



7

Transfers

- REPUBLIC BANK
- THIRD PARTY LOCAL
- INTERNATIONAL
- MULTIPLE

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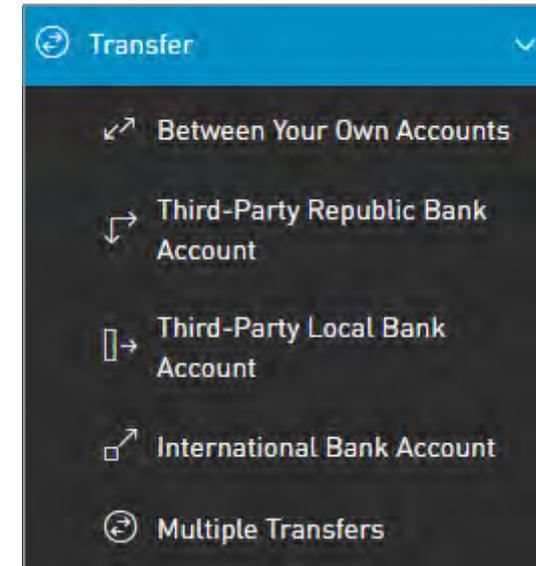
4. Result

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Transfers

Corporate Republic^{Online} offers 5 transfer options.

- BETWEEN YOUR OWN ACCOUNTS
- THIRD PARTY REPUBLIC BANK ACCOUNT
- THIRD PARTY LOCAL BANK ACCOUNT
- INTERNATIONAL BANK ACCOUNT
- MULTIPLE TRANSFERS



There are three ways to access the Transfer feature:

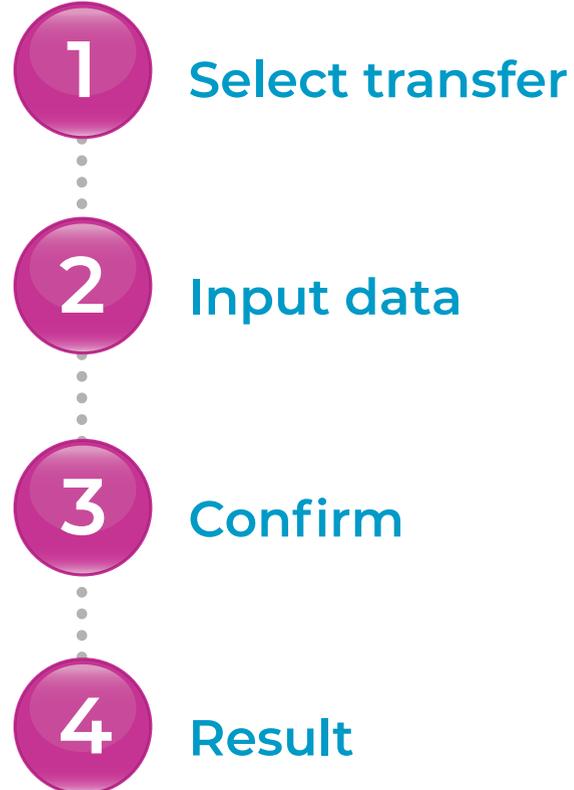
- QUICK MENU
- MAIN MENU
- CONTEXTUAL MENU on each account

Transfers

Transfer options

All Transfer options entail a 4-step process.

4-Step Process



Republic Bank Accounts

Transferring between Republic Bank accounts

The options to transfer funds between Republic Bank accounts are as follows:

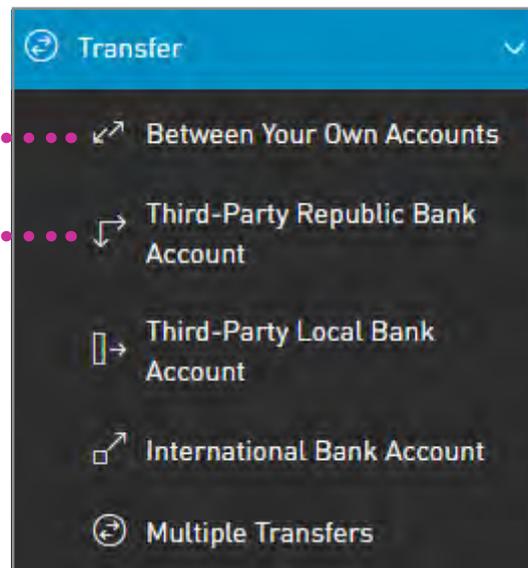
- BETWEEN YOUR OWN ACCOUNTS
- THIRD PARTY REPUBLIC BANK ACCOUNT
- Both options follow the same 4-step process with only the account credited being different for each.
- The details of transfers between your own accounts will automatically be saved and available.
- For third party transfers, you will be required to input beneficiary information.

Republic Bank Accounts

1 Select transfer

Select the transfer option you require from the menu

Only users assigned the relevant permissions will be able to access the Transfer feature.
(Refer to Appendix for list of Permissions)



Republic Bank Accounts

2 Input data

- A Select DEBIT ACCOUNT
- B Input CREDIT ACCOUNT
- C Insert AMOUNT TO TRANSFER
- D Input ADDITIONAL DATA (DESCRIPTION AND NOTIFICATION EMAIL ADDRESS)
- E Select CONTINUE

Transfer option can be changed by clicking the icon

The screenshot shows the Republic Bank online transfer interface. The page title is "Transfer" and the sub-header is "Transfer - Between Your Own Accounts". The interface includes a sidebar with navigation options: Home, My Accounts, Transfer, Pay, Service Request, Manage, and Pending Approvals. The main content area is divided into several sections:

- Debit Account (A):** A dropdown menu showing "Chequing Account" with account number "990999999902" and an available balance of "TTD 1,593,182.34".
- Credit Account (B):** A dropdown menu showing "Chequing Account" with account number "990999999901" and an available balance of "TTD 2,252,702.59".
- Amount to Transfer (C):** A text input field labeled "TTD" with the value "100.00".
- Additional Data (D):** Two text input fields: "Description" (containing "Test between you own accounts transfer") and "Notification Email" (containing "user@email.com").
- Schedule (Optional):** A toggle switch that is currently turned off. Below it, a note reads: "Turn on this function only if you would like to schedule this transaction for a later date or as a recurring transaction."
- Buttons:** "Reset", "Cancel", and "Continue" buttons are located at the bottom right of the form.

