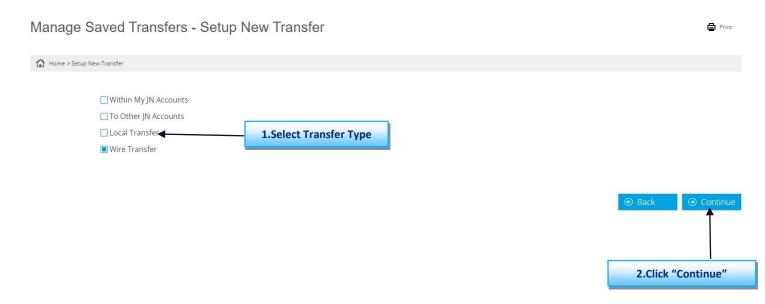
Step 1: Navigate to the 'Transfers' menu.



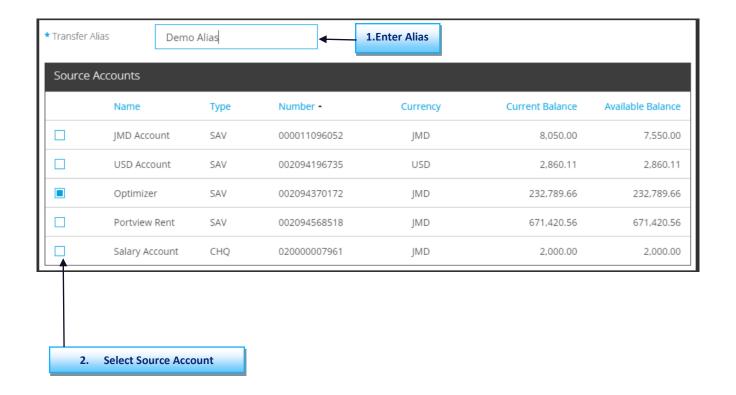
Step 2: Navigate to 'Manage Saved Transfers'.



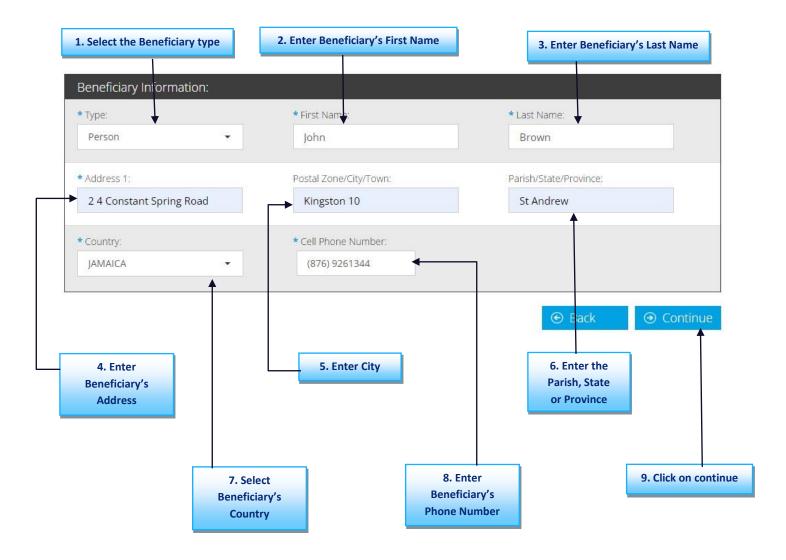
Step 2: Select Transfer Type and then select "Continue."



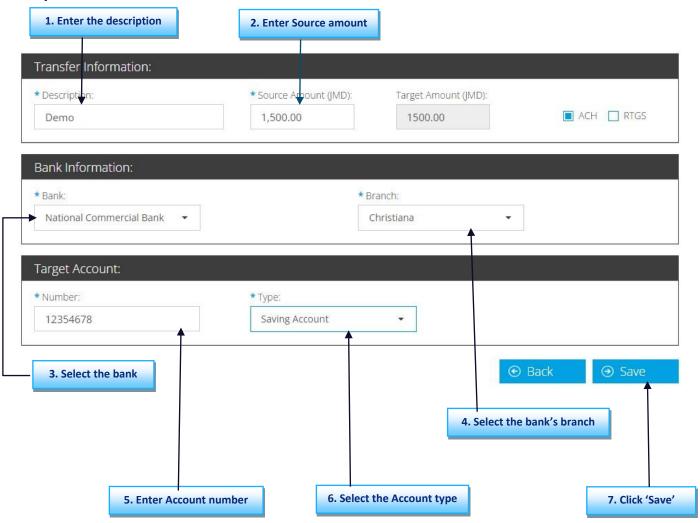
Step 3: Enter Alias. Select source account and enter beneficiary information.



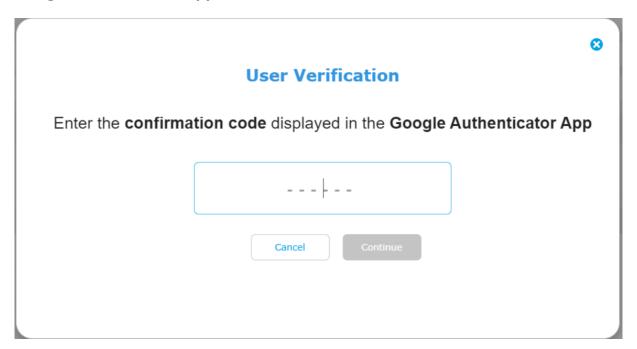
Step 4: Enter Beneficiary information.



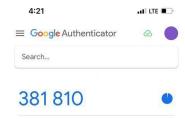
Step 5: Enter Bank information.



