



## PAYMENTS

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Sum	marv
<b>COLLED</b>	

Encoding a payment	2
Domestic payment	2
International payment	4
First screen	4
Second screen	8
Leveling out	10
Signature of a payment	12
Status of payments	12
Procedure for signing a payment	12
Signature with Digipass	13
Signature with e-Token	15





## Encoding a payment

### Domestic payment

Payment to be made for a local currency amount in favour of an account located in the country of the order giver.

Votre BANOUE	Payment - Create	X
Your BANK	Statements Movements Nat. payments Int. payments Netting Intraday	
OW BANK	Imports	
Accounts	Exec. date Amount	
00030030010 EUR	30/07/2003 0.00 EUR	
- 00030030011 USD		
- 00030030012 GBP	Beneficiary code	_
I⊞- Database	Debtor Beneficiary	
⊞ Messages	11111222220002001076 FID	
□ Filters	11111222220003003001076 EOR	
- AMOUNT < 0	MR. SMITH	
- AMOUNT >= 100000	OAKS ROAD	
- AMUUNT FROM 900 TO 1	SHIRLEY	
⊡ Status		
	Communication +++ / / +++	
		_
		<u> </u>
	Payment object	
	Save Save and continue Quit	

Memo date (compulsory field)
 ⇒ accessible only for order giver accounts held in Belgium
 By default, you will find here today's date.
 If you wish your transaction to be posted at a later date, change this information (6 months maximum).

- <u>Amount</u> (compulsory field)
   Enter the amount of the transaction, always expressed in local currency.
- <u>Order giver</u> (compulsory field)
   Click on the account to be debited located on the left-hand side of the screen. It will automatically appear in the "Order giver" field.
- <u>Beneficiary</u> (compulsory field)
   Enter here the beneficiary's account number.
   It must be an account held with a financial institution located in the country of the order giver.
   The accuracy of the account number structure entered will be checked by the application.

In addition to the account number, 3 address lines are accessible to fill in the identity of the beneficiary.

You must at least enter the surname, first name or title of the beneficiary account in the first line.

<u>Beneficiary code</u> (optional field)





If there is a possibility that the payment beneficiary you are creating may be used again, for your ease of use, enter a mnemonic or a code here corresponding to this beneficiary (the name of the customer or an abbreviation, for example)

When making payments in the future, the account and the identity of the beneficiary will appear on the screen automatically when this code or mnemonic is entered.

#### <u>Communication</u> (optional field)

Enter here possible communication for the payment.

⇒ Order giver accounts held in Belgium, you have the choice between 2 types of communication.

- A structured communication (typically Belgian info)
  - 12 figures whose validity will be checked by the application.
- **A free communication** Two lines of free-form text ( $2 \times 53$  characters).
- ⇒ Order giver accounts held in countries other than Belgium A free communication Two lines of free-form text (2 × 53 characters).
- Subject of the payment (optional field)
   ⇒ information displayed solely for order giver accounts held in Belgium
- <u>Reference</u> (optional field)
   Indicate here <u>your</u> payment reference
   This information will be repeated only on your account statement and will therefore enable you to ensure optimal management of your accounts.





## International payment

#### First screen

Votre BANOUE	International Payment - Create
Your BANK	Statements Movements Nat. payments Int. payments Netting Intraday
UN BANK	Imports
<ul> <li>Accounts</li> <li>00030030010 EUR</li> <li>00030030011 USD</li> <li>00030030012 GBP</li> <li>Database</li> <li>Envelopes</li> <li>Messages</li> <li>Filters</li> <li>AMOUNT &lt; 0</li> <li>AMOUNT &gt;= 100000</li> <li>AMOUNT FROM 300 TO 1</li> <li>YEAR 2002</li> <li>Estatus</li> </ul>	Transfer element         Execution date       30/07/2003       Amount       0.00       EUR •         Client ref.       Ben code       Bic/Swift       Account       Ill11222220003003001076       EUR •         Ord name MR. SMITH       Street       DAK'S ROAD       Binf name       Street       Data and the second s
Navigation key enablir payments.	ng you to access the second screen for international

- Date (compulsory field)

⇒ <u>Accessible only for order giver accounts held in Belgium</u> By default, you will find here today's date. If you wish your transaction to be posted at a later date, change this information (6 months maximum).