Callouts A through E are placed over the corresponding elements in the interface. A vertical dotted line connects the "Transfer" option in the sidebar to the "Transfer" dropdown menu in the main content area.

Transfer can be scheduled here by clicking the toggle

Republic Bank Accounts

2 Input data

A Select **DEBIT ACCOUNT** from the list

B Input **CREDIT ACCOUNT**

- If you select **BETWEEN YOUR OWN ACCOUNTS**, all your business accounts will be listed for you to choose one account to credit.
- If you select **THIRD PARTY REPUBLIC BANK ACCOUNT**, all your third-party beneficiaries will be listed for you to choose one to credit.
- Or, if you want to register a new third party beneficiary, you click either the **MANAGE PAYEE** link or the **MANAGE** tab.

*See Section 11 – Manage, pg. 287 for instructions for registering third party beneficiaries.
See Section 9 – Transactions, pg. 242 for instructions for scheduling payments.*

Republic Bank Accounts

2 Input data

C Insert the amount you want to transfer

D Input the **ADDITIONAL DATA (DESCRIPTION and NOTIFICATION EMAIL ADDRESS)**
The email address you enter in this field will receive a transfer notification. If you do not enter an address in the field, the system will automatically send the notification to your registered email address.

E Select **CONTINUE**
When you have completed and verified all the steps above, select **CONTINUE**.

Republic Bank Accounts

3 Confirm

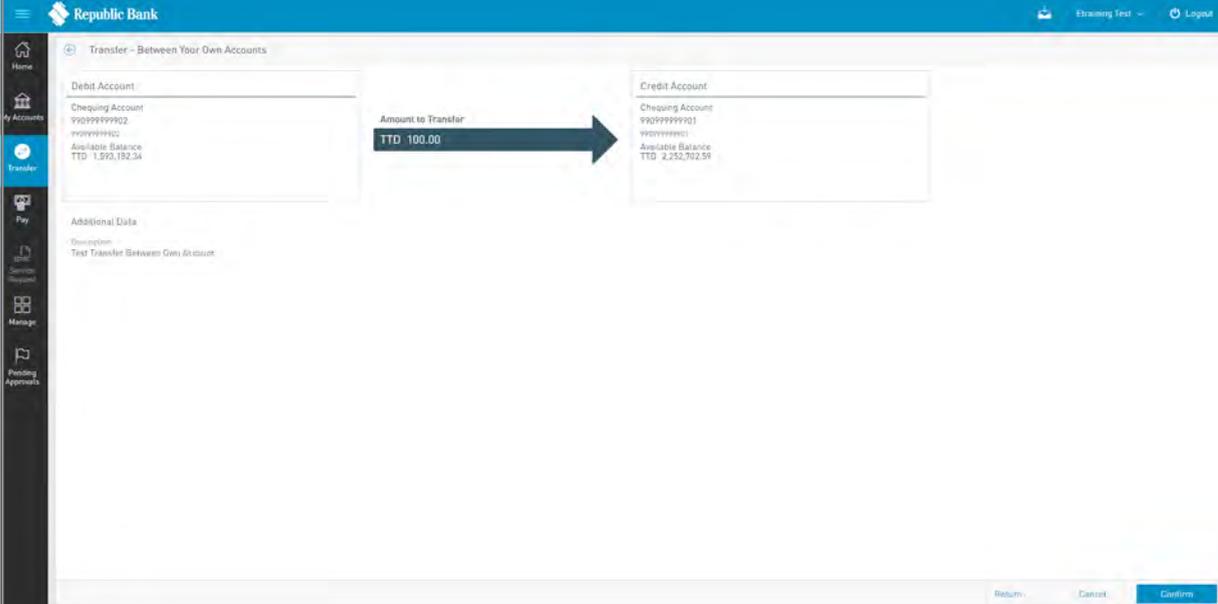
This step allows you to review/validate the information you entered in the previous step before submitting the transaction.

Once the transaction information has been verified select CONFIRM.

If you do not select CONFIRM the available actions are:

CANCEL to cancel the transaction.

RETURN or  to return to the previous step.



The screenshot displays the Republic Bank online interface for a transfer confirmation. The page title is "Transfer - Between Your Own Accounts". It features a sidebar with navigation options: Home, My Accounts, Transfer (highlighted), Pay, Services Request, Manage, and Pending Approvals. The main content area is divided into three sections: "Debit Account", "Amount to Transfer", and "Credit Account".

Debit Account	Amount to Transfer	Credit Account
Checking Account 9809999902 9809999902 Available Balance TTD 1,593,182.34	TTD 100.00	Checking Account 9809999901 9809999901 Available Balance TTD 2,252,702.59

Below the account information, there is an "Additional Data" section with a description: "Text Transfer Between Own Account". At the bottom right of the interface, there are three buttons: "Return", "Cancel", and "Confirm".

