



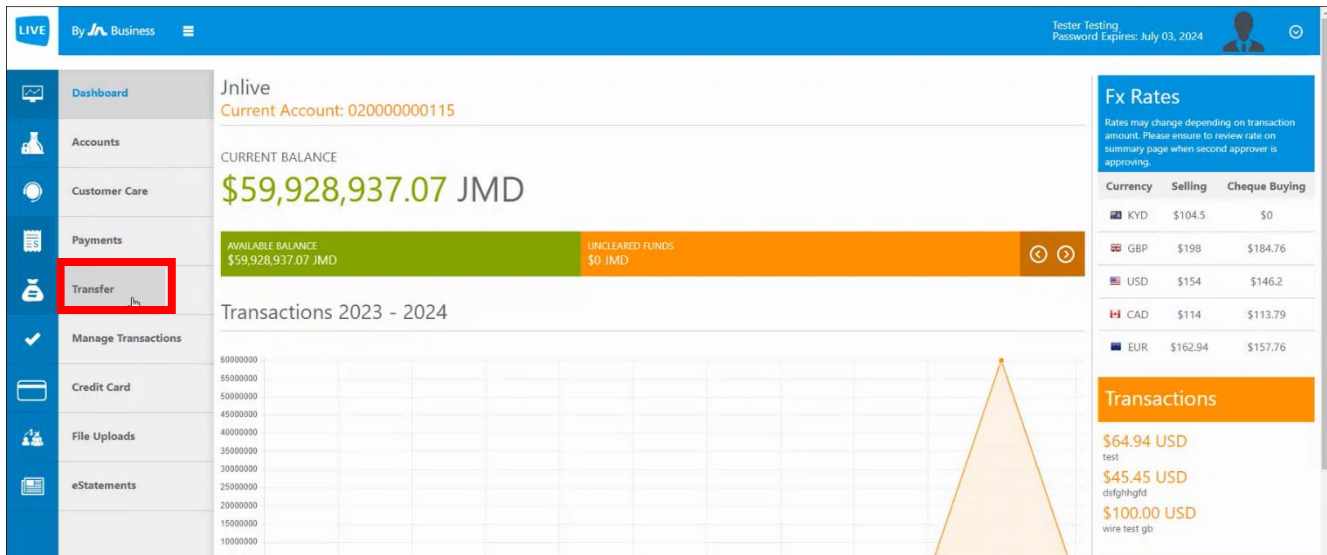
LIVE



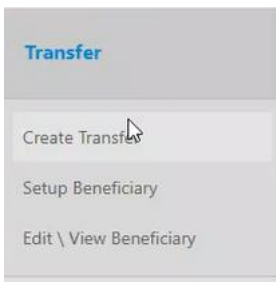
JN BANK LIVE BUSINESS WIRE TRANSFERS INSTRUCTION MANUAL

Instructions For Carrying Out Wire Transfers Via JN Bank LIVE Business

Step 1: Click on “Transfer” on the side menu.



Step 2: Click on “create transfer”.



Step 3: Click on the select beneficiary drop down menu then select “New”.

The screenshot shows the top navigation bar with the 'LIVE' logo and 'By JVA Business' text. A sidebar on the left contains menu items: Dashboard, Accounts, Customer Care, Payments, Transfer (highlighted), Manage Transactions, Credit Card, File Uploads, and eStatements. The main content area is titled 'Create Transfer(s)' and features a 'Select Beneficiary' dropdown menu. The dropdown is open, showing options: '[Select Beneficiary]', 'New' (highlighted in blue), and 'Existing'. Two callout boxes with arrows point to the dropdown and the 'New' option, labeled '1. Click on Dropdown' and '2. Click on New' respectively.

Step 4: Click on “Wire Transfer”.

The screenshot shows the 'Create Transfer(s)' interface. On the left is a navigation menu with options: Dashboard, Accounts, Customer Care, Payments, and Transfer. The 'Transfer' section is expanded, showing 'Create Transfer' and 'Setup Beneficiary'. The main content area is titled 'Create Transfer(s)' and includes a 'Select Beneficiary' dropdown menu currently set to 'New'. Below this is a 'Select One Time Transfer' section with five buttons: 'OWN JN ACCOUNT TRANSFER', 'OTHER JN ACCOUNT TRANSFER', 'WIRE TRANSFER' (highlighted with a red box), 'REAL TIME GROSS SETTLEMENT', and 'LOCAL ACH TRANSFER'. The top navigation bar includes 'LIVE By Business' and a user profile 'Tester T' with a password field.

