

# InsideBusiness Payments Slovak Republic



## User Guide

〔One way to access Central and Eastern Europe〕

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# InsideBusiness Payments

One way to access  
Central and Eastern  
Europe



InsideBusiness Payments is a sophisticated Internet browser-based banking service for the Central and Eastern Europe (CEE) region.

InsideBusiness Payments fully supports all features required to manage liquidity and working capital, varying from domestic and cross-border payments to foreign exchange dealing. InsideBusiness Payments provides up-to-date transaction information and balance reporting.

This Online user Guide is for the customers of the bank and describes InsideBusiness Payments functionality for end-users.

## InsideBusiness Payments - Your benefits

InsideBusiness Payments has been developed in order to help the customers of ING Bank to run their business more efficiently and increase their corporate performance. Using the latest web technology, InsideBusiness Payments offers more dexterous financial control, mobility and comfort to customers in carrying out banking operations with our bank, using proven and highly secure methods.

Figure 1.

The screenshot shows the user interface of the InsideBusiness Payments Slovak Republic website. At the top left is the ING logo. The main header reads "INSIDEBUSINESS PAYMENTS SLOVAK REPUBLIC" with language options for "ENGLISH" and "SLOVENSKY". A navigation menu on the left lists: Home, News, Rates, Account Information, Transactions, Payment Files, Packages, Transaction Management, Documentary Files, User Limits, Personal settings, Security, and Log out. The main content area is divided into four columns: "InsideBusiness Payments Profile" (welcome message and login instructions), "Security Information" (digital signing status and password change advice), "Exchange Rate Against EUR" (table with columns for Currency, Fixing, Buy, Sell, Trend), and "InsideBusiness Payments News" (recent news items).

| Currency | Fixing   | Buy | Sell | Trend |
|----------|----------|-----|------|-------|
| CHF      | 1.313800 |     |      |       |
| GBP      | 0.850500 |     |      |       |
| USD      | 1.332300 |     |      |       |
| EUR      | 1.000000 |     |      | n/a   |

InsideBusiness Payments is a fast and flexible banking service, which allows ING customers to securely execute bank transactions via Internet. Alongside, it offers great functionality in respect of obtaining accurate, up-to-date and comprehensive information for customer's accounts, balances and movements for any period of time.

InsideBusiness Payments is easy to integrate with customer's systems through import of files with account statements and exporting payment orders from accounting programs/EPR/TMS.

Besides payment and reporting services, InsideBusiness Payments offers numerous other services such as online exchange rates, upload of payment files, customer to bank files and more.

Furthermore, InsideBusiness Payments is easily personalized. Not only can ING customers customize their screen views and reports but change the names of their accounts and assign them to groups they can comfortably work with later. Users may also define and save templates for their transactions.

Another powerful feature of InsideBusiness Payments is the introduction of a reporting currency. InsideBusiness Payments users may select a reference reporting currency and keep track of multiple currency accounts in uniformity.

Security is one of the keys to the success of InsideBusiness Payments. User access is protected from unauthorized logon by advanced protection methods such as strong encryption technology, digital certificates and smart cards protected with PIN.

InsideBusiness Payments strictly complies with local regulations and standards. Therefore the application for each country includes specific features to best comply with local legal requirements and customers' needs. Country specifics are covered in the Annex to this document.

## News

ING keeps its customers informed on important general and personal news topics.

## Rates

Here ING customers have direct access to the foreign exchange rates of ING bank as well as the actual fixing rates of the local national bank. The actual exchange rates of the national bank are applied when reporting in different currencies.

# Account information

After a successful logon, with a click on account information in the left menu of the application, users may choose among four different ways to obtain information for their accounts.

InsideBusiness Payments keeps information for all accounts that are registered with ING customers.

Registration of accounts is done through the Administrative site of InsideBusiness Payments, providing possibility to register and access accounts from main core back-office systems in ING branches – ATLAS, PROFILE and ICBS.

All reports in «Account Management», with an exception for «Statements» being limited for 30 days period, are limited to six months period.

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## Filters and search

InsideBusiness Payments offers eloquent filter and search capabilities for all reports generated by the application. The filter box shown above the reports is expandable in most cases and presents even more search and filter criteria ING clients may use to find a specific record, follow transactions from one business partner, view the movements in an account for the previous month and more.

Figure 1.

The interface of the filters area shown above offers predefined filter criteria in drop down lists and blank search fields in case users choose to enter their own search criteria. Depending on the type of the report, filters may vary accordingly. The «Show» button presents a screen report that accommodates entered search and filter criteria, the «Summary» button summarizes filtered results in an easy to comprehend report, while the «Export» button creates a MS Excel file containing a report that matches the search and filter criteria. The exported file may be opened or saved locally.

InsideBusiness Payments remembers the last used configuration of the filter box - if it has been minimized or maximized, and applies this user decision to all filter boxes in the application.

### Multiple account selection

InsideBusiness Payments filtering capabilities can also enhance the work of users with access to accounts of more than one customer.

Multiple account selection and multiple customer selection has been greatly improved:

Users can use many combinations to select all accounts of a customer along with all or some accounts of another customer. For example, a user with access to three customers may select:

- all accounts of Customer A;
- all accounts of Customer A and all accounts of Customer B;
- all accounts of customer A, some accounts of Customer B and some accounts of Customer C; etc.

Figure 2.

The screenshot shows a 'Filters' section with the following elements:

- Account:** A dropdown menu showing 'Selected: 5'. The list includes:
  - All
  - Customer A
  - SK02INGB91451000062920 (highlighted)
  - CZ03INGB91451000062918
  - CZ11INGB91451000063562
  - Customer B
  - SK07INGB91451111167845 (highlighted)
  - SK02INGB91451408902920 (highlighted)
  - SK02INGB91451234420657 (highlighted)
  - SK02INGB91451005521345 (highlighted)
- Book Date:** From: 13 Jul 2012, To: 13 Aug 2012
- Buttons:** 'SHOW >' and 'EXPORT >'

In the example above, a user has selected one account of Customer A and all accounts of Customer B. As shown in this example, InsideBusiness Payments users can effectively select more than one account belonging to more than one customer by using SHIFT + click or CTRL + click.

When users click on the customer's name then all accounts registered with that customer shall be selected. The reports generated using multiple account selection shall retain their filter options so that users may enter different filter or search criteria (e.g. time period, status, amount, etc.) and still use the accounts they have selected previously. For the sake of clearness and avoiding mistakes, a notification about the number of accounts selected is shown in the account selection box (e.g. "Selected: 5").

This multiple accounts and customers filters opportunities are implemented in the following reports:

#### Account Information

- Balances
- Movements

#### Transaction Management

- Transactions by Beneficiary
- Transactions by User
- Sign
- Send
- Edit/Cancel

#### Remember filter values

Every InsideBusiness Payments user has the possibility to remember the input values in the filters' section. This is made possible when users click on [Remember Filters](#) in the filters area. For clearing the saved values users have to click on [Clear Filters](#). The button [Clear Filters](#) shall become visible after users have saved some filter values. When users save their input filter values this particular report shall have them remembered and set initially on the screen any time users access the report. This functionality is currently implemented for all reports under menu items «Account Information», «Financing», «Transaction Management» and «Documentary Files».

## Balances

This function gives information for account balances. The default screen shows all accounts for the last available date.

During working days, the default day is the current date and the information shown is the Intraday balances for all accounts.

The information for the Intraday balances is calculated by InsideBusiness Payments based on the last closed balance and Advices for the executed movements during the day. This information is preliminary and advisory information and is marked with «A» in column (\*) of the presented report.

The balance information for previous working days is based on the Account Statements loaded in InsideBusiness Payments from the Back office systems. The Balance information based on the Account statements is marked with «S» in column (\*). The table below illustrates the structure of the balance report generated by the application:

Figure 3.

| Account    | CCY | As of       | Opening        | Debit     | Credit    | Intraday       | * | inEUR          |
|------------|-----|-------------|----------------|-----------|-----------|----------------|---|----------------|
| XXXXXXXXX1 | USD | 20 May 2008 | 999,999,999.00 |           | 10,300.00 | 999,999,999.00 | A | 999,999,999.00 |
| XXXXXXXXZ2 | EUR | 19 May 2008 | 999,999,999.00 | 30,000.00 |           | 999,999,999.00 | S | 999,999,999.00 |

Additionally, all users may select specific filtering of data – a single account balance or all accounts balances - for any period of time or on any given date.

*Example: In order to obtain information for the balance of an account for the period 9<sup>th</sup> – 12<sup>th</sup> December 2008, the customer has to select the desired account from the drop-down menu, then select 9<sup>th</sup> December 2009 in the first date field and 12<sup>th</sup> December 2009 in the second date field and click **SHOW >**. The output screen shows the balances for that specific account during that period day by day.*

The information for accounts balances can be sorted by clicking on the column headings in the table. Information for the account balances contains Opening balance, Debit and Credit turnovers and Closing Balance in the original currency of the account.

The last column of the table showing account balances contains the closing balance of the accounts converted to the reporting currency at the exchange rates of the local national bank for that day. This conversion serves only informational purposes.

InsideBusiness Payments customers may always print any information through the print button in the upper right corner of the screen. The printed document is in HTML format and contains the current view on the screen.

Additionally, InsideBusiness Payments provides another practical option to export the information in a MS Excel file that can be downloaded and stored in the client's computer. The information in this output file remains filtered if filtering has previously been applied. For that purpose, the customer has to click **EXPORT >** to download the information.

*Note: Please check that you downloaded the file and saved it on your hard drive instead of opening it straight from the application. If some cells in the file contain ##### please increase the width of the columns of your workbook in order to see properly the information contained therein.*

## Balances by group

This function is similar to Balances function and is very helpful for accounts already organized in Groups. Organizing accounts in groups is covered in the information about personal settings in InsideBusiness Payments. For details, see «[Personal settings](#)». The idea is to group some accounts on the basis of certain criteria and use specific summary options to obtain essential information. The balances information can be summarized by Currencies, Customers and Branches. If a client has some account groups and needs specific information about these groups he has to select one or more groups in the account drop down menu (CTRL+click or SHIFT+click for multi-selection), select desired date or period, choose a summary option from the summarize drop down list and click **SUMMARY >**. The output screen shows the groups balances summarized by the chosen option. The result is converted to the predefined reporting currency.

## Movements

InsideBusiness Payments clients find this function quite useful as it gives thorough information for account movements. Users can define selection criteria to view different subsets of movements selected by account, period of time or even data contained in the payment details. The filters area is expandable and offers various filter criteria – type of movement (debit or credit), currency, beneficiary, amount, reference, details of payment, book date and value date of the payments. The field «Amount» is used to enter an amount range in the reporting currency. Users have the option to summarize the information for movements according to chosen filter criteria as well as to export it into a downloadable MS Excel file. The following table shows an example of a movement report:

Figure 4.

| Account | CCY | Booking date | Value date  | Amount    | Type | Beneficiary/Details | Net amount | * | Reference  |
|---------|-----|--------------|-------------|-----------|------|---------------------|------------|---|------------|
| XXXXXX1 | USD | 20 May 2008  | 01 Jun 2008 | 10,300.00 | CR   | XXXXXXXXXXXXXXXXXX  | 10,300.00  | S | XXXXXXXXXX |
| XXXXXX2 | EUR | 19 May 2008  | 01 Jun 2008 | 30,000.00 | DR   | XXXXXXXXXXXXXXXXXX  | 30,000.00  | S | XXXXXXXXXX |

The downloaded MS Excel file contains the same column headings as shown on the screen with exception for columns «Beneficiary/Details», «Net Amount» and «Reference».

- Beneficiary/Details is divided into:
  - Counter Party 1 – details about the name and account number of the counter party;
  - Counter Party 2 – details about the address and city of the counter party;
  - Details – details about the payment including justification, invoices No., etc.
- Net Amount is split into:
  - Charges – the bank charges for the transaction;
  - Net Amount – the amount of money involved;
  - Net Amount Currency – the currency of the transaction.
- Reference.
  - Reference – reference from the accounting system of the bank. It includes the transaction ID. The transaction ID starts with Transaction type codes as follows:  
 PA = Fund Transfer – Payment initiated by the Bank;  
 RE = Fund Transfer – Payment Received in the bank;  
 LD = Loan or Deposits;  
 FX = Foreign Exchange;  
 AC = Accounting;  
 AN = Other;  
 CM = Capital Market;
  - Customer reference - account owner reference. In case no reference is entered the value is NONREF;
  - Operation Type - Transaction Type code:  
 NTRF – Fund Transfer;  
 NLDP – Loan or Deposit;  
 NFEX – Foreign Exchange;  
 NMSC – Accounting;  
 NSEC – Capital Market;  
 NMSC – Miscellaneous.

## Statements

In this section ING clients have the opportunity to obtain account statements sent by ING Bank. Users may preview the statements on the screen or print them in HTML format. Generated statements cover account activity on a daily basis. Statements include the opening and closing daily balances, debit and credit turnovers and a detailed description of account movements – post date, value date, transaction details, debit and credit details and references. InsideBusiness Payments users may generate account statements for any period not longer than 30 days.

Account statements can be downloaded as a MT940 (SWIFT) format file, Portable Document Format (PDF) file or in MT942 file format. Generation of statements in PDF format takes longer than generation of statements in HTML format. The process is asynchronous and the user may explore other functions of the application meanwhile and return back to download the generated statements in PDF format. Generated PDF files are digitally signed with a technical certificate issued by ING PKI.

Account statements are also generated as downloadable text files in MT940 format and may be directly imported in the accounting program of the customer. All statements for all accounts for each working day for the requested period are downloaded in one file. The order of the statements in the files is first sorted by account numbers then sorted by dates. The detailed structure of an MT940 text file is covered in the Annex to this document.

MT942 file format is used to transmit detailed and/or summary information about entries debited or credited to an account for a period of time.

Figure 5.

The screenshot shows the 'Account Statements' interface. At the top, there is a 'Filters' section with a 'Remember Filters' link. Below it, there are two date pickers both set to '4 Dec 2013'. A 'Type' dropdown menu is expanded, showing options: 'Select format', 'Download file' (with sub-options 'MT942 Advices' and 'MT940 Statements'), 'View on screen' (with sub-options 'Daily' and 'Consolidated'), and 'Generate PDF' (with sub-options 'Daily' and 'Consolidated'). To the right of the dropdown is a 'SELECT ALL >' button. Below the filters is a table with the following data:

| Account                  | Currency | Customer Name          | Select                   |
|--------------------------|----------|------------------------|--------------------------|
| 1000335702               | EUR      | TEST CUSTOMER ONE Ltd. | <input type="checkbox"/> |
| SK4535000000001000335702 |          |                        | <input type="checkbox"/> |
| 1040390909               | USD      | TEST CUSTOMER ONE Ltd. | <input type="checkbox"/> |
| SK9235000000001040390909 |          |                        | <input type="checkbox"/> |
| 1330390907               | EUR      | TEST CUSTOMER ONE Ltd. | <input type="checkbox"/> |
| SK0235000000001330390907 |          |                        | <input type="checkbox"/> |

At the bottom right of the table area, there is another 'SELECT ALL >' button.

In order to download a statement in the different file formats InsideBusiness Payments Users have to select the accounts by clicking in the check box next to the account, select the date or period and expand the "Type" drop down box to choose the desired format of statement – either download MT942 or MT940, view on screen daily or consolidated statements or choose to download daily or consolidated statements in PDF format. A button "Generate" shall appear and users have to click it to let the application fulfil their request. The main benefits of the updated electronic format of statements are:

- More transactions per statements page – efficient statements placement and page space utilization;
- Print a consolidated statements report for a period of time;
- Visually improved layout and distinction between transactions, improved header and details of transactions.