Republic Bank Accounts

4

Result

After confirmation of the transaction, you will receive one of the following potential results (based on your permissions and the approval scheme(s) established for the transaction):

SUCCESSFUL: the transaction was completed successfully.

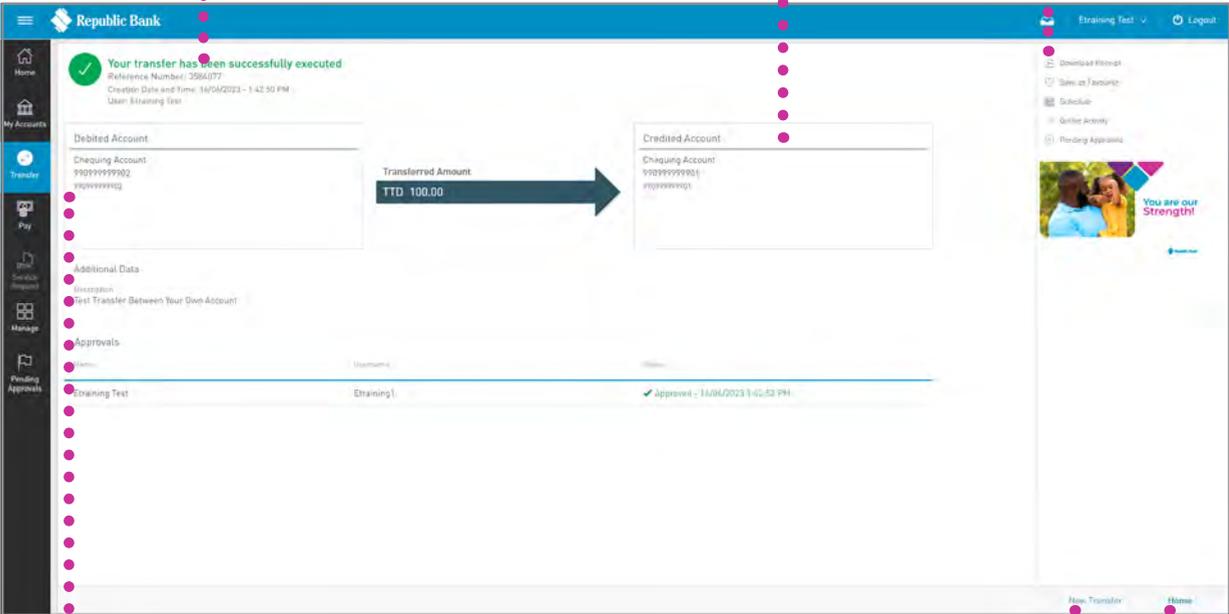
PENDING APPROVAL: here, one or more approvals is required to perform the transaction and the users authorised to approve will be informed of the pending authorisations via email.

FAILED: the transaction does not meet the necessary requirements and the specific error will be shown.

Status message & transaction info.

Credit account info.

Action panel



Debit account information

Make another transfer

Go to Home page

Third Party Local Bank Accounts

Transferring to third party local bank accounts

To transfer to third party accounts in other local banks, you must follow a 4-step process similar to the Third-party Republic Bank Account Transfer process. The only difference is in the beneficiary data, as the details of the local bank are also required for these transactions.

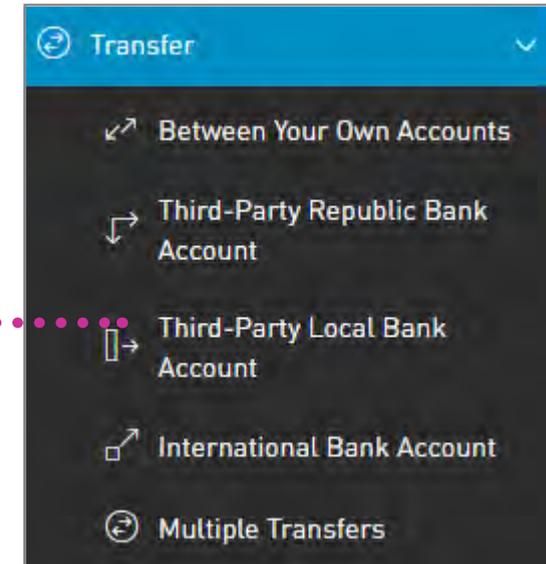
Third Party LocalAccounts

1 Select transfer

Select the THIRD PARTY LOCAL BANK ACCOUNT transfer option from the menu

Only users assigned the relevant permissions will be able to access the Transfer to Third Party Local Bank Account feature.

(Refer to Appendix for list of Permissions)



Third Party LocalAccounts

2 Input data

- A Select DEBIT ACCOUNT
- B Select a BENEFICIARY
- C Insert AMOUNT TO TRANSFER
- D Input ADDITIONAL DATA (DESCRIPTION AND NOTIFICATION EMAIL ADDRESS)
- E Select CONTINUE

Transfer option can be changed by clicking the ✓ icon

The screenshot shows the Republic Bank online transfer interface. The page title is "Transfer" and the sub-header is "Transfer - Third-Party Local Bank Account". The interface includes a sidebar with navigation options: Home, My Accounts, Transfer, Pay, Services Request, Manage, and Pending Approvals. The main content area is divided into several sections:

- Debit Account:** A dropdown menu showing "Checking Account 9899999992" with a checkmark icon (callout A).
- Credit Account:** A dropdown menu showing "Test Local Bank John Doe (234)" with a checkmark icon (callout B).
- Amount to Transfer:** A text input field containing "100.00" (callout C).
- Additional Data:** Two text input fields for "Description" (containing "Test Third Party Local Bank Transfer") and "Notification Email" (callout D).
- Schedule (Optional):** A toggle switch that is currently turned off (callout E).