Step 5: Enter the sender’s information.

Wire Transfer

INFORMATION

* - Required Fields

Sender Information

Company	Test
Jnlive	(876) 926-1344
2 4 Constant Spring Road	KGN
Kingston	JAMAICA
010101010	

Step 6: Enter the beneficiary’s information then click “NEXT”.

Beneficiary Information

Person	*First Name
*Last Name	*Telephone
*Address Line 1	Address Line 2
*City	*[Select Country]
TRN	Email

CANCEL NEXT

Step 7: Select the source account that you would like to use by clicking on the “o” to the left of the desired account.

⏪ Wire Transfer

INFORMATION

* - Required Fields
Transactions from foreign currency source account will be converted to Jamaican
Transaction done after 12PM will be processed next business day
Please note the exchange rate applicable is the rate at the time of the final approval.

EXCHANGE RATE:

1 JMD = 1 JMD

TRANSACTION FEE:

Saving Accounts

Name	Type	Number	Currency	Current Balance	Available Balance
<input type="radio"/>	CHQ	020000000115	JMD	\$59,942,537.07	\$59,942,537.07
<input type="radio"/>	RSV	000011060045	JMD	\$565,108.59	\$565,108.59
<input type="radio"/>	RSV	002094413669	USD	\$25,024,710.39	\$25,024,710.39
<input type="radio"/>	RSV	002094469954	JMD	\$50,285,137.85	\$50,285,137.85

Step 8: Enter the banking information.

Bank Information

<input type="text" value="*[Select Routing Method]"/>	<input type="text" value="*Address"/>
<input type="text" value="*Routing Number"/>	<input type="text" value="Postal Zone"/>
<input type="text" value="*Bank Name"/>	<input type="text" value="*City"/>
	<input type="text" value="*[Select Country]"/>

N.B. Entering the routing number will autocomplete the remaining fields.

Step 9: Enter the target account’s information.

<input type="text" value="*Target Account Number"/>	<input type="text" value="*[Select Currency]"/>
<input type="checkbox"/> Include Intermediary Banks	
Transfer Amount	
<input type="radio"/> *Source Amount (JMD) <input type="text" value="0.00"/>	<input checked="" type="radio"/> *Destination Amount () <input type="text" value="0.00"/>
<input type="text" value="*Description"/>	

Step 10: Select the approvers for the transfer, then click “NEXT”.

Preferred Approvers

Select Approver

Select Approver

CANCEL NEXT

Step 11: Review the transaction information. Once correct, click “CONFIRM”.

Transaction Confirmation

You are Confirming the following transaction:

Beneficiary's Name:	joe lew
Beneficiary's Address:	750 LATHAM RD UNIT, 750 LATHAM, Florida
Beneficiary's Country:	JM
Bank:	CRAMER ROSENTHAL MCGLYNN LLC
Routing Method:	SWIFT/BIC
Routing Number:	CRLCUSA1XXX
Bank Address:	520 MADISON AVENUE
Bank Postal Zone:	
Bank City:	NEW YORK,NY
Bank Country:	US
Sender Account:	CHQ - 020000000115
Beneficiary's Account:	20942947563256 - USD
Payment Amount:	JMD \$10,000.00
Exchange Rate:	154
Transfer Amount:	USD \$64.94
Fee:	JMD \$3,600.00
Description:	test
Approver:	tester admin
Approver:	Tester Testing

CANCEL CONFIRM

You will then be taken to the Transaction Summary screen. To complete this transaction, both approvers need to approve the transaction.

Step 1: Select “Manage transactions” from the side menu.

The screenshot shows a side menu with the following items: Dashboard, Accounts, Customer Care, Payments, Transfer, Manage Transactions, Transaction Approval, Batch Approval History, and Transfer History. Two callout boxes are present: '1. Click manage transactions' pointing to the 'Manage Transactions' item, and '2. Click Transaction Approval' pointing to the 'Transaction Approval' item.

Step 2: Select the transaction by clicking on the “PROCESS” button

⌂ Pending Approvals

Pending Approvals

All

Transaction No.	Date	Description	Amount	Fee	Status	Type	<input type="checkbox"/> Select All
650880	5/28/2024	test	\$10,000.00	\$3,600.00	Pending	Wire Transfer	<input type="checkbox"/> <input type="button" value="PROCESS"/>

Step 3: Enter the authorization password then click on “APPROVE”.