<u>Amount</u> (compulsory field)
 Enter the amount of the transaction (attention, the comma indicates the start of decimals for the French- and Dutch-speaking regions; the point indicates the start of the decimals for English-speaking regions).

<u>Currency</u> (compulsory field)
 Select the currency of the amount to be transferred from the drop-down list.
 You will find the complete list of currencies linked to the ISO codes in appendix 3 "List of currencies".

 <u>Reference</u> (optional field) Indicate here <u>your</u> payment reference. This information will be repeated only on your account statement and will therefore enable you to ensure optimal management of your accounts.





#### - Order giver (compulsory field)

Select the account to be debited by clicking on the appropriate account on the left-hand side of the screen. It will appear automatically in the "Order giver" field.

- **Beneficiary** (compulsory field)
  - BIC / SWIFT (optional field) Code of 8 or 11 alphanumeric characters identifying the banks linked to the SWIFT network. If you know the SWIFT code of the beneficiary bank, enter it in this place. Attention !!! : Only fill in this field IF AND ONLY IF you are absolutely sure of this code. As far as possible, we encourage you to fill in this zone which will make the execution of your payment easier and will enable you to take advantage of a reduced tariff for crossboarded payments. If you do not know the SWIFT code to be entered, you can look it up on the internet address: www.swift.com/biconline in the Bankers directory.
  - Account or IBAN (compulsory field)
     If you have not filled in the "BIC / SWIFT" field, begin by entering the country code of the beneficiary (see appendix 4: country codes).
     At present, B-Web offers to enter the beneficiary's account number by default.
     Enter in this field the complete account number for the beneficiary, respecting the structures (refer to appendix 2 "account structures" for international transfers).
     If you click on the "Account" button, you will be able to enter the IBAN number of the beneficiary account and the button will then indicate "IBAN".

What is the IBAN (International Bank Account Number)?

Since June 2001, in numerous countries, customers accounts have also been identified by an IBAN (ask your beneficiary for it). INCLUDEPICTURE The IBAN enables the simple identification of the beneficiary's account details and therefore guarantees better security of cross-border payments. The IBAN adds to the national account number a standardised international envelope containing two elements, i.e. the country code in which the account is opened and a test key. The latter is added to the country code and the whole national information which remain unchanged.

Attention, never try to work out an IBAN account yourself!

IBAN Examples. : BE00603543325538 (in Belgium) FR0012345678912345678945678 (in France)

#### How do you enter an IBAN on the entry screen?

In the "beneficiary details" field, you just have to click on the "Account" button. This will automatically be changed into the "IBAN" button. Enter the country code of the beneficiary's bank using the drop-down list. The IBAN account structure appears. Enter the IBAN. The accuracy of the IBAN account will be checked by the system.





Example:

Votre BANOUE	International Payment - Create
Your BANK UW BANK	Statements         Movements         Nat. payments         Int. payments         Netting         Intraday           Imports         Imports
Accounts     00030030010 EUR     00030030011 USD     00030030012 GBP     Database     Emelopes	Transfer element Execution date 30/07/2003 Amount 456.00 USD Client ref.
B Messages     Filters     AMOUNT < 0     AMOUNT >= 100000     AMOUNT FROM 900 TO 1     YEAR 2002     Status	Account       11111222220003003001076 EUR         Ord name       NR. SMITH         Street       OAKS ROAD         Locality       SHIRLEY         Zip       Street         RUE DE L'EGLISE 45         Locality       The Debtor Will Pay 1
<	Beneficiary communication  Cheque issuing  Cheque issuing  Save Save and continue  Quit

3. Identification of the beneficiary

Indicate the surname, first name or title of the beneficiary as well as his/her address

#### Specific case

#### Make available

Indicate the type, ID number and the issue date in the last line of the "Beneficiary" field.