At the bottom right, there are "Cancel" and "Continue" buttons. A vertical dotted line of red dots connects the text above to the checkmark icon in the Debit Account dropdown, and another vertical dotted line connects the text below to the toggle switch.

Transfer can be scheduled here by sliding the toggle

Third Party Local Accounts

2 Input data

A Select **DEBIT ACCOUNT** from the list

B Select a **BENEFICIARY**

Third Party local bank beneficiaries must be pre-registered.

If you want to register a new third party beneficiary, select either the **MANAGE PAYEE** link or the **MANAGE** tab.

*See Section 11 – Manage, pg. 287 for instructions for registering third party beneficiaries.
See Section 9 – Transactions, pg. 242 for instructions for scheduling payments.*

C Insert the amount you want to transfer

Third Party LocalAccounts

2 Input data

- D** **Input the ADDITIONAL DATA (DESCRIPTION and NOTIFICATION EMAIL ADDRESS)**
The email address you enter in this field will receive a transfer notification. If you do not enter an address in the field, the system will automatically send the notification to your registered email address.

- E** **Select CONTINUE**
When you have completed and verified all the steps above, select CONTINUE.

Third Party Local Accounts

3

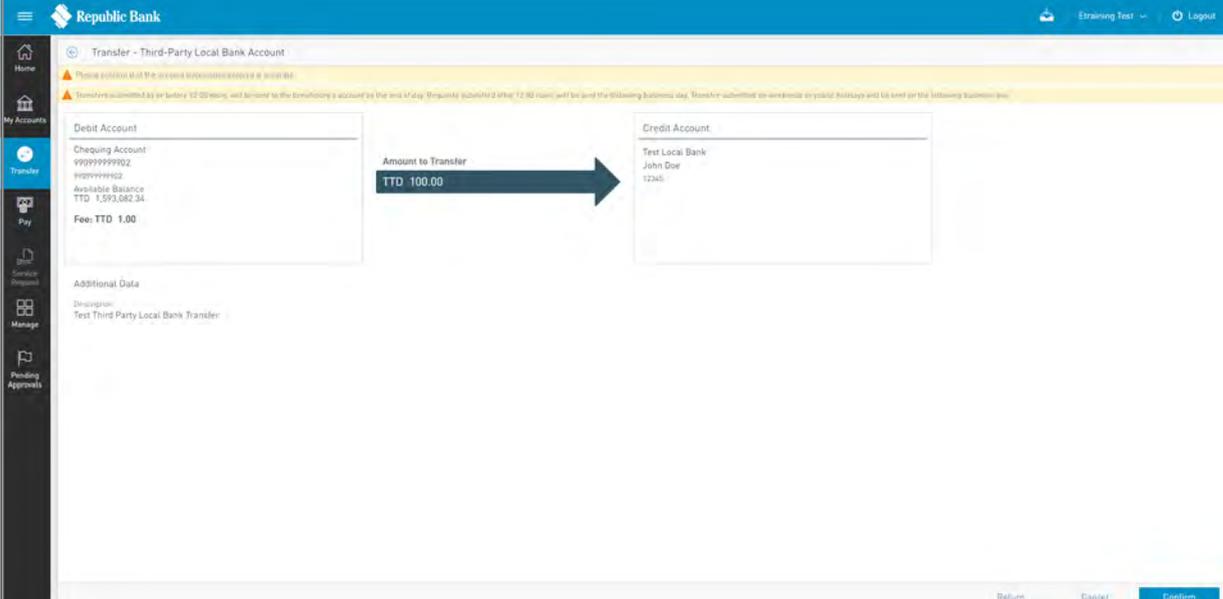
Confirm

This step allows you to review/validate the information you entered in the previous step before submitting the transaction.

Once the transaction information has been verified select CONFIRM.

If you do not select CONFIRM the available actions are:

CANCEL to cancel the transaction.
RETURN or  to return to the previous step.



The screenshot shows the Republic Bank online interface for a transfer confirmation. The page title is "Transfer - Third-Party Local Bank Account". A yellow warning banner at the top states: "Please confirm all the account information entered is correct" and "Transfer submitted on weekends or public holidays will be sent on the following business day".

The main content area is divided into two sections:

- Debit Account:** Chequing Account, 99999999902, 9999999902, Available Balance TTD 1,593,082.34, Fee: TTD 1.00.
- Credit Account:** Text Local Bank, John Doe, 12345.

An arrow labeled "Amount to Transfer" points from the Debit Account to the Credit Account, with the value "TTD 100.00" displayed below it.

Additional Data: Description: Text Third Party Local Bank Transfer.

At the bottom right, there are three buttons: "Return", "Cancel", and "Confirm".

Third Party LocalAccounts

4

Result

After confirmation of the transaction, you will receive one of the following potential results (based on your permissions and the approval scheme(s) established for the transaction):

SUCCESSFUL: the transaction was completed successfully.

PENDING APPROVAL: here, one or more approvals is required to perform the transaction and the users authorised to approve will be informed of the pending authorisations via email.

FAILED: the transaction does not meet the necessary requirements and the specific error will be shown.

Status message & transaction info.

Credit account info.