Transaction Details

You are approving the following transaction:

Waiting for first approval	
Transaction Number:	650880
Beneficiary's Name:	Joe Iew
Beneficiary's Address:	750 LATHAM RD UNIT, 750 LATHAM, Florida
Beneficiary's Country:	JM
Bank:	CRAMER ROSENTHAL MCGLYNN LLC
Routing Method:	SWIFT/BIC
Routing Number:	CRLCUSA1XXX
Bank Address:	520 MADISON AVENUE
Bank Postal Zone:	
Bank City:	NEW YORK,NY
Bank Country:	US
Sender Account:	CHQ - 020000000115
Beneficiary's Account:	20942947563256 - USD
Payment Amount:	JMD \$10,000.00
Exchange Rate:	154.0000
Transfer Amount:	USD \$64.94
Fee:	JMD \$3,600.00
Description:	test

Authorization

Please enter your authorization password and click "Approve" if you are sure you wish to approve this transaction. Otherwise please click "Back".

*Authorization Password

BACK DENY APPROVE

1. Enter transaction Password

2. Click Approve

N.B. Both approvers MUST approve before the Transfer is carried out. The transaction details will indicate whether it is awaiting the first or second approval.

Once completed you will be taken to the transaction approval summary screen.

Transaction Summary

The transfer has been approved

IMPORTANT
Transaction Approved.

Transaction Number:	650880
Beneficiary's Name:	joe lew
Beneficiary's Address:	750 LATHAM RD UNIT, 750 LATHAM, Florida
Beneficiary's Country:	JM
Bank:	CRAMER ROSENTHAL MCGLYNN LLC
Routing Method:	SWIFT/BIC
Routing Number:	CRLCUSA1XXX
Bank Address:	520 MADISON AVENUE
Bank Postal Zone:	
Bank City:	NEW YORK,NY
Bank Country:	US
Sender Account:	CHQ - 020000000115
Beneficiary's Account:	20942947563256 - USD
Payment Amount:	JMD \$10,000.00
Exchange Rate:	154.0000
Transfer Amount:	USD \$64.94
Fee:	JMD \$3,600.00
Description:	test

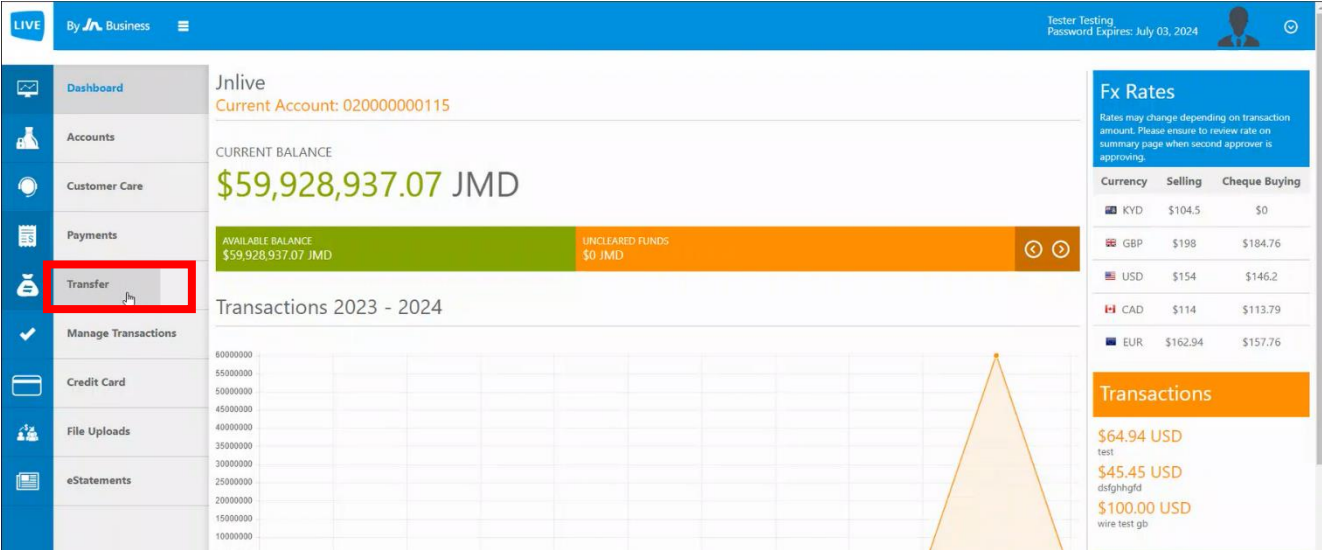
PRINT SAVE AS PDF APPROVE ANOTHER TRANSACTION

Congratulations! You have successfully completed a wire transfer using JN Bank LIVE Business.