*Note: Please save generated files on your hard drive before opening.*

# Financing

In the «Financing» section InsideBusiness

Payments users find an overview of details and status from all accounts held with ING Bank for their Deposits, Loans, Guarantees and Letters of credit.

All reports under «Financing» can be filtered by customer, currency, type, amount range, date range, contract number, deal date and maturity date. Additionally, reports can be summarized and exported in a MS Excel file.

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## Deposits

Under Deposits, users acquire up-to-date information about their deposits with ING Bank. This information includes details about the type of deposits, starting date and ending date (in case of term deposit), interest rates and due interest at the moment, as well as amount and currency of the specific deposit. Users may sort this information according to all details for their deposits and print it in HTML format through the print button in the top-right corner of the page. The date of maturity of the deposit is marked red should the deposit is going to mature in 7 days or less.

Figure 6.

**Deposit Request** Print

**Filters**  
[Remember Filters](#)

Customer: All | Date: From: 16 Feb 2011 To: 16 Feb 2011 |  Deal date  
 Currency: All | Amount: |  Maturity date  
 Type: All | Contract No: |

[SHOW >](#) [SUMMARY >](#) [EXPORT >](#)

| Customer ID | Contract No | As of       | Amount        | Currency | Interest Rate | Current interest | Type                | Deal Date   | Maturity    | Interest at Maturity |
|-------------|-------------|-------------|---------------|----------|---------------|------------------|---------------------|-------------|-------------|----------------------|
| FINE TOOLS  | LD00213058  | 10 Nov 2010 | 11,000,000.00 | EUR      | 3.300         | 0.00             | Term deposit        | 14 Nov 2009 | 10 Nov 2010 | 1,008.33             |
| FINE TOOLS  | LD00113380  | 10 Nov 2010 | 222,542.20    | EUR      | 2.300         | 0.00             | Deposit Taken Fixed | 31 Jul 2009 | 31 Jan 2007 | 2,616.11             |

## Loans

Similarly with «Deposits», under the «Loans» tab InsideBusiness Payments customers have the opportunity to check the status of their credit relations with ING Bank. Information about loans include starting and ending dates, credit type and interest rates, due interest and due principal, amount and currency. Functionality of this section includes sorting and printing of desired information. Again, the maturity date of the loan is marked red when the loan is going to mature in 7 days or less from the current date.

Figure 7.

**Loans** Print

**Filters**  
[Remember Filters](#)

Customer: All | Date: From: 16 Feb 2011 To: 16 Feb 2011 |  Deal date  
 Currency: All | Amount: |  Maturity date  
 Type: All | Contract No: |

[SHOW >](#) [SUMMARY >](#) [EXPORT >](#)

| Customer ID | Loan No    | As of       | Principal    | Currency | Interest Rate | Due Date    | Due Principal | Due Interest | Total      | Loan Type          | Deal Date   | Maturity    |
|-------------|------------|-------------|--------------|----------|---------------|-------------|---------------|--------------|------------|--------------------|-------------|-------------|
| FINE TOOLS  | LD00212949 | 23 Mar 2011 | 116,264.06   | EUR      | 5.568         | 15 Dec 2006 | 116,264.06    | 0.00         | 116,264.06 | Loan Discount      | 13 Nov 2009 | 15 Dec 2011 |
| FINE TOOLS  | LD00211962 | 23 Mar 2011 | 3,592,922.35 | EUR      | 8.381         | 30 Nov 2006 | 0.00          | 25,093.57    | 25,093.57  | Loan Variable Rate | 31 Oct 2009 | 29 Dec 2011 |

## Guarantees

In this section InsideBusiness Payments users obtain existing information about guarantees issued by ING on their behalf. Details include contracts, date of issuance, type of guarantees, amount, currency and period of validity. The end date of a guarantee is marked red when it is 7 days or less near the current date.

Figure 8.

### Guarantees Print

**Filters** [Remember Filters](#)

Customer:  Date:  From:  To:   Deal date

Currency:  Amount:    Maturity date

Type:  Contract No:

| Customer ID | Contract No | As of <span style="color: red;">v</span> | Amount        | Currency | Type             | Deal Date   | End Date    |
|-------------|-------------|--|---------------|----------|------------------|-------------|-------------|
| FINE TOOLS  | LD00162341  | 23 Mar 2011                              | 29,150,000.00 | EUR      | Guarantee issued | 27 Dec 2006 | 27 Dec 2011 |

## Letters of credit

Under «Letters of Credit» customers receive information about issued and confirmed letters of credit with their accounts with ING Bank. The details for each letter of credit include contracts, date of issuance, type, amount, currency and period of validity. Similarly with guarantees the end date appears red when the letter of credit matures in 7 days or less from the current date.

Figure 9.

### Letters of Credit Print

**Filters** [Remember Filters](#)

Customer:  Date:  From:  To:   Deal date

Currency:  Amount:    Maturity date

Type:  Contract No:

| Customer ID | Contract No | As of <span style="color: red;">v</span> | Amount        | Currency | Type                    | Deal Date   | End Date    |
|-------------|-------------|--|---------------|----------|-------------------------|-------------|-------------|
| FINE TOOLS  | LD00211730  | 23 Mar 2011                              | 12,950,915.00 | USD      | Letter of Credit issued | 27 Oct 2009 | 15 Dec 2012 |

# Transactions

InsideBusiness Payments offers various ways to capture transactions for all transaction types such as domestic and international single payments, direct debits, etc., for accounts held with ING Bank.

Transactions can be captured through:

- Manual capturing;
- Using the template database;
- Via file upload.

Transactions can be initiated in both local and foreign currencies. When using InsideBusiness Payments for single or bulk payments the system validates the payments for completeness and correctness. This ensures higher straight-through processing.

Transaction reports with impressive filter capabilities supply detailed and organised information about your payments.

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# Overview

Common features and functionality of transactions for different types of payments that can be initiated through InsideBusiness Payments include:

## Validation of fields

All information and details for transactions are communicated with ING accounting system in a predefined format. Therefore, data sent to ING must comply with the set requirements for this format. InsideBusiness Payments intuitive and easy-to-use interactive transaction forms actually transform user-input data into this strict system file format. The basic idea is that every single record in the transaction form is assigned to its own designated field in the system format and these fields are validated against their presence and correctness. Validating rules vary among countries due to national requirements though some common validations apply – fields for account name and name of beneficiary are always validated etc. These rules are explicitly covered in the Annex to this document.

Figure 10.

The following validation error occurred  
Invalid characters in field [Beneficiary's Name].

The valid characters are: a b c d e f g h i j k l m n o p q r s t u v w x y z A B C D E F G H I J K L M N O P Q R S T U V W X Y Z A B В Г Д Е Ж З Й И К Л М Н О П Р С Т У Ф Х Ц Ч Ш Щ Ъ Ы Ю Я а б в г д е ж з и й к л м н о п р с т у ф х ц ч ш щ ъ ы ю я 0 1 2 3 4 5 6 7 8 9 ? / ( ) + - . [space]

INC DOMESTIC PAYMENT

Date  RINGS Date 15 May 2013

Beneficiary  Beneficiary's Name Test Beneficiary & Co Beneficiary is Resident

In case of noncompliance with the validating rules the application generates an error report in a red box above the transaction form that contains a detailed explanation for the type of errors occurred and highlights the corresponding fields. Additionally, this report contains a list of the valid symbols for the specific field so that users can easily orient and correct their mistake. The following screen shot (Fig. 11) shows a payment with validation errors in the field «Beneficiary's Name» and the error report contains the description of the error. When hovering over the error description the

mistaken field is highlighted and a popup box with the allowed symbols for this field is displayed. Users can see that the symbol «&» is not allowed for this field and can quickly correct their error.

## Completion of transactions

The steps for completing a transaction by manual capturing in InsideBusiness Payments are the following:

- Step 1 – Open and fill the desired interactive transaction form from the left-side menu of the application under the tab “Transactions”;
- Step 2 – Save the transaction form by clicking on the button **SAVE >**;
- Step 3 – Sign the transaction by clicking on [Sign](#) in the «Actions» box under the transaction form;
- Step 4 – Send the transaction - click on [Send](#) in the «Actions» box under the transaction form.

## Display of amounts

A convention for displaying of amounts exists throughout the application. All amounts are displayed as 999,999,999.99 where the thousands separator is «,» (comma) and the decimal separator is «.» (dot). This amount mask is applied to all amount fields in the application and includes not only transactions, but also amounts in the filters of all reports in the application, where amount fields exist as separate fields for filtering and users can enter amounts. All reports generated by the system also have the mask applied to all amount fields.

InsideBusiness Payments users can enter numbers with or without thousands and decimal separators. The rightmost separator will be considered to be the place of the decimal separator. Changes affect field presentation after the user exits the amount field. In this moment the predefined amount mask reformats the field so that it looks like separated with thousand separator and decimal separator.

Examples:

If user enters 1800000 the system displays it as 1,800,000.00

If user enters 1800000.00 the system displays it as 1,800,000.00

If user enters 1800000,00 the system displays it as 1,800,000.00

If user enters 1,800,000.00 the system displays it as 1,800,000.00

If user enters 1,800,000 the system displays it as 1,800.00

## Actions with transactions

After saving a transaction users have the opportunity to modify it. The «Action» box appears under the preview of the current transaction and

the following actions are available:

Figure 11.



- [New](#) – Empties the form of the current transaction so that users can enter different data for the same type of transaction;
- [Copy](#) – Copies the current transaction in case users need to execute exactly the same transaction once more. Users can still edit the records in the transaction;
- [Edit](#) – The form opens in an editable view and users may introduce changes to the transaction;
- [Cancel](#) – Cancels the current transaction. Users may still find the cancelled transaction using the «Transaction Management» section in the left-side menu of the application. Should it be opened again it could only be copied or saved as a template;
- [Save as Template](#) – Saves the transaction as a template for further usage. This function is covered in detail in the next paragraph;
- [Upload new C2B](#) - In case a transactions requires documents to be delivered to the Bank, users are given the opportunity to upload these documents and link them to the transaction in question if necessary. The function «Upload Customer to Bank Files» is explained in detail in the section «Documentary Files»;
- [View C2B files](#) - Users may view already uploaded files linked to the transaction in question or check if files are uploaded at all. Again, this functionality is explained in the section «Documentary files»;
- View RPO Schedule - This link is visible only in case of recurring payment order templates. Users are directed to the recurring payment orders report where all templates for recurring payment orders can be reviewed;
- [Sign](#) – Sign the current transaction;
- [Send](#) – Send the current transaction to the bank for processing.

## Track changes

Information for all payments entered in InsideBusiness Payments is kept in the register of payments. All information about transactions (including who has entered the payment, what and when) can be seen under «Transaction Management» > «Transactions By Beneficiary» and «Transactions By Users». Correcting a payment is always done by cancelling of the old payment and creating a new one.

The function «Track changes» visualizes the changes made in individual payments through the «Edit» function. Users are given the opportunity to easily navigate to the cancelled payment and see exactly what has been changed in the new one. Both old and new transactions views contain links to each other and a link to «Track Changes». E.g. A new transaction created through the «Edit» function has the following «Actions» box:

Figure 12.



Here users may view the cancelled document and track changes made. A click on «Track changes» would lead to a similar screen like the following:



## Templates

Users of InsideBusiness Payments can create templates for many types of transactions. Templates are extremely useful for regular payments with constant partners.

### Creation of templates

Creating templates is easy as it involves only entrance of the payment details once and then saving the payment form as a template. InsideBusiness Payments offers two options for creating templates:

- Option 1 path: Transactions › Type of payment › button [Templates](#) in the top right corner of the application.  
The templates screen contains no templates upon initial use of the application. Customers may create templates by clicking on the button [CREATE NEW >](#). The screen for creation of templates represents a payment form that offers the possibility to enter relatively fixed and unchangeable data – such as details for beneficiaries, details for the ordering parties, payment details, etc. After filling in the template form users have to save it and it appears in the templates list and is ready for use.
- Option 2 path: Transactions › Type of payment › Fill the payment form › Save the transaction › Save as template.  
This option gives InsideBusiness Payments users the opportunity to save the «template-type» details of a transaction into a ready template in a click. The transaction when finished and saved opens in a preview mode and offers a set of actions below the transaction form. A click on [Save as Template](#) automatically retrieves «template-type» data from the current transaction and opens a template form that can be saved as a ready template. Users only have to type the name of the template and it is well-ready.

InsideBusiness Payments validates user-entered data in the template fields for presence and correctness. Upon successful completion of the procedure for creating a template, the template is listed in the templates section and is ready to be used in a payment, edited, previewed or deleted.

### Export of templates

Users may request for an export of their templates at an ING branch. The templates are exported in a .csv file that can be opened with a text editor or MS Excel. The exported templates can be organized by accounts and by payment type. The first row in the file contains the names of the exported fields. Currently, templates for domestic, budgetary and international payments can be exported.

### Actions with templates

Existing templates can be accessed through Transactions › Type of payment › the button [Templates](#) in the top right corner of the application. The following screen shows the templates list:

Figure 15.

| Name       | Choose | Edit | View | Delete                   | Beneficiary   | Bank Code | Beneficiary Account | Details   |
|------------|--------|------|------|--------------------------|---------------|-----------|---------------------|-----------|
| Template 1 |        |      |      | <input type="checkbox"/> | Beneficiary 1 | INGBPLPW  | 123456789           | Details 1 |
| Template 2 |        |      |      | <input type="checkbox"/> | Beneficiary 2 | INGBGSF   | 987654321           | Details 2 |

The templates may be sorted by the name of the template, chosen for use, edited, viewed and deleted by clicking on the appropriate icons in the different table columns. The filters area above the template table provides for an opportunity to search for specific templates as well. InsideBusiness Payments users may search for templates by beneficiary names, beneficiary account numbers and template names.

**Templates quick search**

As previously said, InsideBusiness Payments users may search for a specific template in their templates list. Users may search for matches in the beneficiary names and accounts in a template and in template names. The quick search function allows users to search for a template directly from the top right corner of the payment screen:

Figure 16.

Templates Print Help

Quick Template/Beneficiary Search:  Search in: Beneficiary ▼

Upon finding a match, the template details are shown below the search form:

Figure 17.

Templates Print Help

Quick Template/Beneficiary Search: iv Search in: Beneficiary ▼

| Name       | Choose | Choose Beneficiary | Beneficiary | Bank Code | Beneficiary's Account  | Details           |
|------------|--------|--------------------|-------------|-----------|------------------------|-------------------|
| Template 1 |        |                    | Ivan Ivanov | INGB9145  | BG78INGB91451000071835 | Transport payment |

InsideBusiness Payments users have two possibilities to use the desired template - either choose the whole template when they click the icon in the «Choose» column or use only the beneficiary data from the template when they click the icon in the «Choose beneficiary» column. When «Choose beneficiary» is selected the template contains only data about the beneficiary. When the whole template is selected it will contain all template data entered previously by the user.

## Set and remove default values

Another powerful feature of InsideBusiness Payments is the opportunity to define default values for all fields in all interactive payment forms. It is easy to set a default account for domestic payments or to use the same beneficiary data for international payments. The feature of setting and removing default values can be enabled or disabled through «Personal settings» > «Settings»:

Figure 18.



The application can work in three modes to displaying and setting default values: «On», «Off» and «Partially»:  
 «On» - Paperclips become visible on many fields in the interactive payment forms. With these, default values can be set, used or removed.  
 «Off» - The paperclip is not visible and no default values are shown, and  
 «Partially» - Default values already set will be used but the option (paperclip) to change default values will not be displayed.