Action panel

The screenshot shows the Republic Bank online interface. At the top, there is a blue header with the Republic Bank logo and a user profile 'Etraming Test'. A green checkmark and the message 'Your transfer has been initiated' are displayed. Below this, the transfer details are shown: 'Reference Number: 2384871', 'Creation Date and Time: 14/04/2023 1:44:54 PM', and 'User: Etraming Test'. The 'Debited Account' section shows 'Chequing Account' with account number '910299999902'. A 'Transferred Amount' of 'TTD 100.00' is shown with an arrow pointing to the 'Credited Account' section, which shows 'Test Local Bank' with account number 'John Doe 1234'. Below this, there is a note: 'Please note that a transaction fee is applicable'. The 'Additional Data' section shows 'Description: Test Third Party Local Bank Transfer'. The 'Approvals' section shows a table with columns for 'User', 'Status', and 'Date'. The table contains one row: 'Etraming Test', 'Etraming Test', and 'Approved: 14/04/2023 1:44:55 PM'. On the right side, there is an 'Action panel' with options: 'Download Pictos', 'Save as Favourite', 'Schedule', 'Delete Activity', and 'Pending Approval'. At the bottom right, there are buttons for 'New Transfer' and 'Home'.

Debit account information

Make another transfer

Go to Home page

International Bank Accounts

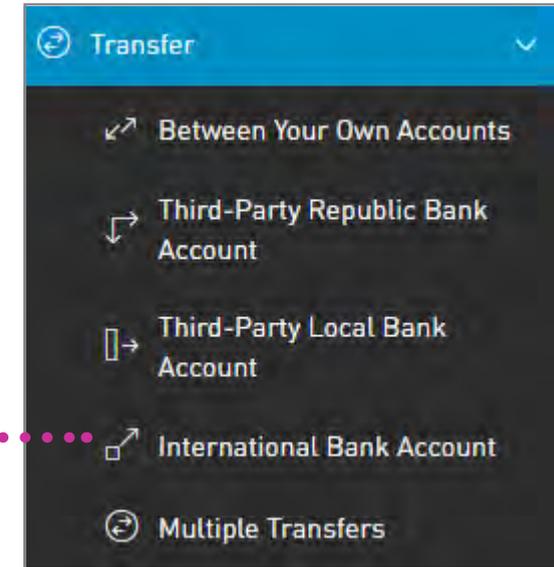
Transfer to international bank accounts

The process to transfer to international bank accounts is similar to other transfers except for the data requested. Beneficiary data, beneficiary account data and intermediary bank details are required for these transactions.

International BankAccounts

1 Select transfer

Select the INTERNATIONAL BANK ACCOUNT transfer option from the menu



Only users assigned the relevant permissions will be able to access the Transfer to International Bank Account feature.

(Refer to Appendix for list of Permissions)

International BankAccounts

2 Input data

- A Select DEBIT ACCOUNT
- B Select a BENEFICIARY
- C Insert AMOUNT TO TRANSFER
- D Input ADDITIONAL DATA (PURPOSE CODE, DESCRIPTION AND NOTIFICATION EMAIL ADDRESS)
- E Select CONTINUE

Transfer option can be changed by clicking the icon

The screenshot shows the Republic Bank online transfer interface. The page title is "Transfer" and the sub-header is "Transfer - International Bank Account". A warning message is displayed at the top: "Please be advised that for wire transfers being sent through Republic Online, a processing time of 2 business days is applicable. Only same-currency wire transfers are allowed i.e. the sending and receiving currencies must be the same. All cross-currency transactions will NOT be processed and local currency transfers (TTD to TTD) should be processed in the 'Third Party Local Bank Account' Transfers option. Note that the total daily online wire transfer transaction limit is TT\$50,000.00 or the equivalent in any other currency." The form contains several fields: 1. Debit Account (Callout A): A dropdown menu currently showing "Chequing Account" with an available balance of USD 244,968.30. 2. Credit Account (Callout B): A dropdown menu labeled "Select a beneficiary". 3. Amount to Transfer (Callout C): A text input field labeled "Insert Amount". 4. Additional Data (Callout D): A section with fields for "Purpose" (dropdown), "Description" (text), and "Notification Email" (text). 5. Schedule (Optional) (Callout E): A toggle switch currently turned off, with the text "Turn on this function only if you would like to schedule this transaction for a later date or as a recurring transaction." At the bottom right, there are "Reset", "Cancel", and "Continue" buttons. A vertical dotted line with a pink dot at the top points to the "Transfer" icon in the top navigation bar.

Transfer can be scheduled here by clicking the toggle

International BankAccounts

2 Input data

A Select **DEBIT ACCOUNT** from the list

B Select a **BENEFICIARY**

International transfer beneficiaries must be pre-registered.

If you want to register a new third-party beneficiary, select either the **MANAGE PAYEE** link or the **MANAGE** tab.

*See Section 11 – Manage, pg. 267 for instructions for registering third-party beneficiaries.
See Section 9 – Transactions, pg. 221 for instructions for scheduling payments.*

C Insert the amount you want to transfer

International BankAccounts

2 Input data

D Input the ADDITIONAL DATA(PURPOSE CODE,DESCRIPTION and the NOTIFICATION EMAIL ADDRESS)

Mandatory for all wire transfers. You must select the appropriate one from the list provided.

The email address you enter in this field will receive a transfer notification. If you do not enter an address in the field, the system will automatically send the notification to your registered email address.

E Select CONTINUE

When you have completed and verified all the steps above, select CONTINUE.

International BankAccounts

3 Confirm

This step allows you to review/validate the information you entered in the previous step before submitting the transaction.