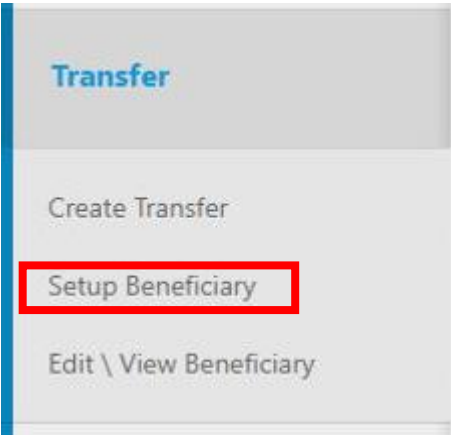
Alternatively, you can send a wire transfer from a list of saved transfers. Start by creating the beneficiary, then choose them from the list of saved beneficiaries when making a transfer.

Instructions for Setting up Wire Transfers from Existing Beneficiary

Step 1: Click on "Transfer" on the side menu.



Step 2: Click on "Setup Beneficiary".



Step 3: Click on the “Select Transfer Type” drop down menu then select “Wire Transfer”.

By **JN** Business

Setup Beneficiary

INFORMATION

- *Required Fields.
- Up to two(2) Intemediary Banks can be added for Wire Transfers.

Transfer

[Select Transfer Type] ▼

- [Select Transfer Type]
- Local Other Banks
- Wire Transfer**
- Transfer Within Own Accounts
- Transfer to Other JN Accounts
- [Beneficiary type]

Step 5: Enter the beneficiary’s information.

Beneficiary Information

*[Beneficiary Type] ▼	
*Alias	*First Name
*Address Line 1	*Last Name
Address Line 2	*Telephone
*City	Email
*[Select Country] ▼	

Step 6: Enter the banking information then click "Save".

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.**

The image shows a 'Banking Information' form with several input fields. Four blue callout boxes with arrows point to specific fields: '1. Enter Account Number' points to the '*Account Number' field; '2. Select Transfer Method from Dropdown' points to the '*[Select Transfer Method]' dropdown; '3. Enter Routing Number' points to the '*Routing Number' field; and '4. Select the Currency' points to the '*[Select Currency]' dropdown. Other fields include '*Bank Name', '*Address', 'Postal Zone', '*City', and '*[Select Country]'. A blue button labeled 'ADD INTERMEDIARY BANK' is located below the '*[Select Country]' field. At the bottom right, there are two buttons: 'CANCEL' and 'SAVE' (the latter is highlighted with a red border).

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 7: Review the transaction information. Once correct, click “CONFIRM”.

⏪ Beneficiary Template Confirmation

You are Confirming the following Template:

Alias:	Transfer Wire Test 1
Beneficiary's Name:	Test Test Lewis
Beneficiary's Address:	750 LATHAM RD UNIT 6 GSY00029, , kingston
Beneficiary's Country:	JM
Telephone:	8769998888
Email:	