*Note: Please ensure that the browser cache is cleared after altering the default values settings so that changes take effect immediately. Browser cache can be removed the following way:*

*Internet Explorer - Once open, click on the «Tools» menu at the top of the page. Select «Internet options» at the bottom. The «General» tab should open by default. If not, make sure the «General» tab is selected. Under «Browsing History» click «Delete». A new window will now pop up. Click «Delete Files» listed in the «Temporary Internet Files» section. When Internet Explorer finishes clearing the files click «Close» at the bottom on the window and then «OK».*

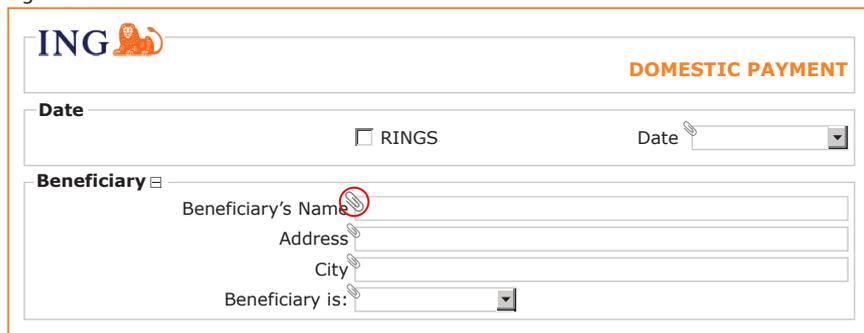
*Mozilla Firefox - Through Tools > Clear recent history (or pressing Ctrl+Shift+Del). A new window will pop up. Besides «Time range to clear», click «Everything». Click on «Details» and select only «Cache». Select «Clear Now».*

Setting default values resembles the template feature complemented with the fact that users may choose to set default values for certain fields of the payment forms. Every time users log in the application the interactive payment forms will contain the set default value in the corresponding fields.

How it works:

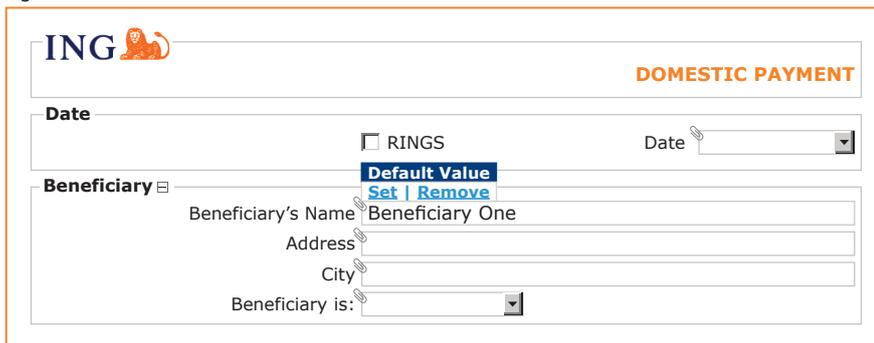
All editable fields in a payment form have a little paperclip attached:

Figure 19.



Any value entered in the fields with a paperclip can be used as default value for these fields when capturing a payment. A simple click on the paper clip brings a pop-up menu:

Figure 20.



The screenshot shows the ING 'DOMESTIC PAYMENT' form. At the top left is the ING logo. The title 'DOMESTIC PAYMENT' is in orange. Below the title is a 'Date' field with a paperclip icon and a dropdown arrow. To the right of the 'Date' field is a checkbox labeled 'RINGS'. Below the 'Date' field is a 'Beneficiary' section with a dropdown arrow. A pop-up menu is visible over the 'Beneficiary' field, showing 'Default Value' in a blue box, with 'Set' and 'Remove' links below it. The 'Beneficiary' section contains four fields: 'Beneficiary's Name' (with 'Beneficiary One' entered), 'Address', 'City', and 'Beneficiary is:' (with a dropdown arrow). Each of these four fields has a paperclip icon to its left, indicating that values can be saved as defaults.

Upon clicking on «[Set](#)» all data contained in the field shall be stored and all new payments will have this field filled with the remembered value when starting to capture a new domestic payment. A click on «[Remove](#)» clears the set value and the field appears blank when capturing a new payment.

There are some exceptions in using the default values – the fields that are calculated or taken from the database are finally replaced with the calculated value or the value taken from the database. Examples for this are the amounts in the foreign exchange form which are calculated on the basis of the current exchange rate or the Tax ID of the ordering customer which is taken from the database.

# Payments

## Foreign exchange

InsideBusiness Payments users may use this function for foreign exchange deals. In order to do this, users need to have accounts in the respective currencies. The foreign exchange deal takes place under the exchange rate announced by the Bank in the Exchange Rates list. Foreign Exchange orders received between 8:30 AM and 04:00 PM will be executed on the same business day using the exchange rate valid at the time when the order was sent to the Bank. If the order is received after 04:00 PM it will be executed on the following business day using the exchange rate valid for that particular day.

Figure 21.

**ING** FOREIGN EXCHANGE

**Date**  
 Due Date: **01 Apr 20090**      Date: **1 Apr 2009**

**Debit Account**   
 Account Number:   
 Name:

**Credit Account**   
 Account No:   
 Name:

**Amount**  
 Sell Amount:  **EUR**  
 Buy Amount:  **USD**  
 ING Official Exchange Rate: **1.4986**

The Owner of both accounts must be the same!

**Details of Payment**

**Date**  
 The date for execution of the transfer is the current date and cannot be altered;

**Debit Account**  
 Account Number - users have to choose the account they will be buying another currency with.  
 Name - Name and details for the orderer – automatically filled in by the application on the basis of the entered account number.

**Credit Account**  
 Account Number – the number of the account where the bought currency will be placed. For example, if a user wants to sell EUR for USD, a EUR account is debited and a USD account is credited;  
 Name – the name of the orderer is automatically filled in by the application on the basis of the entered account number.

**Amount**  
 Sell Amount and Buy Amount – the sell amount and buy amount respectively. Depending on what amount is entered in either of the fields the amount in the other field is updated in accordance with the official exchange rate of the bank.  
 ING Official Exchange Rate - the foreign exchange deal takes place under the official exchange rate of the Bank.

**Details of Payment**  
 Details of payment – users have to enter details for the transaction.

## Permissible symbols and length of fields

| Fields             | Permissible symbols  | Length of fields |
|--------------------|--|------------------|
| Amount             | [0..9] and the special symbols (.) and (,) Comma or dot accepted as decimal point. | 18 + 2 decimal   |
| Date               | Current date plus 7 days   |                  |
| Details of payment | ?:/()+-.,a-zA-Z0-9   | 1-35             |

## International payment

The international payment is a transfer of financial funds based on the order of a client of one bank in favour of a client of another bank. The payments are carried out through inter-bank accounts (NOSTRO and LORO accounts) of the banks of the sender, the beneficiary, and if need be, the intermediary banks.

InsideBusiness Payments offers the following form to execute an international payment:

Figure 22.

European Payment - When making transactions involving EU Member States, InsideBusiness Payments users can use this check box as the payment form automatically adjusts to the standard for European payments. Detailed description is given in «Details of charges».

### Due Date

Type of payment - Through this combo box InsideBusiness Payments users indicate the urgency of the payment. Possible values are «Urgent», «Extra debit today» and «RTGS».

Due Date - By default the system uses current date which is in the format 01 Jan 2000. Payment orders are accepted with current or future value, in case future value does not exceed 30 business days from the current date.

### Payer

Account Number - users have to select an account they are registered with from the drop down list. Note: When making a transfer in a currency different from the currency of the payer's account, the system uses automatically the official exchange rate of the Bank;

Name - the system automatically fills in these fields with information for the customer available in the bank.

### Amount

**Amount** - The amount of the transfer expressed in the foreign currency must be specified. The amount must be filled in without any delimiters for the thousands. The delimiters «.» and «,» are interpreted as delimiters between the integer part and the fractional part.  
**Currency** - The currency for the transaction has to be selected. The default value of the currency is set to be equal to the denomination currency of the ordering account and changes if a different ordering account is used. Users can override this behaviour and manually enter a currency of their choice. In case of European payments the currency field may not be altered. It is always EUR.

### **Beneficiary**

**Name** - the name of the recipient of the transfer must be filled in.

**Street** - the address of the beneficiary of the payment.

**City** - the city of the beneficiary.

**Country** - the country of the beneficiary has to be chosen from the drop down list or users may enter the country code manually.

### **Beneficiary Bank**

**SWIFT** – the SWIFT code of the bank of the beneficiary.

**Name** - the beneficiary name has to be filled in this field.

**Street** - the address of the beneficiary of the payment.

**Town** - the town of the beneficiary.

**Country** - the country of the beneficiary' bank has to be chosen from the drop down list or users may enter the country code manually.

**Account Number** - the account number of the beneficiary with his bank is mandatory to be filled in. Note the check box if the account number is a valid IBAN. When the payment is an European payment the IBAN box is always checked. Users may enter only a valid IBAN in the account field.

### **Payment Title**

Users may select the payment title from the drop down list or enter the code of payment manually. The field is optional to be filled in.

### **Details of Payment**

**Details of payment** – users may fill in detailed information for the specific payment. The length of the fields is 35 permissible symbols except for the fourth row which can take up to 30 symbols.

### **Details of Charges**

This field specifies who will bear the cost of the transfer fee. The options for transfer charges are shared (SHA), all charges for the ordering party (OUR) and all charges for the beneficiary (BEN).

This field specifies who will bear the cost of the transfer fee. The options for transfer charges are shared (SHA), all charges for the ordering party (OUR) and all charges for the beneficiary (BEN).

As of 1st November 2009, the EU Payment Services Directive, 2007/64/EC (OJ L 319) enters into force. Article 52(2) of the Payment Services Directive mandates the sharing of charges between the payer and the payee for all payment transactions (pure national or cross-border transactions) within the EU. Charges will have to be levied, even in the presence of currency conversion, directly on the payer and on the payee by their respective banks. Accordingly, the only possible charging code for those payments will be SHARE: it will not be possible to indicate the charging code OUR or BEN any longer for payment transactions covered under the directive.

This provision aims to facilitate the straight-through processing of payment transactions. Eligible payment transactions in respect of the Payment Services Directive shall fulfil the following requirements:

The payment currency is a valid national currency of an EU Member State or an EEA Member State that has adopted the Payment Services Directive - notably Norway, Iceland and Liechtenstein; and

The target country of the payment is a EU or EEA Member State (only Norway, Iceland and Liechtenstein to this moment), including the following EU territories: Aland Islands, Gibraltar, Guadeloupe, Martinique, Reunion and French Guiana.

If both requirements are fulfilled the payment transactions fall in the scope of the Payment Services Directive and will be executed with shared charges.

## Permissible symbols and length of fields

| Fields                                  | Permissible symbols  | Length of fields |
|---|--|------------------|
| Amount                                  | [0..9] and the special symbols (.) and (,) Comma or dot accepted as decimal point. | 18 + 2 decimal   |
| Beneficiary Account No.                 | -.A-Z0-9   | 1-34             |
| Date                                    | Current date minus 30 days or plus 60 days   |                  |
| Names, addresses and details of payment | ?:/()+-.,;a-zA-Z0-9  | 1-35             |
| SWIFT Code                              | A-Z0-9   | 8-11             |

## Single European Credit Transfer

Since the establishment of the European Economic Community in 1958 there has been a progressive movement towards a more integrated European financial market. The adoption of the Payments Services Directive (PSD) formed the legal basis of the Single Euro Payments Area (SEPA). SEPA harmonises the way retail payments are made and processed in euro and enables customers to make cashless euro payments to anyone located anywhere in Europe, using a single payment account and a single set of payment instruments.

SEPA covers not only the euro area, but the whole of the European Union (EU) as well as Iceland, Liechtenstein, Monaco, Norway and Switzerland. This means that communities outside the euro area can adopt SEPA standards and practices for their euro payments. SEPA is thus a key piece in the establishment of a single market for payment services in Europe.

The SEPA project focuses on two payment instruments: credit transfers and direct debits. The SEPA credit transfer (SCT) scheme defines common rules and procedures for banks and other participating payment institutions regarding credit transfers in euro. The scheme defines a common service level and the maximum time frame for processing SEPA credit transfers. ING Bank adheres to these requirements and offers its clients an opportunity to manually capture or upload Single European Credit transfers through InsideBusiness Payments. The form for manual capture of SCT payments is shown below:

Figure 23.

The screenshot shows the 'SEPA Credit Transfer' form with the following sections and fields:

- Instructions:** Requested Execution Date (dropdown), Instruction Priority (dropdown), Category Purpose Code (dropdown).
- Debtor:** Debtor Account IBAN (dropdown), Debtor Name (text), Debtor Postal Address (text), Debtor Agent BIC (text).
- Amount:** End to End Identification (text), Amount (text) with 'EUR' label.
- Creditor:** Creditor Agent BIC (text), Creditor Account IBAN (text), Creditor Name (text), Ultimate Creditor Name (text), Ultimate Debtor Name (text).
- Regulatory Reporting Code:** (dropdown).
- Remittance Information:** Remittance Information Type (dropdown).

### Instructions

Requested Execution Date - The date when the instructing party requests the clearing agent to process the payment.

Instruction Priority - Indicator of the urgency or order of importance - Can be STANDARD or URGENT.

Category Purpose Code - This field specifies the high level purpose of the instruction based on two pre-defined categories - «TREA» and «INTC». The category of the payment can be selected from the drop down menu.

### Debtor

Debtor Account IBAN - The IBAN ordering account. Automatically filled in by the application. Users may select an account that they have the rights to initiate SCT payments with.

Debtor Name - The name of the IOL customer owner of IBAN ordering account. Automatically filled in by the application.

Debtor Postal Address - The postal address of the debtor. Filled in automatically.

Debtor Agent BIC - The BIC of the bank of the debtor is filled in automatically.

### Amount

End to End Identification - Point to point reference. The field is mandatory to be filled in. Special rules apply when the counter party account is held in Slovakia. These rules are explained in the Annex to this document.

Amount - The amount of the transaction is obligatory to be filled in. For SCT payments the currency of the transaction is always EUR.

### Creditor

Creditor Agent BIC - The BIC of the Bank of the beneficiary. Mandatory to be filled in. In case the BIC starts with SK then it is optional to be filled in.

Creditor Account IBAN - A valid IBAN of the beneficiary must be filled in.

Creditor Name - The name of the beneficiary. Also mandatory to be filled in.

Ultimate Creditor Name - The name of the ultimate creditor of the transaction.

Ultimate Debtor Name - The name of the ultimate debtor of the transaction.

### Regulatory Reporting Code

Specifies the nature, purpose and reason for the transaction to be reported in a coded form. Mandatory for cross border payments. The code can be selected from the drop down menu. The application fills in automatically its description.

### Remittance Information

Remittance Information Type - Users can select one of the two types of remittance information - either structured or unstructured. In case unstructured remittance information is selected users may enter free text up to 140 symbols. When users select structured remittance information they have to comply with ISO 11649:2009 standard which specifies the elements of a structured creditor reference information.