#### Examples:

- PASS No 123456 iss. 01/01/95(for a passport No 123456 issued on 01/01/95) or
- ID No 123456789 iss. 01/01/95 (for an identity card No 123456789 issued on 01/01/95).
- <u>Beneficiary code</u> (optional field)

If there is a possibility that the payment beneficiary you are creating may be used again, for your ease of use, enter a mnemonic or a code here corresponding to this beneficiary (the name of the customer or an abbreviation, for example)

When making payments in the future, the account and the identity of the beneficiary will appear on the screen automatically when this code or mnemonic is entered.

#### <u>Costs</u> (compulsory field)

This field enables you to specify who bears the costs. Select the code using the drop-down list.

Code	Description
OUR	All costs borne by the ordering customer
BEN	All costs borne by the beneficiary.
NOR	The costs are shared
	<ul> <li>The costs are borne by the ordering customer</li> </ul>
	<ul> <li>All costs borne by the beneficiary.</li> </ul>

#### - <u>**Cost Account**</u> (optional field)





⇒ Accessible only for order giver accounts held in Belgium
 By default, it will be the same as the order giver account.
 If you want to specify another account to be debited the costs, select it using the drop-down list.

- <u>Communication to the beneficiary</u> (optional field)
   Enter here possible communication to the beneficiary.
   You have 4 lines of free-form text (4 ×30 characters).
- <u>Issue a cheque</u> (optional field)

This field is only to be completed if you wish a cheque to be issued. Select the appropriate code using the drop-down list.

Code	Description
	Left for the Bank
CDC	Crossed check sent to the beneficiary
CDD	Crossed check sent to the order giver
CHC	Uncrossed cheque sent to the beneficiary
CHD	Uncrossed cheque sent to the order giver

# It is ESSENTIAL you indicate the surname, first name and complete address of the beneficiary when issuing a cheque





#### Second screen

Votre BANOUF	International Payment - Create
YOUY BANK	Statements Movements Nat. payments Int. payments Netting Intraday
OWBANK	Imports
Accounts - 00030030010 EUR - 00030030011 USD - 00030030012 GBP	Branch code
	City Country
B Messages Filters AMOUNT < 0 AMOUNT >= 100000 AMOUNT FROM 900 TO 1 YEAR 2002 B Status	Communication to ORDONARY BANK
	To Beneficiary
	< Save Save and continue Quit

## <u>Beneficiary's bank</u> (compulsory field) This field must be filled in if you have not entered the BIC / SWIFT code in the previous screen.

This field must contain the following information:

Branch code

Indicate in this place the banking index of the beneficiary's bank. *Examples:* 

- Banking index in the United Kingdom
   The Sorting Code or Chaps Branch Sort code
   Encoding: SC followed by 6 figures.
- Banking index in Germany
   The German Bankleitzahl
   Encoding: BL followed by 8 figures.
- Banking index in the USA
   Fedwire
   Encoding: FW followed by 9 figures
- Banking index in Canada
   The Canadian Payments Association Payment Routing Number Encoding: CC followed by 9 figures

#### - Beneficiary's bank details

This field **must** provide the following information:

- name of the beneficiary's bank
- address in full
- town + country
- Communication to the order giver's bank (optional field)
   Enter here possible communication to the order giver's bank.
   You have 4 lines of free-form text (4× 35 characters).

Some communications are standard, specific code words enable them to be saved easier.





#### /PHONBEN/

To ask the beneficiary's bank to advise this by telephone once the funds have been received.

#### /HOLD/

To ask the beneficiary's bank to hold the funds available at its counters. In the event this code is used, the ID number must be entered in the beneficiary's ID field in the first screen.