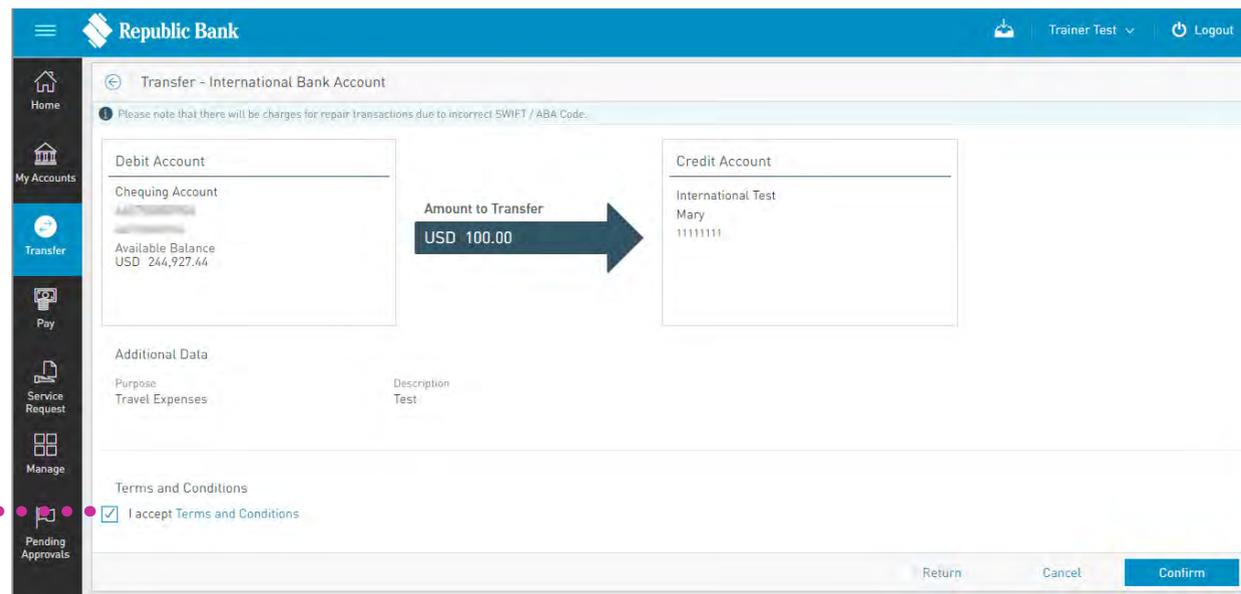
Select to confirm acceptance of the **TERMS AND CONDITIONS**

Once the transaction information has been verified select **CONFIRM**.

If you do not select **CONFIRM** the available actions are:

CANCEL to cancel the transaction.

RETURN or  to return to the previous step.



The screenshot shows the Republic Bank online interface for an international bank transfer. The page title is "Transfer - International Bank Account". A warning message states: "Please note that there will be charges for repair transactions due to incorrect SWIFT / ABA Code." The interface is divided into two main sections: "Debit Account" and "Credit Account".

Debit Account:

- Account Type: Chequing Account
- Available Balance: USD 244,927.44

Amount to Transfer: USD 100.00 (indicated by a large blue arrow pointing from the Debit Account to the Credit Account)

Credit Account:

- Account Name: International Test
- Account Number: Mary 11111111

Additional Data:

Purpose	Description
Travel Expenses	Test

Terms and Conditions:

I accept Terms and Conditions

At the bottom right, there are three buttons: "Return", "Cancel", and "Confirm".

International BankAccounts

4 Result

After confirmation of the transaction, you will receive one of the following potential results (based on your permissions and the approval scheme(s) established for the transaction):

SUCCESSFUL: your transfer has been initiated.

PENDING APPROVAL: here one or more approvals is required to perform the transaction and the users authorised to approve will be informed of the pending authorisations via email.

FAILED: the transaction does not meet the necessary requirements and the specific error will be shown.

Status message & transaction info.

Credit account info.

Action panel

The screenshot displays the Republic Bank online interface. At the top, there's a navigation bar with the Republic Bank logo and user information (Trainer Test, Logout). A sidebar on the left contains navigation options: Home, My Accounts, Transfer (highlighted), Pay, Service Request, Manage, and Pending Approvals. The main content area shows a green checkmark and the message "Your transfer has been initiated" with details: Reference Number: 3578183, Creation Date and Time: 15/05/2023 - 10:48:49 PM, and User: Trainer Test. Below this, there are two boxes: "Debited Account" (Chequing Account) and "Credited Account" (International Test, Mary, 11111111). A blue arrow labeled "Transferred Amount" points from the debited account to the credited account, with "USD 100.00" written below it. Further down, there are sections for "Additional Data" (Purpose: Travel Expenses, Description: Test) and "Approvals". On the right, an action panel contains links for "Download Receipt", "Save as Favourite", "Schedule", "Online Activity", and "Pending Approvals". At the bottom right, there are buttons for "New Transfer" and "Home".

Debit account information

Make another transfer

Go to Home page

Multiple Accounts

Transfer to multiple accounts

Corporate Republic**Online** enables you to create numerous transfers to be sent at the same time via the Multiple Transfers screen.