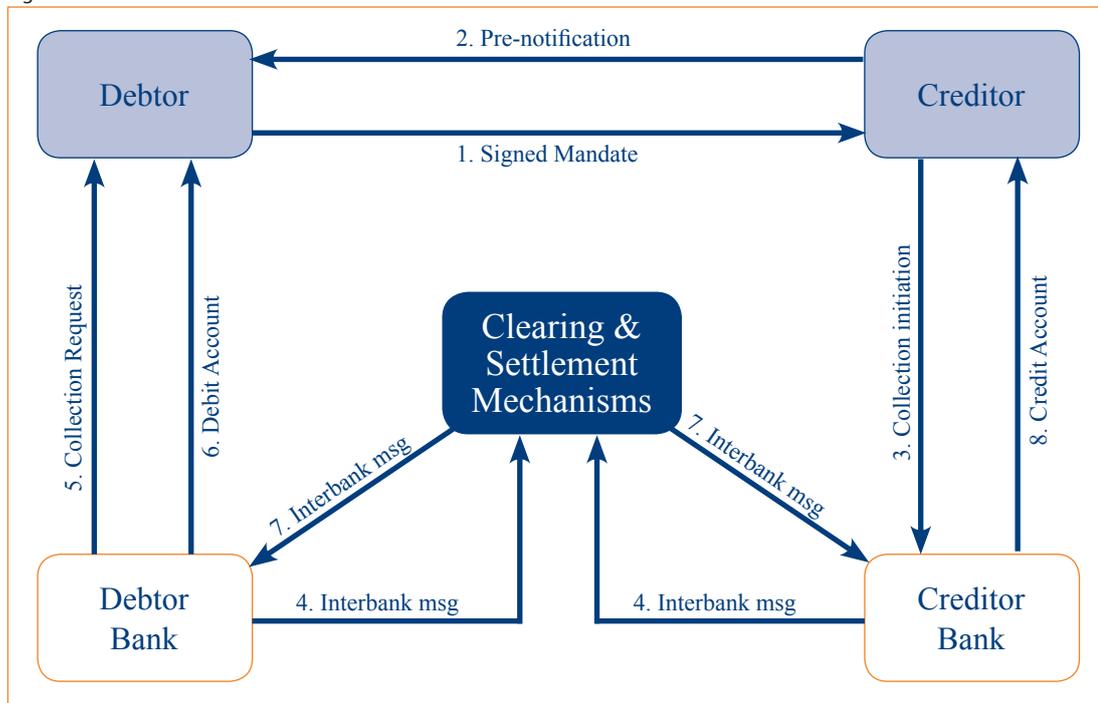
### Permissible symbols and length of fields

| Fields                                     | Permissible symbols  | Length of fields |
|--|--|------------------|
| Amount                                     | [0..9] and the special symbols (.) and (,) Comma or dot accepted as decimal point. | 18 + 2 decimal   |
| Creditor Account IBAN                      | A-Z0-9   | 15-31            |
| Creditor Agent BIC                         | A-Z0-9   | 4-11             |
| Creditor Name - line 1                     | /-?:(),,+A-Za-z0-9   | 1-70             |
| Creditor Name - line 1                     | /-?:(),,+A-Za-z0-9   | 1-70             |
| End to End Identification                  | /-?:(),,+A-Za-z0-9   | 1-35             |
| Requested Execution Date                   | Date in the period: minus 5 days and up to 365 days from current date              |                  |
| Structured Remittance Information          | 0-9A-Za-z  | 1-25             |
| Names, addresses and details of payment    | ?/()+-.,;a-zA-Z0-9   | 1-35             |
| Ultimate Debtor Name                       | /-?:(),,+A-Za-z0-9   | 1-140            |
| Ultimate Creditor Name                     | /-?:(),,+A-Za-z0-9   | 1-140            |
| Unstructured Remittance information 1 line | A-Za-z0-9/-?:(),,+   | 1-70             |
| Unstructured Remittance information 1 line | A-Za-z0-9/-?:(),,+   | 1-70             |
| Unstructured Remittance information 2 line | A-Za-z0-9/-?:(),,+   | 1-70             |

## European Direct Debit

The European Direct Debit Standard product is intended for collections involving all customer segments. The product is based on the four corner model:

Figure 24.



1. A mandate is issued by the Creditor to the Debtor for the Debtor to complete, sign and return to the Creditor. A mandate is the authorisation given by the Debtor to the Creditor to initiate collections by debiting the specified Debtor account as well as the authorisation given to the Debtor Bank to debit the Debtor account in accordance with the instructions of the Creditor. The mandate can be given for both one-off and recurrent direct debits.

2. When initiating a payment the Creditor is required to send a pre-notification to the Debtor, containing details of the payments he intends to collect (for recurrent payments one pre-notification can be made for a series of collections). A general rule is that this has to be sent 14 days before the due date (settlement date/debit date/book date) but Creditor and Debtor can agree on a different timing.

The creditor should be advised to fill in:

the Creditor ID

the Mandate Reference

the Exact amount

the Debit date

3. The Creditor submits to his bank the collection request including the electronic data from the mandate (mandate related information or MRI which includes mandate ID, date of signature and Unique Creditor ID...)

4. The Creditor Bank forwards the collection and the MRI via the Clearing & Settlement Mechanism (CSM) to the Debtor Bank

5. The Debtor Bank may optionally advise his client about this collection (so the Debtor can refuse it if not correct)

6. On the due date 'D' the Debtor Bank will debit the account of the Debtor

7. The settlement between Debtor Banks and Creditor Banks takes place via the CSM.

8. As a final result, the Creditor Bank will credit the account of the Creditor.

With the European Direct Debit (EDD), ING offers its customers a payment instrument for making both domestic and cross-border collections in euro in a similar way throughout the 32 SEPA countries.

The current SEPA area encompasses the 27 European Union ('EU') member states together with Iceland, Liechtenstein, Norway, Switzerland and Monaco.

The following prerequisites must be fulfilled so that a SEPA DD can be initiated:

European Direct Debit only applies to transactions in euro.

European Direct Debit collections are only allowed on current accounts.

At ING, the current account must be denominated in euro.

The Debtor and the Creditor must each hold an account with a credit institution located within SEPA area. IBAN (International Bank Account Number) and BIC (Bank Identifier Code) are the only permissible account and bank identifiers for both domestic and cross border SEPA transactions.

InsideBusiness Payments offers two ways of initiating an European Direct Debit - through manual capture of transactions on screen and through file upload.

**Manual capture**

InsideBusiness Payments users can access the manual capture form for EDD through «Transactions» → «European Direct Debit» from the left menu of the application. The following screen shall be displayed:

Figure 25.

**Control**

Control sum - The application calculates the sum of all transactions included in the direct debit request.  
 Currency - The currency of the transaction. EUR is the only value and it cannot be changed.  
 Number of transactions - This field specifies the number of transactions in the direct debit order. Calculated automatically by the application.

**Scheme Information**

Requested Collection Date - The date when the creditor wants the amount of money to be collected from the debtor. It must be a valid future date.  
 Scheme Identification - Indicator of the type of request for direct debit. The field accepts «CORE» and «B2B»(Business to Business scheme) values.  
 Sequence Type - Identifies the direct debit sequence: first, recurrent, final or one-off. The code values relative to this sequence are respectively: «FRST», «RCUR», «FNAL» and «OOF»

**Creditor**

The data in this section is by default filled in by the application on the basis of the selected account number.  
 Account number - A valid IBAN of the beneficiary must be selected from the accounts of the customer registered with InsideBusiness Payments.  
 Name - The name of the beneficiary. Mandatory to be filled in.

Address - The address of the creditor.  
 Country - The country of the creditor.

**Purpose**

Category Purpose Code - This field specifies the high level purpose of the instruction based on a set of pre-defined categories. The category of the payment can be selected from the drop down menu.

Charge Bearer - This field specifies which party shall bear the charges associated with the transfer. The field is optional to be filled in. In case the field is filled in the only value it could take is «SLEV».

In order to successfully initiate a SEPA Direct Debit collection InsideBusiness Payments users have to execute the following steps:

Fill in the creditor side of the screen form;

Click on the button **ADD >** under the form in order to add one or more debtor parties to the transaction. After that the application will prompt the user to temporarily save the payment - its creditor part. At this stage the payment status is changed to «In capture» and the payment itself can be found under «Transactions by Beneficiary/User/Group» menu items. Later on the transaction can be edited through the «Edit» function in the action bar under the transaction. Thus, users may add sets of debtor information.

Fill in the debtor details in another form that will be displayed on screen. Every debtor information is saved and added to the request for SEPA DD in the «Debtor Information» section of the initial payment form.

An example of the «Debtor Information» screen form is given below:

Figure 26.

The screenshot shows the 'Direct Debit Transaction Information' form with the following sections and fields:

- Main Information:** End to End Identification, Amount, Currency (set to EUR), Electronic Signature Data, Creditor Scheme Identification - ID, Ultimate Creditor Name.
- Mandate Information:** Mandate Identification, Date of signature (dropdown), Amendment Indicator (checkbox).
- Debtor Information:** Debtor Name, Debtor Postal Address, Debtor Postal Address Country (dropdown), Debtor Agent BIC, Debtor Account IBAN, Ultimate Debtor Name.
- Reporting:** Purpose of the Collection (dropdown), Regulatory Reporting Code (dropdown).
- Remittance Information:** Remittance Information Type (dropdown).

Buttons at the bottom: CLOSE, SAVE >

**Main Information**

End to End Identification - This field specifies an unique identification assigned by the initiating party to unambiguously identify the transaction. The field is not mandatory to be filled in, but if filled in the field cannot contain spaces and must be unique within one batch - if not the transaction is marked as faulty.

Amount - This field specifies which party shall bear the charges associated with the transfer. The field is optional to be filled in.

Currency - The currency of the collection. Must be EUR.  
 Electronic Signature Data - Data about the electronic signature. Must not contain spaces.  
 Creditor Scheme Identification - ID - Credit party that signs the direct debit mandate.  
 Ultimate Creditor Name - The name of the ultimate creditor. Optional to be filled in.

**Mandate Information**

Mandate Identification - This field must be filled in with the proper mandate identification allowing for this collection.  
 Date of Signature - The date of signature of the mandate. A valid date in the past should be used.  
 Amendment Indicator - Indicator notifying whether the underlying mandate is amended or not. When this box is checked the payment form shall expand to include a new section «Amendment Information» as shown below. It must be filled in with details about the mandate.

**Debtor Information**

Debtor Name - The name of the party that owes money to the creditor.  
 Debtor Postal Address - The postal address of the debtor.  
 Debtor Postal Address Country - The country of the debtor according to his postal address.  
 Debtor Agent BIC - The Bank Identification Code of the debtor.  
 Debtor Account IBAN - The account number of the debtor.  
 Ultimate Debtor Name - The name of the ultimate debtor.

**Reporting**

Purpose of the collection - Underlying reason for the transaction as given by the order initiator. Optional to be filled in. Should users want to enter a code it can be selected from the drop down menu.  
 Regulatory reporting code - Specifies the nature, purpose and reason for the transaction to be reported for regulatory and statutory requirements in a coded form. Mandatory for cross border payments. The code can be selected from the drop down menu. The application fills in automatically its description.

**Remittance Information**

Remittance information type - Users can select one of the two types of remittance information - either structured or unstructured. In case unstructured remittance information is selected users may enter free text up to 140 symbols. When users select structured remittance information they have to comply with ISO 11649:2009 standard which specifies the elements of a structured reference information.

After filling one set of data users have to save the data through the button «Save». They shall be prompted to choose whether to save only that set of debtor's data or to save the whole collection for signing and sending. If users choose to save temporarily the payment they can proceed to add another set of debtor's data. Finally, when the collection is complete they can save the whole collection and proceed to signing and sending the transaction.

**Permissible symbols and length of fields**

| Fields                    | Permissible symbols        | Length of fields |
|---------------------------|----------------------------|------------------|
| Creditor Name             | /-?:(),,+A-Za-z0-9         | 1-70             |
| Creditor Postal Address   | /-?:(),,+A-Za-z0-9         | 1-70             |
| Category Purpose code     | A-Z                        | 4                |
| Charge Bearer             | SLEV                       | 4                |
| Requested Collection Date | Current date plus 183 days |                  |
| End To End Identification | /-?:(),,+A-Za-z0-9         | 1-35             |

| Fields                                     | Permissible symbols | Length of fields |
|--|---------------------|------------------|
| Electronic Signature Data                  | /-?:(),,+A-Za-z0-9  | 1-35             |
| Creditor Scheme Identification - Id        | A-Za-z0-9           | 35               |
| Ultimate Creditor name - 1st line          | /-?:(),,+A-Za-z0-9  | 1-70             |
| Ultimate Creditor name - 2nd line          | /-?:(),,+A-Za-z0-9  | 1-35             |
| Mandate Identification                     | /-?:(),,+A-Za-z0-9  | 1-35             |
| Debtor Name - 1st line                     | /-?:(),,+A-Za-z0-9  | 1-70             |
| Debtor Name - 2nd line                     | /-?:(),,+A-Za-z0-9  | 1-35             |
| Debtor Postal Address                      | /-?:(),,+A-Za-z0-9  | 1-70             |
| Debtor account IBAN                        | A-Z0-9              | 1-34             |
| Ultimate Debtor name - 1st line            | /-?:(),,+A-Za-z0-9  | 1-70             |
| Ultimate Debtor name - 2nd line            | /-?:(),,+A-Za-z0-9  | 1-35             |
| Regulatory reporting code                  | /-?:(),,+A-Za-z0-9  | 1-10             |
| Original Mandate Identification            | /-?:(),,+A-Za-z0-9  | 1-35             |
| Original Creditor - Name 1st line          | /-?:(),,+A-Za-z0-9  | 1-70             |
| Original Creditor - Name 2nd line          | /-?:(),,+A-Za-z0-9  | 1-35             |
| Original Creditor Scheme Identification    | A-Za-z0-9           | 1-35             |
| Original Debtor Account                    | /-?:(),,+A-Za-z0-9  | 1-34             |
| Original Debtor Agent BIC                  | /-?:(),,+A-Za-z0-9  | 8-11             |
| Original Debtor Agent                      | SMNDA               | 5                |
| Unstructured Remittance information 1 line | /-?:(),,+A-Za-z0-9  | 1-140            |
| Unstructured Remittance information 2 line | /-?:(),,+A-Za-z0-9  | 1-70             |

## Recurring payment orders

InsideBusiness Payments offers the opportunity to create recurring payment orders (RPO). Recurring payment orders are regularly scheduled payments with fixed amounts and fixed beneficiaries. Orders can be set for a period of 2 years and can be executed on a yearly, half-yearly, quarterly, monthly or weekly basis. The recurring payment order feature of InsideBusiness Payments is available for domestic payments, direct debit orders and international payments. The feature is a part of the existing single payment functionality and is available to users who have enough rights to initiate single payments.

The process of creation of a recurring payment order is quite simple. The basic idea is to create a payment template according to which the application generates a payment that is going to be executed at regular intervals. The process follows five steps:

- Step 1 - As recurring payment order templates can be created for domestic payments, direct debit orders and international payments, the interactive forms for these payments provide the option to create a recurring order template.

Figure 27.

**Recurring Payment order**

Create a template Recurring Payment order (RPO)

- Step 2 - In these forms, users have to place a tick in the check box. After that the field expands and allows users to enter additional data for the recurring payment:

Figure 28.

**Recurring Payment order**

Create a template Recurring Payment order (RPO)

Alias

Start date

End date  Repeat every

- Step 3 - Users have to type an alias for the recurring payment, choose the start and end dates as well as the frequency of the payments. All fields are mandatory to be filled in:

Figure 29.

**Recurring Payment order**

|            |                                   |                   |                    |
|------------|-----------------------------------|-------------------|--------------------|
| Alias      | <b>My first recurring payment</b> |                   |                    |
| Start date | <b>13 Mar 2010</b>                | Next execution on | <b>13 Mar 2010</b> |
| End date   | <b>13 Mar 2011</b>                | Repeat every      | <b>Month</b>       |

- Step 4 - Click **SAVE >** and the template for recurring payment is complete.
- Step 5 - Sign and send the recurring payment order through [Sign](#) | [Send](#) in the actions box under the payment order. The created payment order template has to be signed and sent in order the repetition mechanism for the payment to be triggered. When the RPO template is in status «Sent» the application will automatically generate payment orders in status «Sent» according to the chosen schedule. The first payment order will be created at 00.00h. on the chosen start date. If this is the current date the first recurring payment order is created immediately. It has to be kept in mind that in case the execution date of any scheduled payment is a nonworking day, the payment will be executed on the next working day.