#### - Confirmation of execution (optional field)

- ⇒ Accessible only for order giver accounts held in Belgium.
- to the order giver: via B-Mail, e-mail or fax
  - B-Mail :no address to be entered
  - E-mail :your e-mail address
  - fax:your fax number structured as follows : country indicator + area prefix valid for the international number + telephone number Example: 3225517667
- to the beneficiary: via e-mail or fax





## Leveling out

Leveling out enables you to make transfers between the accounts included in your agreement.

Votre BANQUE	Netting - Create	X
Your BANK	Statements Movements Nat. payments Int. payments Netting Intraday	
OW BANK	Imports	
Accounts     00030030010 EUR     00030030011 USD     00030030011 USD     00030030012 GBP     Database	Execution date Ref. order giver Cost account 31/07/2003	
Envelopes	Debtor account Creditor account	
E Filters	11111 22222 00030030011 73 USD 11111 22222 00030030010 76 BUR	I
<ul> <li>AMOUNT &lt; 0</li> <li>AMOUNT &gt;= 100000</li> <li>AMOUNT FROM 900 TO</li> <li>YEAR 2002</li> <li>⊕ Status</li> </ul>	Amount 0.00	
	Communication	
• ·	Save Save and continue Quit	

- Execution date (compulsory field)
   ⇒ Accessible only for order giver accounts held in Belgium
   By default, you will find here today's date.
   If you wish your transaction to be posted at a later date, change this information (6 months maximum).
- <u>Reference</u> (optional field)
   Indicate here <u>your</u> payment reference
   This information will be repeated only on your account statement and will therefore enable you to ensure optimal management of your accounts.
- <u>Cost Account</u> (optional field)
   ⇒ <u>Accessible only for order giver accounts held in Belgium</u>

Select here the cost account from which the bank will debit the possible exchange commission (only if this account is different from the order giver's account).

- <u>Account to be debited</u> (compulsory field)
   Select the account to be debited by clicking on the appropriate account on the left-hand side of the screen. It will appear automatically in the "Order giver" field.
- <u>Account to be credited</u> (compulsory field) Select the code using the drop-down list
- <u>Amount</u> (compulsory field)
   Enter the amount of the transaction.





- <u>Transaction currency</u> (compulsory field)
   Select the transaction currency using the drop-down list. To see the complete list of displayed currency codes, see appendix 3: currency codes.
- <u>Communication</u> (optional field)
   Enter here possible communication.
   You have 4 lines of free-form text (4 × 35 characters).





## Signature of a payment

The signature of one or more payments must **always** be carried out in "on-line" mode.

#### Status of payments

#### What are the different statuses?

#### Incomplete

One or more compulsory items of information are missing. The payment will have to be completed before it can be signed.

– <u>Ready</u>

All the compulsory data has been entered. The payment must be signed.

#### To be signed

The payment has been correctly signed once.

A second signature still has to be recorded.

This status will only appear if the instructions left with the bank stipulate that all messages must be signed jointly.

#### – <u>Stored</u>

The payment has been submitted to the executing department.

Only for order giver accounts held in Belgium:

Executed

The payment has been processed by the Bank.

Posted

The amount of the payment has been debited from the order giver's account. You can view the details in your account statement.

Rejected Payment was refused by the Bank. For more information, please contact the Help Desk.



The payment must have **ready** status before you can sign it. A payment with **signed** status can no longer be modified or deleted.

#### Procedure for signing a payment

The status of the payments, before signature **must** be "Ready" or "To be signed".

You can sign several payments at once. Simply select the various payments that you wish to sign.

To select several statements, hold down the "shift" key and at the same time click on the different statements to be printed.