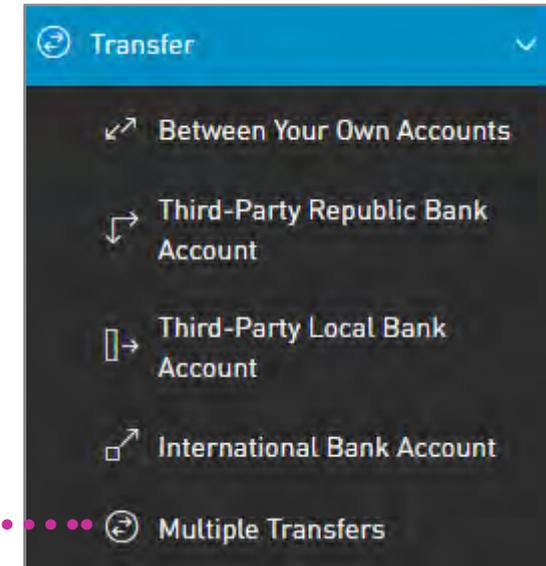
This option allows you to make the following transfers simultaneously:

- BETWEEN YOUR OWN ACCOUNTS
- TO OTHER REPUBLIC BANK ACCOUNTS
- TO OTHER LOCAL BANK ACCOUNTS

Multiple Accounts

1 Select transfer

Select the MULTIPLE TRANSFERS transfer option from the menu

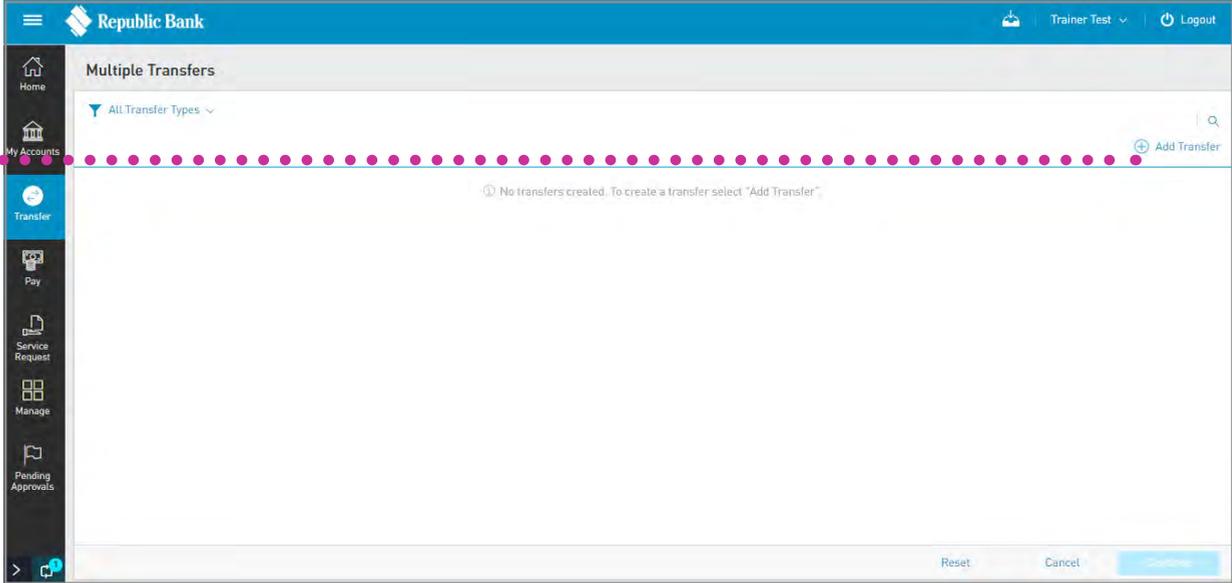


Only users assigned the relevant permissions will be able to access the Multiple Transfers feature.
(Refer to Appendix for list of Permissions)

Multiple Accounts

2 Input data

Select the ADD TRANSFER option to input the transfer details



Multiple Accounts

2 Input data

- A** Select DEBIT ACCOUNT
- B** Input CREDIT ACCOUNT
- C** Insert AMOUNT TO TRANSFER
- D** Input ADDITIONAL DATA (DESCRIPTION AND NOTIFICATION EMAIL ADDRESS)
- E** Select ACCEPT

The screenshot shows a web form titled "Transfer - Between Your Own Accounts" with a close button in the top right corner. The form is divided into four main sections, each with a numbered callout:

- 1 Debit Account (A):** A dropdown menu showing "Chequing Account" with account number "990999999902" and an available balance of "TTD 1,592,982.34".
- 2 Credit Account (B):** A dropdown menu showing "Chequing Account" with account number "990999999901" and an available balance of "TTD 2,252,802.59".
- 3 Amount to Transfer (C):** A text input field labeled "TTD" containing the value "100.00". A "Required" indicator is present to the right.
- 4 Additional Data (D):** Two text input fields: "Description" containing "Test" and "Notification Email" containing "user@republic.com".

At the bottom right of the form, there are three buttons: "Reset", "Cancel", and "Accept". The "Accept" button is highlighted in blue and has a callout 'E' next to it.

Multiple Accounts

2 Input data

When the transfer data has been input, and saved, you will be redirected to the Multiple Transfers screen and the following options will be available:

ADD TRANSFER: to add another transfer.

Repeat the process as required.

EDIT TRANSFER: to edit the details of a saved transfer.