Another smart feature of InsideBusiness Payments RPO mechanism is the introduction of date variables. These date variables can be entered in the details section of the RPO template. Upon execution of the recurring payments resulting from the current RPO template these dates are replaced automatically with the current system dates.

| Variable   | Description | Value on Execution date      |
|------------|-------------|------------------------------|
| DD         | Date        | Equal to the execution Date  |
| MM         | Month       | Equal to the execution Month |
| YY or YYYY | Year        | Equal to the execution Year  |

Date related variables have to be placed in parenthesis within the field of Details of Payment. E.g. (MM.DD.YYYY). A plus or a minus sign or a number can be added to any of the date related variables to affect the actual value generated on creation time. Here are some examples to visualize the use of date variables:

| Detail in RPO Template   | RPO created on 20 May 2010                               |
|--|--|
| Rent for the office for (MM.YYYY)                                | Rent for office for 05.2010                              |
| Rent for the office for (MM-1.YYYY)                              | Rent for office for 04.2010                              |
| Rent for office for period from (DD.MM.YYYY) to (DD-1.MM+1.YYYY) | Rent for office for period from 20.05.2010 to 19.06.2010 |
| Rent for the office for (YYYY+1)                                 | Rent for office for 2011                                 |

Recurring payment order templates can be reviewed in the recurring payment orders report. This report is accessible through the left menu of the application under «Recurring payment orders» > «Review». Another way to access the report is through the quick link [View RPO Schedule](#) in the «Actions» box under the recurring payment order template.

The Recurring payment orders report displays all recurring payment order templates the user has rights to read, sign or send. All records can be filtered by alias, customer, RPO number, status, payment type, date of entry, next execution date, start and end date as well as dates of signing and sending the RPO templates.

A click on the alias of the RPO leads to the original template for the RPO which can be edited. Upon any modification of the RPO the old order is automatically cancelled and the template appears in the report with status «Cancelled».

Figure 30.

### Recurring Payment Orders Report Print Help

**Filters**

|        |                      |           |                      |              |                      |     |                      |
|--------|----------------------|-----------|----------------------|--------------|----------------------|-----|----------------------|
| Alias  | <input type="text"/> | Next date | <input type="text"/> | From:        | <input type="text"/> | To: | <input type="text"/> |
| RPO No | <input type="text"/> |           |                      |              |                      |     |                      |
| Status | <input type="text"/> | Customer  | <input type="text"/> | Payment Type | <input type="text"/> |     |                      |

[SHOW >](#)

| RPO No | Alias | Customer  | Status    | Amount | Currency | Start Date  | Next execution on | Repeat every | End Date    | Created by | Signed 1 by | Signed 2 by | Sent by   | Last execution error |
|--------|-------|-----------|-----------|--------|----------|-------------|-------------------|--------------|-------------|------------|-------------|-------------|-----------|----------------------|
| 121    | test  | Test cust | Sent      | 10.00  | EUR      | 21 Jan 2011 | 21 Feb 2011       | Month        | 21 Feb 2013 | Test user  | Test user   | Test user 2 | Test user |                      |
| 120    | SF    | Test cust | Cancelled | 120.00 | EUR      | 21 Jan 2011 | 28 Jan 2012       | Week         | 21 Feb 2013 | Test user  | Test user   | Test user 2 | Test user |                      |
| 119    | sal   | Test cust | Sent      | 320.00 | EUR      | 21 Jan 2011 | 21 Apr 2011       | Quarter      | 21 Feb 2012 | Test user  | Test user   | Test user 2 | Test user |                      |

The generated payments resulting from the execution of the recurring payment order can be found under «Transaction management». A little icon  next to the payment record distinguishes the recurring payment from other payments. The status box of the recurring payment also clearly indicates that this payment is recurring:

Figure 31.

| Status      |                       |                       |                               |
|-------------|-----------------------|-----------------------|-------------------------------|
| Entered by: | <b>Test IBP user</b>  | 01 Jul 2009, 00:12:21 | No: <b>100743</b>             |
| Sign 1:     | <b>Test IBP user1</b> | 01 Jul 2009, 00:12:21 | Status:                       |
| Sign 2:     | <b>Test IBP user2</b> | 01 Jul 2009, 00:12:21 | <b>Registered in the bank</b> |
| Sent by:    | <b>Test IBP user2</b> | 01 Jul 2009, 00:12:21 | Recurring Payment Order       |

The status box of the templates for recurring payment orders accordingly contains the words «Recurring Payment Order Template»:

Figure 32.

| Status      |                       |                       |                                  |
|-------------|-----------------------|-----------------------|----------------------------------|
| Entered by: | <b>Test IBP user</b>  | 01 Jul 2009, 09:45:21 | No: <b>365</b>                   |
| Sign 1:     | <b>Test IBP user1</b> | 01 Jul 2009, 09:47:35 | Status:                          |
| Sign 2:     | <b>Test IBP user2</b> | 01 Jul 2009, 10:12:31 | <b>Registered in the bank</b>    |
| Sent by:    | <b>Test IBP user2</b> | 01 Jul 2009, 10:14:02 | Recurring Payment Order Template |

Generated payments as a result from a recurring payment order template are signed and sent with the same signatures as the RPO template. Thus, it affects the daily limits of all signatories of the order as well as the corresponding customer and account limits as a normal payment order.

If, due to some reason, a payment is not generated in accordance with a RPO template the application generates an error report and notifies all users involved through the «News» menu item of InsideBusiness Payments. A payment order may not be created due to the following reasons:

- Insufficient limits – User limits are restored at 00.00h. The recurring payment orders are usually collected at the same time. If a user has signed a transaction or transactions the previous day, that have not yet been sent, the sum of these transactions will occupy limits for the current day. Unsent transactions from the previous day have priority over payments from the current day. Thus, it can be arrived at a situation where some daily limits are going to be insufficient for the successful creation of orders under RPO templates.
- Invalid certificates – When one of the certificates used in the creating, signing or sending the RPO template is invalidated during the active period of the RPO, the next payment order under this RPO template will not be created. In these cases the RPO template must be edited, signed and sent using the new certificate(s) in order to be correctly executed.  
The certificates can be invalidated when they expire or are being revoked:
  - Certificate expiration - The user certificates used to access InsideBusiness Payments are issued by default for two years. 14 days prior to the certificate expiration InsideBusiness Payments generates a message in the «News» section of the application on a customer level with a warning for certificate expiration. After receiving the new certificate users have to log in with it and edit the RPO template;
  - Revoked certificates – Certificates are usually revoked in cases of blocked or lost smart cards, deactivation of users, etc.
- Changes in the signing policies on customer, account or user level.

The application also sends a warning message in the «News» section 14 days before the expiry of certain recurring payment orders.

# Packages

Users of InsideBusiness Payments have the opportunity to group transactions and form packages of transactions that can be kept together for further processing. The application automatically creates transaction packages for transactions imported via file upload. Users can also manually create packages of transactions.

InsideBusiness Payments supports locked packages and unlocked packages.

## Locked packages

Transactions contained in locked packages are treated as one entity and can be signed and sent through «Packages» » «Sign» and «Send». Transactions in locked packages always have the same status and cannot be modified, signed and sent individually until package is unlocked. Once a package is unlocked it cannot be locked again. Locked Packages are created via File upload - if selected by the user when processing an uploaded file. Transactions contained in a locked package are marked with the following symbol - 

## Unlocked packages

Unlocked packages may contain transactions grouped by user defined criteria irrespective of transactions' current status. Thus unlocked packages may consist of transactions with «New», «Signed with ...», «Sent» or even «Cancelled» status. For Unlocked Packages it is allowed to modify transactions as well as add, remove or cancel transactions. Unlocked packages can be signed and sent through «Transaction Management» » «Sign» and «Send». Unlocked packages are marked with  next to the type of payment.

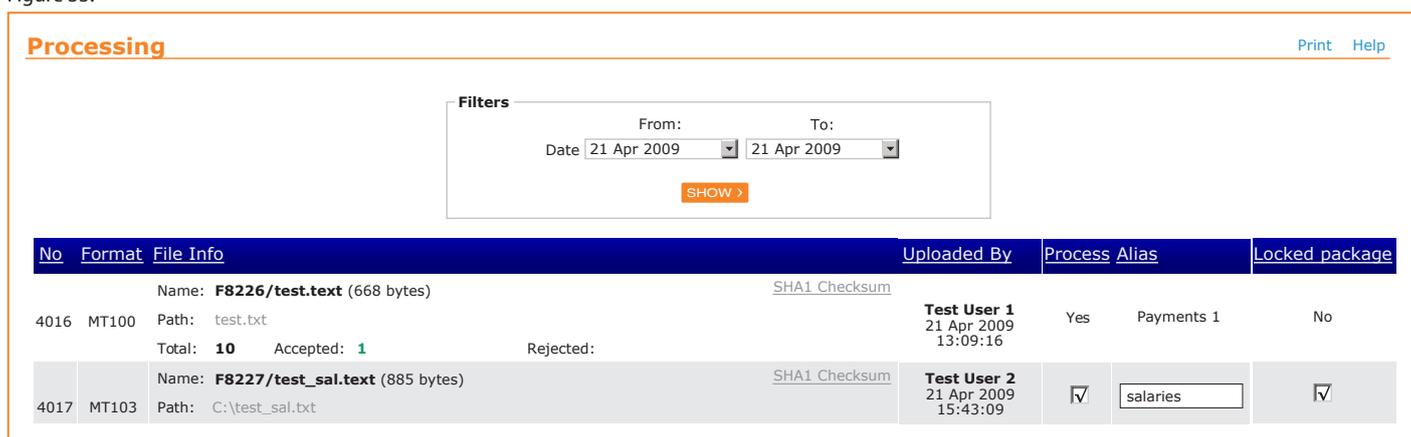
## Creation of packages

InsideBusiness Payments users can create packages manually or by uploading files with transactions.

### Packages from uploaded files

As explained in «Files Upload» all transactions uploaded with a file become a package of transactions. The default name of the package is the file name of the uploaded file. When processing the uploaded file users can give an alias or a friendly name for the package. If users place a tick in the «Locked Package» box when processing the uploaded file then the created package will be a locked package otherwise it will be an unlocked package.

Figure 33.



The screenshot shows the 'Processing' interface with a filters section and a table of uploaded files. The filters section includes 'From: Date 21 Apr 2009' and 'To: Date 21 Apr 2009' with a 'SHOW >' button. The table below lists two files: 'F8226/test.text' and 'F8227/test\_sal.text'. The first file is not locked, while the second is locked and has an alias 'salaries'.

| No   | Format | File Info   | Uploaded By                            | Process Alias                                | Locked package                      |
|------|--------|---|--|--|-------------------------------------|
| 4016 | MT100  | Name: <b>F8226/test.text</b> (668 bytes)<br>Path: test.txt<br>Total: <b>10</b> Accepted: <b>1</b> Rejected: | Test User 1<br>21 Apr 2009<br>13:09:16 | Yes Payments 1                               | No                                  |
| 4017 | MT103  | Name: <b>F8227/test_sal.text</b> (885 bytes)<br>Path: C:\test_sal.txt                                       | Test User 2<br>21 Apr 2009<br>15:43:09 | <input checked="" type="checkbox"/> salaries | <input checked="" type="checkbox"/> |

### Manual creation of packages

InsideBusiness Payments application provides the opportunity to manually create packages for the purpose of grouping of transactions according to users' criteria. Manually created packages are always unlocked. If a transaction from the package needs to be modified prior to sending to the Bank then it is automatically cancelled and remains in the package with a status «Cancelled» while the new transaction derived from the modification gets status «New» and is not included in the package.

Manual creation of packages can be done through «Transactions Management» » «Transactions By Beneficiary» or «Transactions By User». The process of creation consists of the following steps:

- Step 1 - Users have to expand the filters portlet and choose «Add/Remove Trx» from the «Packages» item.

Figure 34.

**Transactions by Beneficiary** Print Help

**Filters**

Account:  From:  To:   Book Date

Type:  Amount:    Value Date

Currency:  Reference:   Sent Date

Status:  Details:   with details

Beneficiary:

| Entered  | Value date  | Reference              | Type                  | Status    | From Account | Amount    | Currency | Ben. Bank Code | Beneficiary Account    | Beneficiary Name   |
|--|-------------|------------------------|-----------------------|-----------|--------------|-----------|----------|----------------|------------------------|--------------------|
| 16 Feb 2011  | 16 Feb 2011 | <a href="#">407639</a> | SEPA Credit Transfer  | New       | 9000010760   | 10 000.00 | EUR      | 7300           | 0 9000001215           | Test Beneficiary 4 |
| <b>Details</b> /VAR=1234567890/ 0308 1234567890 9876543210 TEST LCY INTRABANK PAYMENT IN MT100 |             |                        |                       |           |              |           |          |                |                        |                    |
| 16 Feb 2011  | 21 Feb 2011 | <a href="#">407638</a> | International Payment | Sent      | 9000010779   | 12,345.54 | EUR      | INGBSKBX       | BG80BNBG96611020345678 | Test Beneficiary 2 |
| <b>Details</b> Details1  |             |                        |                       |           |              |           |          |                |                        |                    |
| 16 Feb 2011  | 16 Feb 2011 | <a href="#">407637</a> | SEPA Credit Transfer  | Cancelled | 9000010760   | 1000.00   | EUR      | 7300           | 0 9000001215           | Test Beneficiary 3 |
| <b>Details</b> /VAR=1234567890/ 0308 1234567890 9876543210 TEST LCY INTRABANK PAYMENT IN MT100 |             |                        |                       |           |              |           |          |                |                        |                    |

COLUMNS

- Step 2 - InsideBusiness Payments users have to expand the drop down menu in the next box, enter the name of the package and click the «ADD» button as shown below:

Figure 35.

Packages

|     |         |             |
|-----|---------|-------------|
| 345 | my_pack | 13 Jul 2009 |
|-----|---------|-------------|

- Step 3 - The customer name have to be chosen and confirmed with the button «ADD»:

Figure 36.

Packages

**TEST CUSTOMER**

- Step 4 - Adding transactions to the newly created package. This can be achieved by placing a tick in the check boxes in the «Package» column of the table with transactions. The table with records for transactions displays only transactions belonging to the selected customer (if user is linked to more than one customer) and matching the criteria already selected by the user (account, type of transactions, currency, date, etc.). When the tick is placed then the package name automatically appears in the «Package» column of the transaction record. Multiple transactions can be added to a package should users check the box in the table header row. Removing transactions from a package is done the opposite way - removing the tick from the check box for a single transaction record or removing all transactions from a package by removing the tick in the header row of the table with transactions. Note that the tick in the check box in the header row of the table with transaction records adds to or removes multiple transactions from a package contained in the active screen only.

Figure 37.