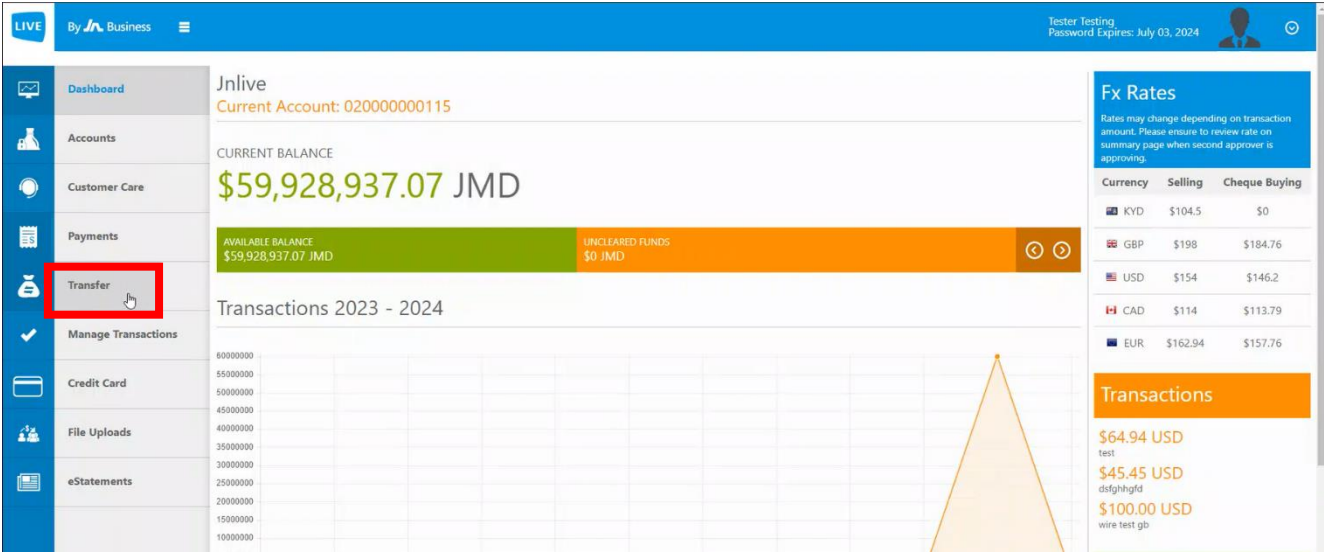
Banking Information

Account Number:	123456789
Currency:	USD
Bank Name:	CRAMER ROSENTHAL MCGLYNN LLC
Transfer Method:	SWIFT/BIC
Routing Number:	CRLCUSA1XXX
Bank Address:	520 MADISON AVENUE
Bank Postal Zone:	33409-5192
Bank City:	NEW YORK,NY
Bank Country:	US

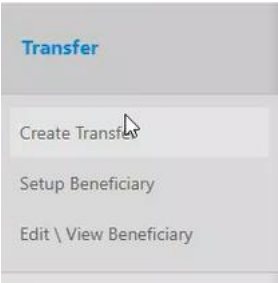
Congratulations! You have successfully saved a beneficiary in JN Bank LIVE Business. You can now send transfers to this beneficiary.

Instructions For Executing Wire Transfers Using An Existing Beneficiary

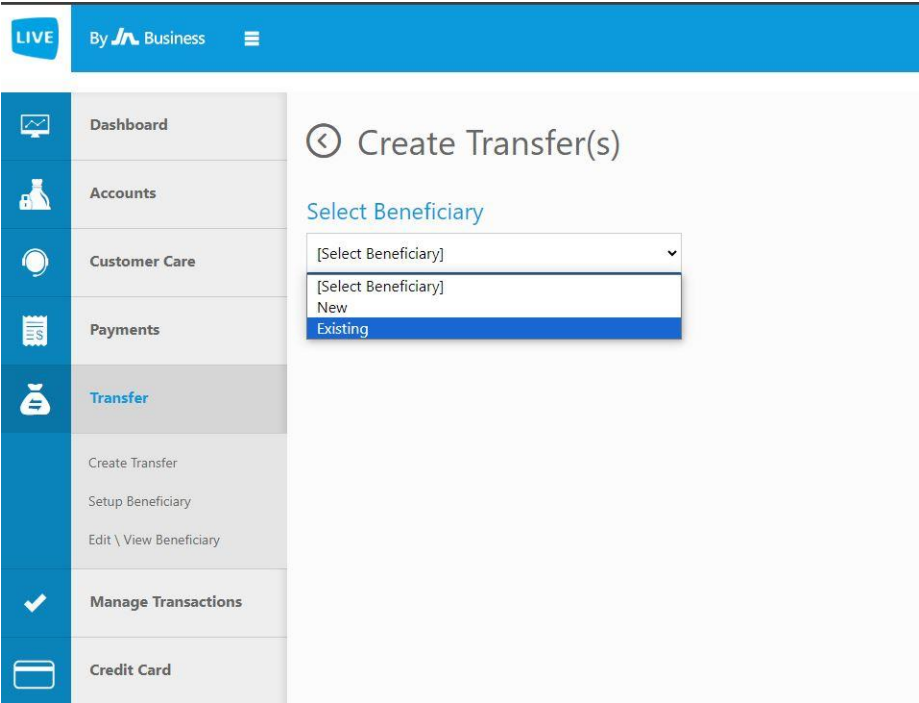
Step 1: Click on Transfer on the side menu.



