

Payments Guide

Making a Payment on TURICUM Connect

On TURICUM Connect you will find two types of payments.

Make Payment (International Inc. Gibraltar)

Make a payment to a Payee outside of Turicum, in GBP or a foreign currency, including Gibraltar.

Make Transfer (To another Turicum Account)

Make a payment from one account held in Turicum to another account held in Turicum.



To make a payment click on **Payment & Transfer** on the left hand menu.




From the **Payment & Transfer** page, click on **Make Payment** (International Inc. Gibraltar)

On the **Make Payment** page you will see a blue card on the left hand side which is the Account you want to make the payment from. Use the dropdown to select the Account. The details of the Account will be populated on the blue card.

To be able to make a payment you need to select an **International Payee**. On the right hand side use the dropdown to select an existing **International Payee** or use the **Add International Payee** button to create a new Payee.



1. For most currencies, payments will require either an Account Number and Sort Code or an IBAN and Swift or BIC Code.
2. Payee address is mandatory for all US Dollar payments.

Please hover over the **Information** icons to help you decide which fields to populate. 

Once you have entered the **International Payee** details click on the **Review** button.

Review the **Payee** details carefully and click on **Save** on the **International Payee Confirmation** page. If there are any errors, they will be flagged. Please address these fields, then click on **Save** on the **International Payee Confirmation** page.

You can now select the newly created **International Payee** from the dropdown box. Once selected the relevant information from that Payee will automatically populate the payment fields. These fields are not editable and can be edited from the **Edit Payee** icon.



Enter an **Amount** and **Reason for Payment**. The **Payment Reference** field is already populated from the Payee but this field can be edited. Once all the fields are populated click Next.

Review the payment details carefully from the **Payment Confirmation** page before clicking **Confirm**. If you wish to change anything click on **Edit**.

Your payment has now been sent for processing. You can make **Another Payment** or click on **OK** to return to the **Payments & Transfer** page.

Making a Transfer on TURICUM Connect



From the **Payment & Transfer** page, click on **Make Transfer** (To another Turicum Account).

There are two types of Transfers within the **Make Transfer** page. Make a Transfer between **My Accounts** and **Other Turicum Account**.

My Accounts. Make a Transfer between two Accounts you have access to. On the **Make Transfer** page you will see a blue card on the left hand side which is the Account you want to make the Transfer from. Use the dropdown to select the Account. The details of the Account will be populated on the blue card.

On the right hand side use the dropdown to select another Account from the list. (The list won't show any accounts until you select one from the blue card first).


Once both Accounts are selected enter the **Amount** and **Reason for Transfer**. The **Currency** field will populate automatically when you select the Account.

Click on **Next**. Review the transfer details carefully from the **Transfer Confirmation** page before clicking **Confirm**. If you wish to change anything click on **Edit**.

Other Turicum Account. Make a Transfer to another Account held in Turicum. On the **Make Transfer** page you will see a blue card on the left hand side which is the Account you want to make the Transfer from. Use the dropdown to select the Account. The details of the Account will be populated on the blue card.


To be able to make a Transfer you need to select a **Turicum Payee**. On the right hand side use the dropdown to select an existing **Turicum Payee** or use the **Add Turicum Payee** button to create a new Payee.



Please hover over the **Information** icons to help you decide which fields to populate. 

Once you have entered the **Turicum Payee** details click on the **Review** button. The system will then check that the information has been entered correctly.

1. If correct then click on **Save** on the **Turicum Payee Confirmation** page.
2. If there are any errors they will be flagged. Please address these fields, then click on **Save** on the **Turicum Payee Confirmation** page.

You can now select the newly created **Turicum Payee** from the dropdown box. Once selected, the relevant information from that Payee will automatically populate the Transfer fields. These fields are not editable and can be edited from the **Edit Payee** icon. 

Enter an **Amount** and **Reason for Transfer**. The **Transfer Reference** field is already populated from the Payee but this field can be edited. Once all the fields are populated click **Next**.

Review the transfer details carefully from the **Transfer Confirmation** page before clicking **Confirm**. If you wish to change anything click on **Edit**.

Your Transfer has now been sent for processing. You can make **Another Transfer** or click on **OK** to return to the **Payments & Transfer** page.

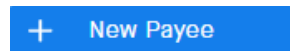
Manage Payees



From the **Payment & Transfer** page, click on **Manage Payees**.

From **Manage Payees** you can Create, Edit or Delete **Payees**. You can create **New Payees** from the **Manage Payees** page and these will be ready to select from the dropdown box when making a **Payment** or **Transfer**.

New Payees created from the **Payments** or **Transfer** page will also be displayed under the **Manage Payees** page.



Use the **New Payee** button to create an **International Payee** or **Turicum Payee**.



Use the **Edit** icon to amend an existing **Payee**.



Use the **Delete** icon to remove an existing **Payee**.

Once you have created your **Payees** you can go ahead and make a **Payment** or **Transfer**.
Dual Authorisation

If you have signed the **Online Access Form** as **Joint**, any payment performed on that particular account will require **Dual Authorisation**. The **Dual Authorisation** marker is placed on the account and no changes are required to your user, as long as you have Payments Only Access or Full Access.

When a payment is made from an account which is marked for **Dual Authorisation**, the payment will be pending authorisation from a 2nd user. This 2nd user will also need to have access to the same account and also have Payments Only Access or Full Access.

You can find these payments under a tab called **Pending Dual Authorisation**. You can navigate to this tab by following the below instructions:



On the Home Screen select the account the payment has been made from the dropdown list



Click on the "View" icon from the list of account/s shown

Pending Dual Authorisation

On the **Transactions** section you will see a tab called **Pending Dual Authorisation**



On the pending payment you will have 3 actions. Approve, Reject and View

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