Votre BANOUE			Payment - List		X
Your BANK	Statements	Movements Nat. pa	ayments Int. paymer	nts Netting Int	raday
OW BAINS	Imports				
Accounts         - 00030030010 EUR         - 00030030011 USD         - 00030030012 GBP         Database         Beneficiaries         - A ROBERTS         M. SMITH         B Int. beneficiaries         Banks         Envelopes         Messages         Filters         AMOUNT < 0	Status Ready Ready Ready Ready Ready	Debtor account 00030030010 EUR 00030030010 EUR 00030030010 EUR 00030030010 EUR	Beneficiary MICHAEL SMITH MICHAEL SMITH AUDREY ROBERTS AUDREY ROBERTS AUDREY ROBERTS	Amou 150.00 E 25.00 E 14.00 E 150,000.00 E 12,000.00 E	nt Exec. date UR 31/07/2003 UR 31/07/2003 UR 31/07/2003 UR 31/07/2003 UR 31/07/2003
	Duplicate N	lew Modify De	elete Sign	Detail Print Pur	ge 🔽 🔺

Having selected the transactions, click the "sign" button in the task bar (at the bottom of the screen).

## Signature with Digipass

Click on "Digipass" in the lower bar.

Votre BANQUE	Sign - Sa	mmal X	×
UW BANK	Statements Movements Nat. payments Int	. payments Netting	Intraday
Accounts           -         00030030010 EUR           -         00030030011 USD	Status Object Ready 3 individual transfer(s)	Creation date 31/07/2003	Countervalue
<ul> <li>→ 00030030012 GBP</li> <li>⇒ Database</li> <li>⇒ Beneficiaries</li> <li>→ A, ROBERTS</li> </ul>			
M. SMITH	Please enter you Digipass user code		
Banks			
⊞ Envelopes ⊞ Messages	Ok Cancel		
			_
- AMOUNT >= 100000			
AMOUNT FROM 900 TO YEAR 2002			
⊞ Status			
<u> </u>	User/Password Digipass	eToken	

Enter the number on the back of your Digipass (8 figures).





Then press OK.

Follow the instructions on the screen step by step.

Once the result has been entered, press OK.

Votre BANQUE	Stas - Summary	×
YOUY BANK UW BANK	Statements Movements Nat, payments Int. payments Netting Intraday	
Accounts	Status Object Creation date Counters	/alue
<ul> <li>O00300300</li> <li>Outabase</li> <li>Beneficiarie</li> <li>A. ROBE</li> <li>M. SMITH</li> <li>Int. benefici</li> <li>Banks</li> <li>Envelopes</li> <li>Messages</li> <li>Filters</li> <li>AMOUNT ≤</li> <li>AMOUNT ≤</li> <li>YEAR 2002</li> <li>Status</li> </ul>	Signing generation procedure.         Press S on Digipass         Enter your PIN on Digipass         Press < = > on Digipass         Enter: 092050         Press < = > on Digipass         Enter: 227848         Press < = > on Digipass         Wait for '_ ' on Digipass         Press < = > on Digipass         Enter the result on PC         Ok	EUR
-	User/Fassword Ligipass eToken	<b>*</b> ^

B-Web informs you immediately whether the signature has been accepted or rejected.

Votre BANQUE Your BANK UW BANK	Statements Mo Imports	vements Nat. payments Int. payments Netting	Intraday
Accounts     00030030010 EUR	Status	Object	Countervalue
<ul> <li>00030030011 USD</li> <li>00030030012 GBP</li> <li>⊕ Database</li> </ul>	Signed	3 individual transfer(s)	189.00 EUR
⊞ Envelopes ⊞ Messages	Information - USR023		
Filters     AMOUNT < 0     AMOUNT >= 100000     AMOUNT >= 100000     AMOUNT FROM 900 TO     YEAR 2002      Status	Signing accepted.	OK	
(			<b>▼</b> ▲





## Signature with e-Token

After selecting the operations to be signed, click on « sign » in the lower action bar.