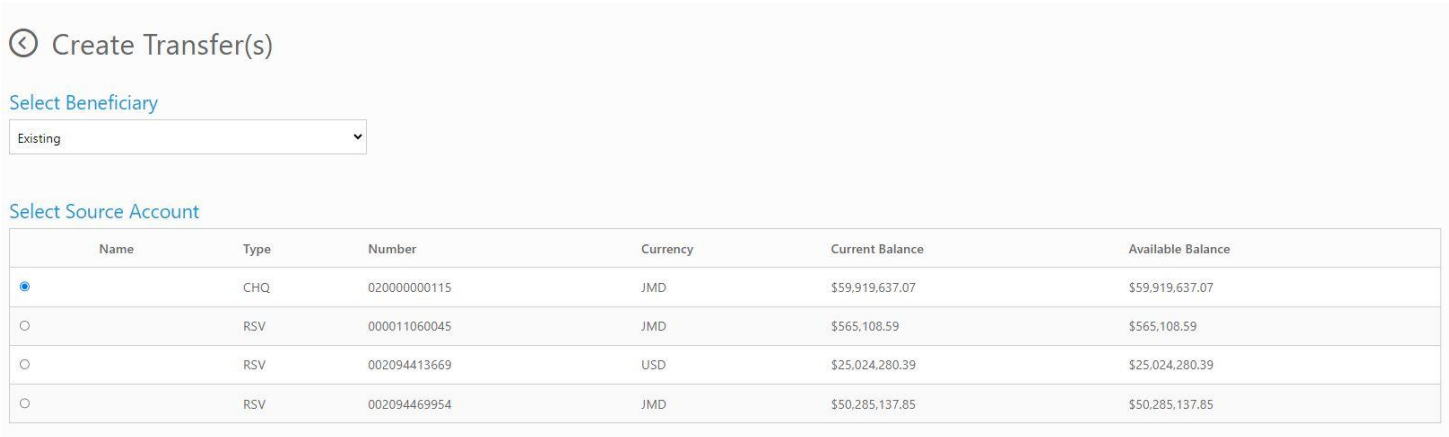
Step 2: Click on "create transfer".



Step 3: Click on the “Select Beneficiary” drop down menu then select “Existing”.



Step 4: Select the source account that you would like to use by clicking on the “o” to the left of the desired account.



Step 5: Select the transfer you would like to execute by clicking on the “□” to the left of the transaction. Then, enter the desired transfer amount and description. Once completed, click “TRANSFER”.

Select Beneficiaries

Alias	Name	Account Number	Transfer Type	Transfer Method	Target Currency	Amount	Description	
<input checked="" type="checkbox"/>	Transfer Wire Test 1	Test Test Lewis	123456789	Wire Transfer	SWIFT/BIC	USD	100.00	Test Wire

CANCEL
TRANSFER

Step 6: Select the approvers for the transfer, then click “CONFIRM”.

⏪ Confirm Transfer(s)

INFORMATION

Transactions from foreign currency source accounts will be converted to Jamaican dollars.
 Transactions done after 12 PM will be processed the next business day.
 Please note that the exchange rate applicable to the transaction is the rate received at the final approval.

EXCHANGE RATE:
 J\$154.00 JMD = \$1.00 USD

TRANSACTION FEE:
 \$3,600.00 JMD

You are Confirming the following transaction:

Beneficiary's Name	Bank	Sender Account	Beneficiary's Account	Transfer Amount	Fee	Description
Test Test Lewis		CHQ - 020000000115 - JMD	123456789 - USD	USD \$100.00	JMD \$3,600.00	Test Wire

Preferred Approvers

tester admin

Tester Testing

CANCEL
CONFIRM

Summary Transfer(s)

Information

Transactions from foreign currency source accounts will be converted to Jamaican dollars.
Transactions done after 12 PM will be processed the next business day.
Please note that the exchange rate applicable to the transaction is the rate received at the final approval.

The transaction has been submitted for approval:

Transaction Id	Beneficiary's Name	Bank	Sender Account	Beneficiary's Account	Transfer Amount	Fee	Description	Status
650901	Test Test Lewis		CHQ - 020000000115 - JMD	123456789 - USD	USD \$100.00	JMD \$3,600.00	Test Wire	Success

SEND ANOTHER TRANSACTION

Congratulations! You have successfully initiated a wire transfer using an existing beneficiary with JN Bank LIVE Business. Please proceed to approve the transaction for it to be processed.