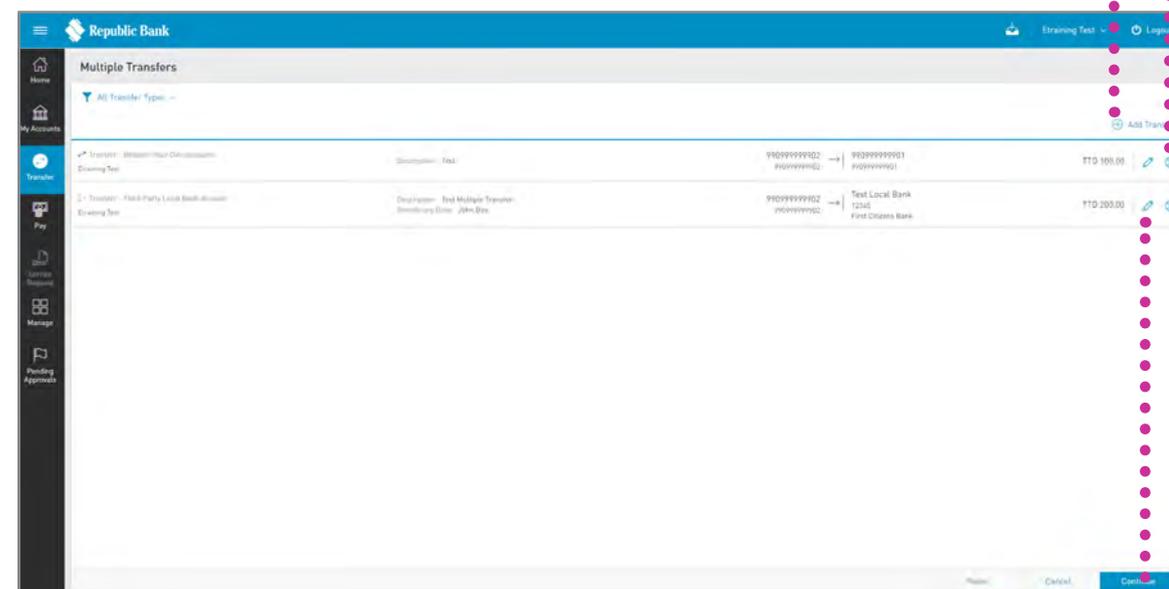
DELETE TRANSFER: to delete any saved transfer from the list.

RESET: to delete all transfers created.

CANCEL: to discard all changes and you will be redirected to the previous page.

CONTINUE: to continue to confirm transfers.

Delete transfer
Add transfer



Edit transfer

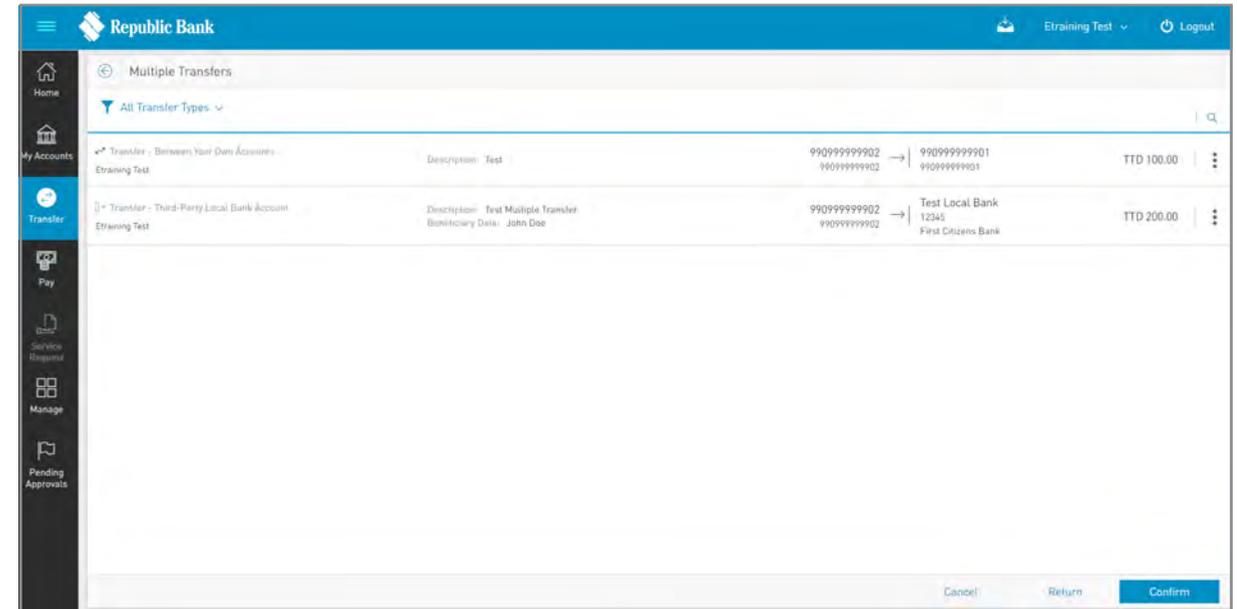
Multiple Accounts

3 Confirm

This step allows you to review/validate the information you entered in the previous step before submitting the transaction.

Once the transaction information has been verified select CONFIRM.

If you do not select CONFIRM the available actions are:
CANCEL to cancel the transaction.
RETURN or  to return to the previous step.



Multiple Accounts

4 Result

After confirmation of the transaction, you will receive one of the following potential results (based on your permissions and the approval scheme(s) established for the transaction):

SUCCESSFUL: the transaction was completed successfully.

PENDING APPROVAL: here, one or more approvals is required to perform the transaction and the users authorised to approve will be informed of the pending authorisations via email.

FAILED: the transaction does not meet the necessary requirements and the specific error will be shown.

Status message & transaction info.

Action panel

The screenshot displays the Republic Bank online banking interface. At the top, a blue header contains the bank logo and navigation links. A central green notification box states "Multiple transfer executed successfully" with details: Reference Number: 3461083, Creation Date and Time: 16/06/2023 1:51:07 PM, and User: Etraining Test. Below this, a table lists transfer transactions:

Date	Description	From Account	To Account	Amount	Status
16/06/2023 1:52 PM	Test	99099999902	99099999901	TTD 100.00	Successful
16/06/2023 1:52 PM	Test Multiple Transfer: Beneficiary Name: John Doe	99099999902	Test Local Bank 12345 First Citizens Bank	TTD 200.00	Successful

At the bottom right, there are buttons for "New Transfer" and "Home".

Make another transfer

Go to Home page