**Transactions by Beneficiary** Print Help

**Filters**

|  |  |                                       |
|--|--|---------------------------------------|
| Account: <input type="text" value="All"/>  | Date: <input type="text" value="16 Feb 2011"/> From: <input type="text" value="16 Feb 2011"/> To: <input type="text"/> | <input type="radio"/> Book Date       |
| Type: <input type="text" value="All"/>     | Amount: <input type="text"/>   | <input type="radio"/> Value Date      |
| Currency: <input type="text" value="All"/> | Reference: <input type="text"/>  | <input type="radio"/> Sent Date       |
| Status: <input type="text" value="All"/>   | Details: <input type="text"/>  | <input type="checkbox"/> with details |
| Beneficiary: <input type="text"/>          | Packages: <input type="text" value="Show"/>  |                                       |

COLUMNS

| Package                                     | Entered     | Value date  | Reference              | Type                  | Status    | From Account | Amount    | Currency | Ben.Bank Code | Beneficiary Account    | Beneficiary Name   |
|---|-------------|-------------|------------------------|-----------------------|-----------|--------------|-----------|----------|---------------|------------------------|--------------------|
| <input type="checkbox"/>                    | 16 Feb 2011 | 16 Feb 2011 | <a href="#">407639</a> | SEPA Credit Transger  | New       | 9000010760   | 10 000.00 | EUR      | 7300          | 0 9000001215           | Test Beneficiary 4 |
| <input checked="" type="checkbox"/> my_pack | 16 Feb 2011 | 21 Feb 2011 | <a href="#">407638</a> | International Payment | Sent      | 9000010779   | 12,345.54 | EUR      | INGBSKBX      | BG80BNBG96611020345678 | Test Beneficiary 2 |
| <input type="checkbox"/>                    | 16 Feb 2011 | 16 Feb 2011 | <a href="#">407637</a> | SEPA Credit Transger  | Cancelled | 9000010760   | 1000.00   | EUR      | 7300          | 0 9000001215           | Test Beneficiary 3 |

### Actions with Packages

#### List of Packages

All functions in the «Packages» menu start with presenting a list of packages. Information for each package in the list include pack name, customer name and status of package, count of transactions within the pack, the control amount and source (an uploaded file). Users may filter the packages by name, number, status, date and customer. By default, the date is the current date. Users can review the contents of a package before signing and sending it to the bank.

#### Packages Review

The function allows reviewing of both types of Packages – Locked and Unlocked.

#### Packages Sign and Send

The function is applicable for Locked Packages only. The function is successful if all transaction in the package can be signed by the acting user. If the package contain transactions for which the user has no rights to sign or the total sum of payments inside the package exceeds the user's limits, then the package can either be signed by other users with sufficient rights and limits or the package should be unlocked and transactions signed individually through «Sign» in «Transaction Management».

When successfully signed with first signature all transactions and the package get the status «Signed with first Signature». Even if one transaction in the package needs to have second signature then the whole package needs to be signed with second signature before being sent to the Bank. The function «Send» is based on the same principle as the function «Sign» – either send all transactions in the package or none.

*Note: Transactions contained in unlocked packages can be only signed and sent through «Transactions Management» via «Sign» and «Send».*

## Package Unlock/Cancel

This menu item allows for unlocking a package or cancelling a package. Cancelling the package automatically cancels all transactions contained therein. If a transaction from a package needs to be modified prior to sending to the Bank then it is automatically cancelled and remains in the package with a status «Cancelled» while the new transaction derived from the modification gets status «New» and is included in the package as well. The total amount of the package is recalculated to subtract the amount of the cancelled transaction and to include the amount from the new transaction generated because of the edit action.

The summary of a package containing a cancelled transaction can be seen below:

Figure 38.

### Package Summary

**Status**

|   |                  |
|---|------------------|
| Created by: Test User 01 Jul 2011, 15:49:51 | No: 2            |
| Sign 1:                                     | Status:          |
| Sign 2:                                     | Unlocked Package |

**Package Info**

|                            |          |                                  |                      |
|----------------------------|----------|----------------------------------|----------------------|
| Pack Name                  |          |                                  | <b>my_pack</b>       |
| Count                      | <b>2</b> | Amount                           | <b>110.00</b>        |
| Cancelled Transactions     | <b>1</b> | Amount of Cancelled Transactions | <b>200.00</b>        |
| Transactions Control Count | <b>3</b> | Transactions Control Amount      | <b>310.00</b>        |
| Source                     |          |                                  | <b>Manual</b>        |
| Customer name              |          |                                  | <b>Test Customer</b> |

REFRESH >
VIEW TRANSACTIONS >

# Transaction management

In the section «Transaction management» users of InsideBusiness Payments obtain information about all initiated transactions of the customer. All functional screens under «Transaction management» contain lists with initiated payments. This information may be filtered in numerous ways in order that users get the most of it. Transactions can be easily signed and sent in bulk as well as modified. Users can define selection criteria to view different subsets of transactions selected by account, period of time, type and status of payments, payment details, currency, beneficiary, amount, reference and dates. Users may also choose whether to view packages or not. The field «Amount» is used to enter an amount range and the currency for that amount is the reporting currency. Users have the option to summarize the information for their transactions according to chosen filter criteria as well as to export it into a downloadable MS Excel file. All reports in «Transaction Management» are limited to a six month time period.

## Transactions by beneficiary

Figure 39.

**Transactions by Beneficiary** Print Help

**Filters**

Account:  Date:  From:  To:   Book Date

Type:  Amount:    Value Date

Currency:  Reference:   Sent Date

Status:  Details:   with details

Beneficiary:  Packages:

| Entered  | Value date  | Reference              | Type                  | Status    | From Account | Amount    | Currency | Ben. Bank Code | Beneficiary Account    | Beneficiary Name   |
|--|-------------|------------------------|-----------------------|-----------|--------------|-----------|----------|----------------|------------------------|--------------------|
| 16 Feb 2011  | 16 Feb 2011 | <a href="#">407639</a> | Domestic Payment      | New       | 9000010760   | 10 000.00 | EUR      | 7300           | 0 9000001215           | Test Beneficiary 4 |
| <b>Details</b> /VAR=1234567890/ 0308 1234567890 9876543210 TEST LCY INTRABANK PAYMENT IN MT100 |             |                        |                       |           |              |           |          |                |                        |                    |
| 16 Feb 2011  | 21 Feb 2011 | <a href="#">407638</a> | International Payment | Sent      | 9000010779   | 12,345.54 | EUR      | INGBSKBX       | BG80BNBG96611020345678 | Test Beneficiary 2 |
| <b>Details</b> Details1  |             |                        |                       |           |              |           |          |                |                        |                    |
| 16 Feb 2011  | 16 Feb 2011 | <a href="#">407637</a> | Domestic Payment      | Cancelled | 9000010760   | 1000.00   | EUR      | 7300           | 0 9000001215           | Test Beneficiary 3 |
| <b>Details</b> /VAR=1234567890/ 0308 1234567890 9876543210 TEST LCY INTRABANK PAYMENT IN MT100 |             |                        |                       |           |              |           |          |                |                        |                    |

COLUMNS

The function «Transactions by Beneficiary» generates a list of all initiated transactions for review with beneficiary information. The information represents the following transactions requisites:

- Date of entry - The date of actual capturing/uploading of transactions;
- Value date - The value date of the transactions;
- Reference - The reference number assigned to the transactions;
- Type - The type of transaction. The type may be Domestic payment, International payment or Foreign exchange;
- Status - The transaction status;
- From Account - The number of the client’s account used for the execution of the transaction;
- Amount - The amount of the transfer;
- Ben. Bank Code - The code of the beneficiary’s bank;
- Beneficiary account - The number of the account of the beneficiary;
- Beneficiary name - The name of the beneficiary.

All information contained in the table may be sorted by columns upwards or downwards. It as well may be filtered by various criteria through the filters box above the table with transactions. After choosing a filter/filters user have to click the button  to display desired results. Filter criteria are:

- Account - Users may filter the transaction information in regards to a specific own account;
- Type of payment - The information may be filtered by types of payment;
- Currency - Filtered by type of currency;
- Status - Transaction information may be filtered by status of payments - possible options are: «All», «New», «Signed with first signature», «Signed with second signature», «Sent», «Registered in the Bank» and «Cancelled»;
- Beneficiary - Here users may enter any information identifying a certain beneficiary (E.g. part of Beneficiary’s Name, Account number or Bank code) to display transactions matching these criteria;

- Date - Dates and periods may be chosen to filter transactions. In addition, users have the option to constrain periods and dates to «Book date», «Value date» or «Sent date» with the help of the respective check boxes. (E.g. Users can create a report by «Sent date» to list all transactions satisfying selection criteria sent to the bank on a given date or through a certain period).
- Amount - Transaction can be filtered by the amount of transfers as well. The amount field is divided into two fields with the first field being the field where users enter the «Amount from» figure and the second being the «Amount to» field;
- Reference - Users may filter transactions by their reference number assigned. This filter field accepts only digits (with no spaces) and the whole reference number has to be entered;
- Details - Transaction records can be filtered by the information contained in their details part as captured or uploaded. The check box «with details» turns on and off details information for every transaction record in the table;
- Package - Users may filter transactions according to them being part of a package or not. Additionally, users may choose the package, by which transactions are going to be filtered by. If the User selects option «Show», the report will include all payments satisfying the selection criteria including the payments from the Packages. Users may go further and select one specific package from the list of all packages in the combo-box on the right - the report will display only the payments in the selected package.

Another useful option provided for in «Transactions by Beneficiary» is the option to export transaction information in a MS Excel file. The information exported maintains all filtering applied previously and is sorted by the most recent items first.

The option «Summary» creates a summary of transaction records by «Type of payment», «Ordering Account», «Currency», «Amount» and «Count of payments» (as shown below) considering all filtering applied previously.

Figure 40.

| Type                  | From Account | Currency | Amount    | Count |
|-----------------------|--------------|----------|-----------|-------|
| Domestic Payment      | 9000003588   | EUR      | 345.00    | 1     |
| Foreign Exchange      | 9000013174   | USD      | 12,345.54 | 1     |
| International Payment | 9000009889   | EUR      | 10,045.54 | 1     |
| Direct Debit          | 9000215667   | EUR      | 22,382.67 | 1     |

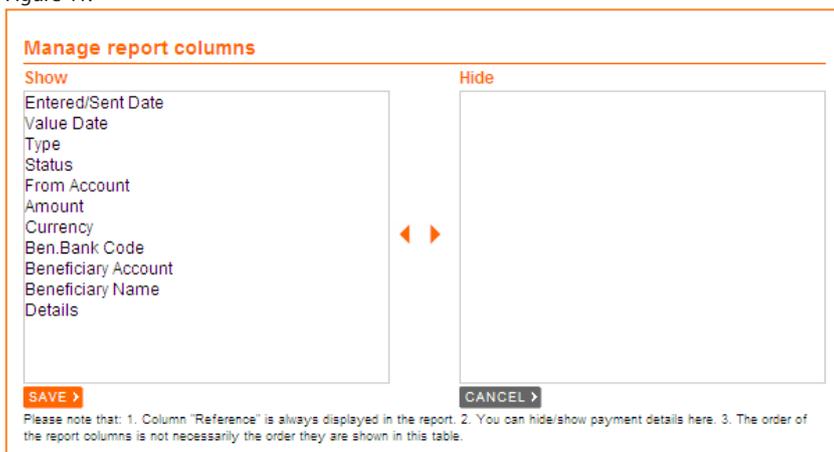
Users may sort this information by all column headings and apply all filters in the same manner as described above.

The «Print» button in the upper right corner of the application creates a «Printer friendly» overview. Only the transactions on the current page on screen are sent to the printer. This may be less than the total of all filtered transactions. In this case, if a user wants to print all filtered transactions, the setting for the number of transactions on one page must be increased via «Personal Settings» > «Settings» > «Rows in Transactions by».

### User management of reports

InsideBusiness Payments offers user management of displayed reports. Currently, users can manage «Transactions by Beneficiary» and «Transactions by User» reports. Users can modify the reports by choosing which columns from the report to be displayed on the screen. The button COLUMNS above the right end of the table triggers a small pop-up window where users may choose and set their preferences:

Figure 41.



The window on the left defines the current view of the report. The window on the right shows which columns are hidden in the report. By clicking on the desired requisites of transactions users move them between the windows and thus define the displayed report. The small orange arrows move all the columns. In the example shown on Fig. 42 all transaction requisites are going to be displayed. The button «Save» has to be pressed in order to generate the report with all user preferences.

## Transactions by user

The function «Transaction by User» shows all initiated transactions for review with information who has captured, signed and send the transactions.

Figure 42.

### Transactions by User Print Help

**Filters**

|             |     |           |             |     |             |                                       |
|-------------|-----|-----------|-------------|-----|-------------|---------------------------------------|
| Account     | All | From:     | 16 Feb 2011 | To: | 16 Feb 2011 | <input type="radio"/> Book Date       |
| Type        | All | Amount    |             |     |             | <input type="radio"/> Value Date      |
| Currency    | All | Reference |             |     |             | <input type="radio"/> Sent Date       |
| Status      | All | Details   |             |     |             | <input type="checkbox"/> with details |
| Beneficiary |     | Packages  | Show        |     |             |                                       |

SHOW >
SUMMARY >
EXPORT >

| Entered  | Value date  | Reference              | Type                  | Status                       | From Account | Amount    | Currency | Entered by  | Sign 1      | Sign 2      | Sent by     |
|--|-------------|------------------------|-----------------------|------------------------------|--------------|-----------|----------|-------------|-------------|-------------|-------------|
| 16 Feb 2011  | 21 Feb 2011 | <a href="#">407638</a> | Foreign Exchange      | Registered in the Bank       | 9000010760   | 10 000.00 | EUR      | Test User 1 | Test User 1 | Test User 2 | Test User 2 |
| <b>Details</b> /VAR=1234567890/ 0308 1234567890 9876543210 TEST LCY INTRABANK PAYMENT IN MT100 |             |                        |                       |                              |              |           |          |             |             |             |             |
| 16 Feb 2011  | 16 Feb 2011 | <a href="#">407637</a> | International Payment | Signed with second signature | 9000010779   | 12,345.54 | EUR      | Test User 2 | Test User 2 | Test User 1 |             |
| <b>Details</b> Details1  |             |                        |                       |                              |              |           |          |             |             |             |             |
| 16 Feb 2011  | 16 Feb 2011 | <a href="#">407636</a> | SEPA Credit Transfer  | Signed with First Signature  | 9000010760   | 1000.00   | EUR      | Test User 2 | Test User 2 |             |             |
| <b>Details</b> /VAR=1234567890/ 0308 1234567890 9876543210 TEST LCY INTRABANK PAYMENT IN MT100 |             |                        |                       |                              |              |           |          |             |             |             |             |

COLUMNS

The screen displays a table with transaction records similar to the screen for «Transactions by Beneficiary» the only difference being the columns for user information:

- Entered by - This column contains the names of the user who has captured or uploaded the transaction;
- Sign 1 - The name of the user who has signed the transaction with first signature;
- Sign 2 - The name of the user who has signed with second signature;
- Sent By - The name of the user who has sent the payment to the Bank.

At «Transactions by user» InsideBusiness Payments users may sort, filter, summarise, download and print transaction records the same way as in «Transactions by Beneficiary».

## Transactions by group

Through «Transaction by Group», users may search, filter or browse for transactions with assigned groups of accounts.

Figure 43.