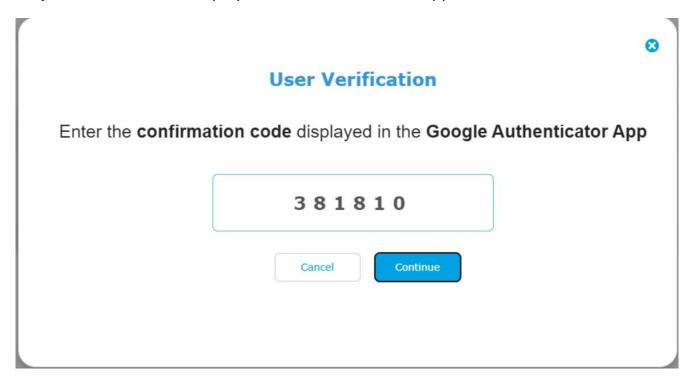
Step 6: You will be asked to enter the authentication code that is displayed in the Google Authenticator app.



Step 7: Retrieve code from the authenticator app.

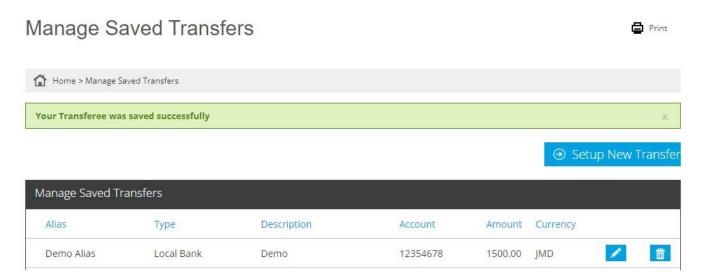


Step 8: Enter the code displayed in the authenticator app then click on "Continue."



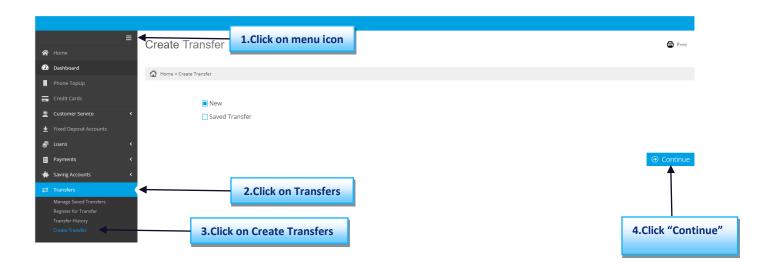
N.B., if you selected the device you're currently using as a trusted device, you will not be required to enter a Google Authenticator code.

You'll receive a message stating that you've successfully saved the transfer, and it will appear in your list of saved transfers.

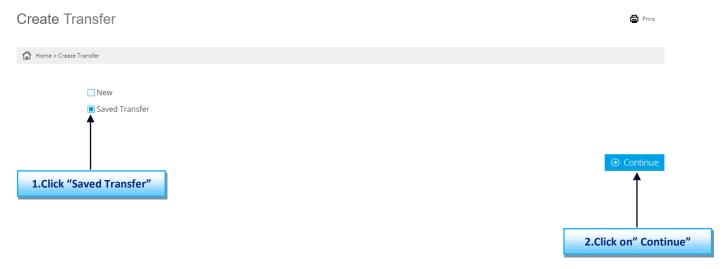


Instructions for Making a Payment from a Saved Transfer

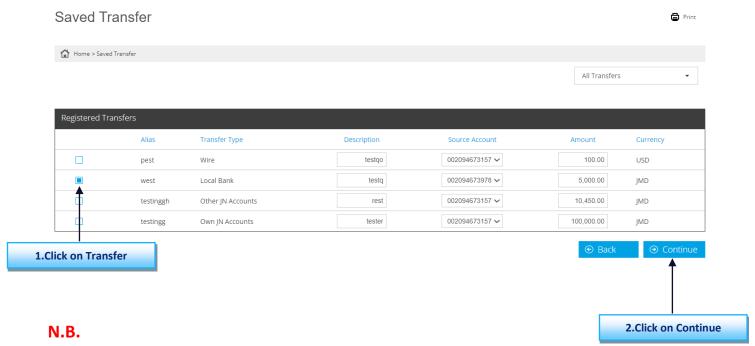
Step 1: Alternatively, you can make local transfers by clicking on the menu icon and then clicking on "Transfers." Click on "Create Transfer" then click "Continue."



Step 2: Select "Save Transfer" then click "Continue."

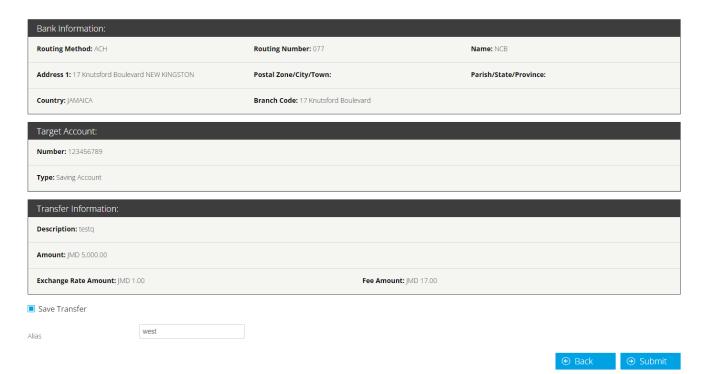


Step 3: Select the registered transfer, then click "Continue."



- 1. For saved transfers, if the transfer was saved using a sort code, you will be taken to a screen to enter a different routing method and number.
- 2. If the saved transfer did not have a city entered before, you will be brought to a screen to enter the city name.

Step 4: Review the transfer details then click on Submit.



Step 5: Congratulations! Your transfer has been made.