	Votre BANOUE	Payment - List				
	Your BANK	Statements	Movements Nat. p	ayments Int. payments	s Netting Intrac	lay
-	UW BAINA	Imports		in the second	- 192	
Θ	Accounts	Status	Debtor account	Beneficiary	Amount	Exec. date
	- 00030030010 EOR	Incomp	00030030010 EUR	AUDREY ROBERTS	0.00 EUR	26/09/2003
	00030030011 C3D	Incomp	00030030010 EUR		150,000.00 EUR	31/07/2003
Ð	Database	Ready	00030030010 EUR	AUDREY ROBERTS	344.00 EUR	26/09/2003
Ð	Envelopes	Ready	00030030010 EUR	AUDREY ROBERTS	150,000.00 EUR	31/07/2003
Ð	Messages	Transm	00030030010 EUR	NATURAL AWAX	9,998,520.00 EUR	31/07/2003
Ð	Filters	Transm	00030030010 EUR	AUDREY ROBERTS	12,000.00 EUR	31/07/2003
Ð	Status	Transm	00030030010 EUR	MARY ROBERTS	14.00 EUR	31/07/2003
		Transm	00030030010 EUR	MARTIN COLWEN	25.00 EUR	31/07/2003
		Transm	00030030010 EUR	JOHN WALLACE	150.00 EUR	31/07/2003
		Transm	00030030010 EUR	MICHAEL SMITH	150.00 EUR	31/07/2003
		Transm	00030030010 EUR	MICHAEL SMITH	25.00 EUR	31/07/2003
		Transm	00030030010 EUR	AUDREY ROBERTS	14.00 EUR	31/07/2003
		Duplicate	ew Modify De	elete Sign D	etail Print Purge	

Click then on « eToken » in the lower action bar.

Enter the password of your e-Token.

Votre BANQUE Your BANK Uw BANK	Statements Movements Nat. payments Int. payments Netting Intraday			
<ul> <li>□ Accounts</li> <li>□ 00030030010 EUR</li> <li>□ 00030030011 USD</li> <li>□ 00030030012 GBP</li> <li>□ Database</li> <li>⊡ Envelopes</li> <li>⊡ Messages</li> </ul>	Statut Objet Ready 1 individual transfer(s)	Date signature         Co           31/07/2003         150,00	ontre-valeur	
<ul> <li>Filters</li> <li>AMOUNT &lt;</li> <li>AMOUNT &gt;=</li> <li>AMOUNT FI</li> <li>YEAR 2002</li> <li>B Status</li> </ul>	Please enter your eToken password and pre	ss enter		
I F	UsenPassword Digipass	etoken	<b>T</b>	

Then click on OK.





As for the signature with Digipass, B-Web informs you immediately whether the signature has been accepted or rejected.

When the signature of your payment(s) is accepted, the status goes from 'ready' to 'saved'. The involved payments will be transferred into the batch of payments after usual checks.

Votre BANOUE	Payment - List 🗙				
Your BANK	Statements I	Movements Nat. pays	nents Int. payments	Netting Int	raday
OW BANK	Imports				
Accounts	Status	Debtor account	Beneficiary	Amount	Exec. date
	Ready	00030030010 EUR	AUDREY ROBERTS	150,000.00 EUR	31/07/2003
00030030012 GBP	Ready	00030030010 EUR	AUDREY ROBERTS	12,000.00 EUR	31/07/2003
⊞ Database	Transmitted	00030030010 EUR	MICHAEL SMITH	150.00 EUR	31/07/2003
⊡ Envelopes	Transmitted	00030030010 EUR	MICHAEL SMITH	25.00 EUR	31/07/2003
🕀 Messages	Transmitted	00030030010 EUR	AUDREY ROBERTS	14.00 EUR	31/07/2003
AMOUNT < 0 AMOUNT >= 100000 AMOUNT FROM 900 TO YEAR 2002 ⊡ Status					
• •	Duplicate New	Modify Delet	e Sign Det	ail Print Pur	

If the signature is incorrect, B-Web informs you of this immediately by displaying the following message.



So the payment keeps the status "ready". The signature process must be carried out again.