### Transactions by Group Print Help

**Filters**

|                                    |   |           |             |     |             |                                  |
|------------------------------------|---|-----------|-------------|-----|-------------|----------------------------------|
| Accounts/Groups                    | All accounts<br><b>Test group of accounts</b> | From:     | 16 Feb 2011 | To: | 16 Feb 2011 | <input type="radio"/> Book Date  |
| * Ctrl or Shift for multiselection |   | Amount    |             |     |             | <input type="radio"/> Value Date |
| Type                               | All   | Reference |             |     |             |                                  |
| Status                             | All   | Show By   | Beneficiary |     |             |                                  |
|                                    |   | Summarize | ...         |     |             |                                  |

SHOW >
SUMMARY >

| Entered                                   | Value date  | Reference              | Type                  | Status                      | From Account | Amount    | Currency | Ben.Bank Code | Beneficiary Account    | Beneficiary Name   |
|---|-------------|------------------------|-----------------------|-----------------------------|--------------|-----------|----------|---------------|------------------------|--------------------|
| <b>Group Name:</b> Test group of accounts |             |                        |                       |                             |              |           |          |               |                        |                    |
| 16 Feb 2011                               | 21 Feb 2011 | <a href="#">407638</a> | SEPA Credit Transfer  | New                         | 9000010760   | 12,345.54 | EUR      | 7300          | 0 9000001215           | Test Beneficiary 2 |
| 16 Feb 2011                               | 16 Feb 2011 | <a href="#">407637</a> | International Payment | New                         | 9000010779   | 345.00    | EUR      | INGBSKBX      | BG80BNBG96611020345678 | Test Beneficiary 3 |
| 16 Feb 2011                               | 16 Feb 2011 | <a href="#">407636</a> | SEPA Credit Transfer  | Signed with First Signature | 9000010760   | 500.00    | EUR      | 7300          | 0 9000001215           | Test Beneficiary 4 |
| <b>Group Total:</b>                       |             |                        |                       |                             |              |           |          |               | <b>13,190.54 EUR</b>   |                    |
| <b>Total:</b>                             |             |                        |                       |                             |              |           |          |               | <b>13,190.54 EUR</b>   |                    |

InsideBusiness Payments users may organise their accounts in groups as explained in the section «Personal Settings». The function «Transaction by Group» allows users to filter, sort, summarise and print transaction records for transfers executed through accounts belonging to one or more previously defined groups of accounts as well as for all accounts users have rights to execute transfers with. Transaction records may be filtered by type of payments, status of payments, beneficiary account, dates and periods, amount range, beneficiaries and users. Users may also summarise transaction records by currency, customers and branches.

## Sign

Figure 44.

**Transactions to Sign**
Print Help

**Filters**

|             |     |           |             |     |             |                                       |
|-------------|-----|-----------|-------------|-----|-------------|---------------------------------------|
| Account     | All | From:     | 21 Apr 2009 | To: | 21 Apr 2009 | <input type="radio"/> Book Date       |
| Type        | All | Amount    |             |     |             | <input type="radio"/> Value Date      |
| Currency    | All | Reference |             |     |             |                                       |
| Status      | All | Details   |             |     |             |                                       |
| Beneficiary |     | Packages  | Show        |     |             | <input type="checkbox"/> with details |

[SHOW >](#)

| Entered     | Value Date  | Reference           | Type                  | Status                      | From account | Amount    | Beneficiary        | Sign 1                              | Sign 2                              |
|-------------|-------------|---------------------|-----------------------|-----------------------------|--------------|-----------|--------------------|-------------------------------------|-------------------------------------|
| 21 Apr 2009 | 21 Apr 2009 | <a href="#">988</a> | Foreign Exchange      | New                         | 1000332075   | 12,345.54 | Test Beneficiary 2 | <input checked="" type="checkbox"/> |                                     |
| 21 Apr 2009 | 21 Apr 2009 | <a href="#">985</a> | International Payment | Signed with first signature | 1050390921   | 345.00    | Test Beneficiary 3 | Test User 1                         | <input checked="" type="checkbox"/> |
| 21 Apr 2009 | 21 Apr 2009 | <a href="#">982</a> | Domestic Payment      | Signed with first signature | 1000332075   | 1000.00   | Test Beneficiary 4 | Test User 2                         | <input checked="" type="checkbox"/> |

[SIGN >](#) [SELECT ALL >](#)

| Account    | Amount    | Currency | Count |
|------------|-----------|----------|-------|
| 1000332075 | 13,345.54 | EUR      | 2     |
| 1050390921 | 345.00    | EUR      | 1     |

The function «Sign» is used to sign documents before sending them to the bank. Depending on the account policy of the company the documents can be sent with one or two signatures. The «Sign» screen shows a list of all documents waiting for signatures, for which the user has access to the account the payment is linked to, has right to sign the particular type of document and has an appropriate type of signature – A, B, C, etc. Users may sign documents in bulk when selecting the desired payments through the check boxes in the far-right column and clicking on «Sign». Another possible solution to sign all payments waiting to be signed is to select all payments through the button «Select all» and sign. A second click on «Select all» deselects all payments. When a user has selected a transaction or transactions to be signed a table appears under the list of payments and indicates the control amounts for the accounts involved in the payments selected to be signed. Users may customize the «Sign» screen by setting up from 50 to 2000 rows per page (See «Personal settings»). The default setting is 250 rows per page as the «Select All» button is no longer shown should the number of transactions waiting to be signed is greater than 250. Accordingly, the initial «Sign» screen displays all transactions with the sign check boxes selected by default so that users may sign all transactions with a single click irrespective of their count. In case users do not need to sign all transactions they can deselect the transactions they do not want to sign and sign the rest.

Users may filter transactions to be signed the same way as in «Transactions by Beneficiary» to obtain desired views and results.

*Note: Information for packages waiting to be signed is not included in the «Sign» screen. Signing of packages can only be executed through menu item «Packages» » «Sign» screen. The same rule applies to Recurring payment order templates - they can be signed through «Recurring Payment Orders» » «Review» » Select the payment to be signed and sign and send it via the buttons «Sign | Send» in the «Actions» box under the payment form.*

## Send

Figure 45.

### Transactions to Send

Print Help

**Filters**

|             |     |           |      |             |                                  |             |                                       |
|-------------|-----|-----------|------|-------------|----------------------------------|-------------|---------------------------------------|
| Account     | All | From:     | Date | 16 Feb 2011 | To:                              | 16 Feb 2011 | <input type="radio"/> Book Date       |
| Type        | All | Amount    |      |             | <input type="radio"/> Value Date |             |                                       |
| Currency    | All | Reference |      |             |                                  |             |                                       |
| Status      | All | Details   |      |             |                                  |             |                                       |
| Beneficiary |     | Packages  | Show |             |                                  |             | <input type="checkbox"/> with details |

[SHOW >](#)

| Entered     | Value date  | Reference           | Type                  | Status                       | From Account           | Amount | Beneficiary        | Sign 1      | Sign 2      | Send                                |
|-------------|-------------|---------------------|-----------------------|------------------------------|------------------------|--------|--------------------|-------------|-------------|-------------------------------------|
| 16 Feb 2011 | 21 Feb 2011 | <a href="#">988</a> | Foreign Exchange      | Signed with Second Signature | SK93INGB91451000071855 | 100.00 | Test Beneficiary 1 | Test user 1 | Test user 2 | <input checked="" type="checkbox"/> |
| 16 Feb 2011 | 16 Feb 2011 | <a href="#">985</a> | International Payment | Signed with Second Signature | SK02INGB91451000062920 | 250.00 | Test Beneficiary 2 | Test user 1 | Test user 2 | <input checked="" type="checkbox"/> |
| 16 Feb 2011 | 16 Feb 2011 | <a href="#">982</a> | SEPA Credit Transfer  | Signed with Second Signature | SK93INGB91451000071855 | 120.00 | Test Beneficiary 3 | Test user 2 | Test user 1 | <input checked="" type="checkbox"/> |

[SEND >](#)
[SELECT ALL >](#)

| Account                | Amount | Currency | Count |
|------------------------|--------|----------|-------|
| SK02INGB91451000062920 | 100.00 | EUR      | 1     |
| SK93INGB91451000071855 | 370.00 | USD      | 2     |

The function «Send» is used to view and send all documents ready for sending (i.e. documents that already have been signed in accordance with the signing policy of the customer). The «Send» screen lists all documents waiting to be sent to the bank and for which the user has access to the account the payment is linked to and rights to send this type of document. Users choose and select payments and click on

[SEND >](#).

Sending of transactions is quite similar to signing of transactions. Users can make use of the «Select All» button up to 250 transactions waiting to be sent. Packages informations is not available. By default, the initial screen displays all transactions with the send check boxes selected.

Payments waiting to be sent to the Bank can also be filtered in accordance with the criteria in the filters box above the payments area.

## Edit and cancel

Figure 46.

### Transactions to Edit Print Help

**Filters**

|             |     |           |                   |                 |                                       |
|-------------|-----|-----------|-------------------|-----------------|---------------------------------------|
| Account     | All | Date      | From: 16 Feb 2011 | To: 16 Feb 2011 | <input type="radio"/> Book Date       |
| Type        | All | Amount    |                   |                 | <input type="radio"/> Value Date      |
| Currency    | All | Reference |                   |                 | <input type="radio"/> Sent Date       |
| Status      | All | Details   |                   |                 | <input type="checkbox"/> with details |
| Beneficiary |     | Packages  | Show              |                 |                                       |

SHOW >
SUMMARY >
EXPORT >

| Entered     | Value date  | Reference              | Type                  | Status                      | From Account | Amount    | Currency | Ben. Bank Code | Beneficiary Account  | Beneficiary Name | Edit                 | Delete                   |
|-------------|-------------|------------------------|-----------------------|-----------------------------|--------------|-----------|----------|----------------|----------------------|------------------|----------------------|--------------------------|
| 16 Feb 2011 | 21 Feb 2011 | <a href="#">407638</a> | SEPA Credit Transfer  | New                         | 1000332075   | 12,345.54 | EUR      | 3500           | 1040390919           | Ben Name 1       | <a href="#">Edit</a> | <input type="checkbox"/> |
| 16 Feb 2011 | 16 Feb 2011 | <a href="#">407637</a> | International Payment | New                         | 1050390921   | 345.00    | EUR      | SOCBPFTX       | FR761746900008500567 | Ben Name 2       | <a href="#">Edit</a> | <input type="checkbox"/> |
| 16 Feb 2011 | 16 Feb 2011 | <a href="#">407636</a> | Budgetary Payment     | Signed with First Signature | 1330390970   | 1000.00   | EUR      | 0800           | 99505 5955017        | Ben Name 3       | <a href="#">Edit</a> | <input type="checkbox"/> |

DELETE >
SELECT ALL >

The function «Edit/Cancel» is used to edit or cancel a particular transaction. Upon entering this function users see a list of all transactions they have rights to edit. In case editing is done after first signature or even after second signature of the transaction the old document remains with status cancelled and a new document is created which has to be signed. Again, users choose and select the payments they want to edit and click on Edit in the «Edit» column of the table with payments. Cancellation of payments is done accordingly – select payments (or select all payments through the button «Select all») and then click on the button **DELETE >**. Similarly, transaction records may be filtered through the filters box.

# Files Upload

In this section users of InsideBusiness Payments can upload files with transactions in different formats.

The function «Upload» validates the content of the file according to selected type of payments and the file is accepted or rejected depending on the results of validation. All upload files are text files.

Usually the «Upload» function is used for uploading files generated by the company's accounting system. After selecting a file to be uploaded and its type, users click the «Upload» button.

Every file contains data for one company only. When uploading the file, the system formally controls the file format and the access rights.

Upon successful upload, the file appears in the «Processing» menu.

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## Upload formats

Figure 47.

### File Upload

Please select type of the file : International Payment

Please select file (max 5MB) :

- Single credit transfer format MT103 (UTF-16)
- Salary Payments SCT
- Salary Payments SCT in CSV format
- European Credit Transfer
- European Direct Debit
- One XML Format

UPLOAD >
CLEAR >

InsideBusiness Payments Banking provides for the upload of the following types of files:

- MT100 file format:
  - International Payments.
- Single credit transfer format MT103
  - International Payments.
- Salary payments SCT
  - SEPA Credit Transfer .xml format
  - In CSV file format.
- European Credit Transfer - SEPA Credit Transfer .xml format.
- European Direct Debit - SEPA Direct Debit .xml format.
- One XML format.

All files are text files and can contain more than one transaction. In such cases, the total count and the total amount of transactions in an uploaded file are validated.

## International payments

### International Payment in MT100 File format

Figure 48.

| HEADER          |                             |                             |
|-----------------|-----------------------------|-----------------------------|
|                 | :01:REF123                  | Reference                   |
|                 | :02:100,00                  | Total Amount of payments    |
|                 | :03:1                       | Total count of orders       |
|                 | :04:10500028                | Paying Bank BIC             |
|                 | :05:ING BANK                | Paying Bank Name            |
|                 | UL. ULICA 18                | Paying Bank address         |
|                 | BRATISLAVA                  | Paying Bank City            |
|                 | :06:USER_SK                 | Ordering party name         |
|                 | :07: OB130BINT.txt          | File Name                   |
| PAYMENT SECTION |                             |                             |
|                 | :20:MT100SK_INT             | Senders reference           |
|                 | :23B:FCY                    | Bank operation code         |
|                 | :32A:090123EUR100,00        | Value Date/Currency/Amount  |
|                 | :52A:/D/90000012345         | Ordering Customer account   |
|                 | 7300                        | Ordering party BIC          |
|                 | :57A:BACXBGSF               | Beneficiary bank local code |
|                 | :59:/BG90BACX96601021659703 | Beneficiary account         |
|                 | SWEET CORP                  | Beneficiary name            |
|                 | SWEET STR                   | Beneficiary address         |
|                 | SOFIA                       | Beneficiary city            |
|                 | :70:DETAILS 1               | Details of payment          |
|                 | DETAILS 2                   | Additional information      |
|                 | DETAIL 3                    | Additional information      |

## International payment in Single credit transfer format MT103

The following is an example for an international payment in the Single credit transfer format MT103:

Figure 49.

|                 |                             |   |
|-----------------|-----------------------------|---|
| HEADER          | :01:REF123                  | Reference                                       |
|                 | :02:100,00                  | Total Amount of payments                        |
|                 | :03:1                       | Total count of orders                           |
|                 | :04:10500028                | Paying Bank BIC                                 |
|                 | :05:ING BANK                | Paying Bank Name                                |
|                 | UL. ULICA 18                | Paying Bank address                             |
|                 | BRATISLAVA                  | Paying Bank City                                |
| PAYMENT SECTION | :06:USER_SK                 | Ordering party name                             |
|                 | :07: OB130BINT.txt          | File Name                                       |
|                 | :20:MT100SK_INT             | Senders reference                               |
|                 | :23B:FCY                    | Bank operation code                             |
|                 | :32A:090123EUR100,00        | Value Date/Currency/Amount                      |
|                 | :52A:/D/90000012345         | Ordering Customer account                       |
|                 | 7300                        | Ordering party BIC                              |
|                 | :57A:BACXBSF                | Beneficiary bank local code                     |
|                 | :57D:                       | Beneficiary bank - optional if :57A: is present |
|                 | :59:/BG90BACX96601021659703 | Beneficiary account                             |
|                 | SWEET CORP                  | Beneficiary name                                |
|                 | SWEET STR                   | Beneficiary address                             |
|                 | SOFIA                       | Beneficiary city                                |
|                 | :70:DETAILS 1               | Details of payment                              |
|                 | DETAILS 2                   | Additional information                          |
|                 | DETAIL 3                    | Additional information                          |
|                 | :71A:SHA                    | Details for charges - BEN, SHA OUR              |
| :72:129         | Title code                  |   |

## European Credit Transfer

InsideBusiness Payments users have the possibility to upload SEPA transactions with files prepared in pain.001.001.03 - predefined XML format structure. A detailed explanation of the file format is given in the Annex to this document. Files must contain the Latin character set only, commonly used in international communication.

It has to be noted that Local SK characters are not allowed!

During the file upload process no detail validation of every single transaction shall be implemented. The limited validation shall ensure that the user uploading the file should have the «right» to upload files with transactions on behalf of the customer which is the account holder of the first ordering account in the file. In IOL it is necessary just to have the predefined link between the user and the customer.

When a file is uploaded only the ordering account of first SCT transaction is checked for the above mentioned «right». All other transaction's accounts in the SCT file will be checked at a later stage when the file is processed – they should be the accounts of the same Customer as in the first account and the user should have proper rights to initiate SEPA payments from each of them.

InsideBusiness Payments does not allow for the upload of duplicate SCT files. This is done through a hash check of uploaded files. All uploaded SCT files must have unique hash values.

This is done when the user processes the uploaded file. At the moment of processing the relevant checks will be done and all correct payments from the file will be saved in the database. When errors in the input file are detected the user will see an explanation of all errors on the screen. These errors will not be shown to the user during «File upload» but when the file is to be processed.

A file containing an XML - pain.001.001.03 message has the following structure:

```
<?xml version="1.0" encoding="ISO-8859-2"?>
<Document xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03">
```

message content ...

```
</pain.001.001.03>
```

```
</Document>
```

The message is composed of 3 building blocks:

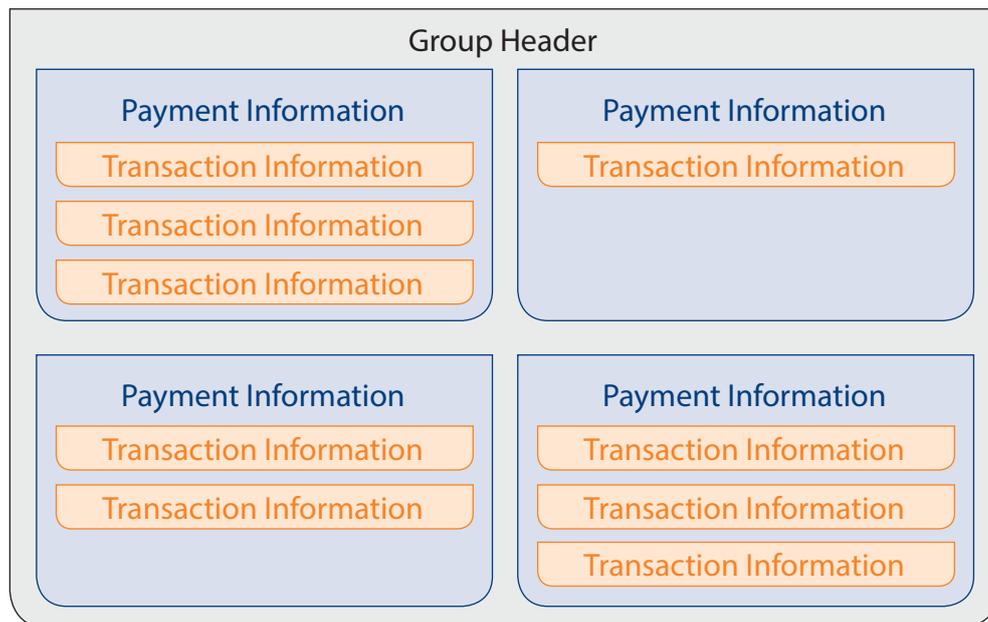
**Group Header** - This building block is mandatory and present once. It contains elements such as Message Identification, Creation Date and Time, Grouping Indicator. The group header contains information about the number of payments in the file as well. In the example below the Group Header block is coloured in .

**Payment Information** - This building block is mandatory and repetitive. It contains elements related to the debit side of the transaction, such as Debtor and Payment Type Information, also one Transaction Information Block. In the example coloured in .

**Transaction Information** - This building block is mandatory and repetitive. It contains elements related to the credit side of the transaction, such as Creditor and Remittance Information. The Transaction Information block is coloured in .

The structure of the file can be illustrated with the following scheme:

Figure 50.



*Important!*

One file with European credit transfers can contain many Payment Information blocks, which in turn may contain many transaction Information blocks. Information about the number of occurrences of Payment Information blocks is contained in the Group Header. Information about the number of occurrences of Transaction Information blocks is contained in each Payment Information block.

A single file with European credit transfers can contain transfers of one customer (client) only. A single payment information block can contain a single debtor account and value date. Debtor accounts of the same customer and value dates may differ among payment information blocks.

Here is a sample file with one transaction:

Figure 51.

| Uploaded file in XML format   | Description of tags  |                     |
|---|--|---------------------|
| <?xml version="1.0" encoding="ISO-8859-2" ?>  | Constant   | GROUP HEADER        |
| <Document xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"> | Opening Document tag. Constant.  |                     |
| <CstmrCdtTrfInittn>   | Opening Customer Credit Transfer Initiation tag  |                     |
| <GrpHdr>  | Opening Group Header tag   |                     |
| <MsgId>SK0001O050412R00O05043C0000000</MsgId>   | Unique identifier  |                     |
| <CreDtTm>2013-07-14T04:12:37</CreDtTm>  | System date and time   |                     |
| <NbOfTxes>1</NbOfTxes>  | Number of transactions contained in the file   |                     |
| <CtrlSum>100</CtrlSum>  | Control sum of all transactions in the file  |                     |
| <InitgPty>  | Initiating party tag   |                     |
| <Nm>ORDERING CUSTOMER NAME</Nm>   | Name of Initiating party   |                     |
| </InitgPty>   | Closing Initiating party tag   |                     |
| </GrpHdr>   | Closing Group Header tag   | PAYMENT INFORMATION |
| <PmtInf>  | Opening Payment Information tag  |                     |
| <PmtInfId>OB000002/110714/NORM</PmtInfId>   | Reference assigned by a sending party to unambiguously identify the payment information block within the message. The tag is optional, however, if present it is validated.                              |                     |
| <PmtMtd>TRF</PmtMtd>  | Payment method - Specifies the means of payment that will be used to move the amount of money. In this case TRF stands for transfer.   |                     |
| <BtchBookg>FALSE</BtchBookg>  | Identifies whether a single entry per individual transaction or a batch entry for the sum of the amounts of all transactions in the message is requested. Currently, the only accepted value is "FALSE". |                     |
| <PmtTpInf>  | Opening Payment Type Information tag. Set of elements that further specifies the type of transaction   |                     |
| <InstrPrty>NORM</InstrPrty>   | Instruction Priority of payment. Can take values NORM or HIGH.   |                     |
| <SvcLvl>  | Identification of a pre-agreed level of service between the parties in a coded form.   |                     |
| <Cd>SEPA</Cd>   | The value of the pre-agreed service level is "SEPA"  |                     |
| </SvcLvl>   | End of tag Service level.  |                     |
| <CtgyPurp>  | Opening of Category Purpose tag.   |                     |
| <Cd>TREA</Cd>   | Specifies the high level purpose of the instruction based on a set of pre-defined categories.  |                     |
| </CtgyPurp>   | End of Category Purpose tag.   |                     |
| </PmtTpInf>   | Closing Payment Type Information tag.  |                     |
| <ReqdExctnDt>2013-08-10</ReqdExctnDt>   | Requested execution date of transfer.  |                     |
| <Dbtr>  | Opening Debtor tag.  |                     |
| <Nm>ORDERING CUSTOMER NAME</Nm>   | Name of ordering party.  |                     |
| <PstlAdr>   | Opening of postal address tag  |                     |
| <AdrLine>CUSTOMER ADDRESS</AdrLine>   | Address of ordering party  |                     |
| </PstlAdr>  | Closing of postal address tag  |                     |
| </Dbtr>   | Closing Debtor tag.  |                     |
| <DbtrAcct>  | Opening Debtor Account tag.  |                     |

| Uploaded file in XML format                | Description of tags  |  |
|--|--|--|
| <Id>                                       | ID of debtor account tag.  |  |
| <IBAN>SK3112000000198742637541</IBAN>      | IBAN of ordering party   |  |
| </Id>                                      | Closing ID of debtor account tag.  |  |
| </DbtrAcct>                                | Closing Debtor Account tag.  |  |
| <DbtrAgt>                                  | Opening Debtor Agent tag. Debtor Agent is the financial institution servicing an account for the debtor.                               |  |
| <FinInstnId>                               | Opening Financial institution ID tag   |  |
| <BIC>INGBSKBX</BIC>                        | BIC Code of the ordering party bank  |  |
| </FinInstnId>                              | Closing Financial institution ID tag   |  |
| </DbtrAgt>                                 | Closing Debtor Agent tag.  |  |
| <UltmtDbtr>                                | Opening Ultimate debtor tag.   |  |
| <Nm>The Ultimate debtor</Nm>               | Name of the Ultimate party that owes an amount of money to the (ultimate) creditor.  |  |
| </UltmtDbtr>                               | Closing Ultimate debtor tag.   |  |
| <CdtTrfTxInf>                              | Opening Credit Transfer Transaction Information tag.   |  |
| <PmtId>                                    | Opening Payment ID tag.  |  |
| <EndToEndId>The transaction</EndToEndId>   | Reference for the unique identification of the transaction.  |  |
| </PmtId>                                   | Closing Payment ID tag.  |  |
| <Amt>                                      | Opening Amount tag.  |  |
| <InstdAmt Ccy="EUR">1000</InstdAmt>        | Instructed amount.   |  |
| </Amt>                                     | Closing Amount tag.  |  |
| <CdtrAgt>                                  | Opening Creditor Agent tag.  |  |
| <FinInstnId>                               | Opening Beneficiary Financial institution ID tag.  |  |
| <BIC>BNBGBGSF</BIC>                        | BIC Code of the beneficiary bank.  |  |
| </FinInstnId>                              | Closing Beneficiary Financial institution ID tag.  |  |
| </CdtrAgt>                                 | Closing Creditor Agent tag.  |  |
| <Cdtr>                                     | Opening Creditor tag.  |  |
| <Nm>BENEFICIARY NAME</Nm>                  | Name of Beneficiary customer.  |  |
| </Cdtr>                                    | Closing Creditor tag.  |  |
| <CdtrAcct>                                 | Opening Creditor Account tag.  |  |
| <Id>                                       | Opening ID of creditor account tag.  |  |
| <IBAN>HU23104040655052656870681005</IBAN>  | Creditor IBAN.   |  |
| </Id>                                      | Closing ID of creditor account tag.  |  |
| </CdtrAcct>                                | Closing Creditor Account tag.  |  |
| <UltmtCdtr>                                | Opening Ultimate Creditor tag.   |  |
| <Nm>The Ultimate Creditor</Nm>             | Name of the Ultimate party to which an amount of money is due.   |  |
| </UltmtCdtr>                               | Closing Ultimate Creditor tag.   |  |
| <RgltryRptg>                               | Opening Regulatory Reporting Code tag.   |  |
| <Dtls>                                     | Opening Details.   |  |
| <Cd>122</Cd>                               | Specifies the nature, purpose and reason for the transaction to be reported for regulatory and statutory requirements in a coded form. |  |
| </Dtls>                                    | Closing Details.   |  |
| </RgltryRptg>                              | Closing Regulatory Reporting Code tag.   |  |
| <RmtInf>                                   | Opening Remittance Information tag.  |  |
| <Ustrd>140 long details of payment</Ustrd> | Details of payment.  |  |

| Uploaded file in XML format | Description of tags                                  |
|-----------------------------|--|
| </RmtInf>                   | Closing Remittance Information tag.                  |
| </CdtTrfTxInf>              | Closing Credit Transfer Transaction Information tag. |
| </PmtInf>                   | Closing Payment Information tag.                     |
| </CstmrCdtTrfInittn>        | Closing Customer Credit Transfer Information tag.    |
| </Document>                 | Closing Document tag.                                |

## SEPA Direct Debit

InsideBusiness Payments users can upload SEPA Direct Debit requests using an XML file format. Full description of the format is given in the Annex to this document.

A file containing an XML- pain.008.001.02 message has the following structure :

```
<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:swift:xsd:pain.008.001.02" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
<pain.008.001.02>
```

message content ...

```
</pain.008.001.02>
</Document>
```

The message is similar to the SEPA credit transfer format and is composed of 3 building blocks:

Group Header - This building block is mandatory and present once. It contains elements such as Message Identification, Creation Date and Time, Grouping Indicator. The group header contains information about the number of payments in the file as well. In the example below the Group Header block is coloured in .

Payment Information - This building block is mandatory and repetitive. It contains besides elements related to the debit side of the transaction, such as Debtor and Payment Type Information, also one or several Transaction Information Blocks. In the example coloured in .

Transaction Information - This building block is mandatory and repetitive. It contains, amongst others, elements related to the credit side of the transaction, such as Creditor and Remittance Information. The Transaction Information block is coloured in .

The following is an example of a uploaded SEPA DD file with containing one transaction:

Figure 52.

| Uploaded file in XML format   | Description of tags   |              |
|---|---|--------------|
| <?xml version="1.0" encoding="UTF-8"?>  | Constant  | GROUP HEADER |
| <Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.008.001.02" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"> | Opening Document tag. Constant.   |              |
| <CstmrDrctDbtInitn>   | Opening Customer Direct Debit Initiation tag  |              |
| <GrpHdr>  | Opening Group Header tag  |              |
| <MsgId>ABC123456</MsgId>  | Unique identifier   |              |
| <CreDtTm>2011-07-14T09:12:37</CreDtTm>  | System date and time  |              |
| <NbOfTxes>1</NbOfTxes>  | Number of transactions contained in the file  |              |
| <CtrlSum>1000</CtrlSum>   | Control sum of all transactions in the file   |              |
| <InitgPty>  | Initiating party tag  |              |
| <Nm>Alpha SK Customer</Nm>  | Name of Initiating party  |              |
| <Id>  | Identification of the party initiating payment.   |              |
| <OrgId>   |   |              |
| <Othr>  |   |              |
| <Id>0103B08F7F</Id>   |   |              |
| <Issr>KBO-BCE</Issr>  |   |              |
| </Othr>   |   |              |
| </OrgId>  |   |              |
| <Id>  | Closing Identification of the party initiating payment  |              |
| </InitgPty>   | Closing Initiating party tag  |              |
| </GrpHdr>   | Closing Group Header tag  |              |
| <PmtInf>  | Opening Payment Information tag   |              |
| <PmtInfId>ABCD1234567</PmtInfId>  | Reference assigned by a sending party to unambiguously identify the payment information block within the message. The tag is optional, however, if present it is validated. |              |
| <PmtMtd>DD</PmtMtd>   | Payment method - Specifies the means of payment that will be used to move the amount of money. In this case DD stands for Direct Debit.                                     |              |
| <BtchBookg>true</BtchBookg>   | Identifies whether a single entry per individual transaction or a batch entry for the sum of the amounts of all transactions in the message is requested.                   |              |
| <NbOfTxes>1</NbOfTxes>  | Number of credit transactions in this block.  |              |
| <CtrlSum>1000</CtrlSum>   | Control sum of transactions in this block.  |              |
| <PmtTpInf>  | Opening Payment Type Information tag. Set of elements that further specifies the type of transaction  |              |
| <SvcLvl>  | Service Level Code  |              |

| Uploaded file in XML format               | Description of tags   |
|---|---|
| <Cd>SEPA</Cd>                             | Identification of a pre-agreed level of service between the parties in a coded form.  |
| </SvcLvl>                                 | Closing Service Level Code  |
| <LclInstrm>                               | Identification code of the Scheme   |
| <Cd>CORE</Cd>                             | Identification of a CORE Scheme for Direct Debit.   |
| </LclInstrm>                              | Closing Identification code of the Scheme   |
| <SeqTp>FRST</SeqTp>                       | Identifies the direct debit sequence: first, recurrent, final or one-off.   |
| <CtgyPurp>                                | Category Purpose code   |
| <Cd>TREA</Cd>                             | Specifies the high level purpose of the instruction based on a set of pre-defined categories. Only "INTC" and "TREA" are allowed              |
| </CtgyPurp>                               | Closing Category Purpose code   |
| </PmtTpInf>                               | Closing Payment Type Information tag.   |
| <ReqdExctnDt>2013-08-11</ReqdExctnDt>     | Requested execution date of transfer.   |
| <Cdtr>                                    | Opening Creditor tag.   |
| <Nm>Alpha SK Customer Name</Nm>           | Name of ordering party.   |
| <PstlAdr>                                 | Postal address of the creditor  |
| <Ctry>DE</Ctry>                           | Country of the creditor   |
| <AdrLine>Dunajska 25</AdrLine>            | Address line 1  |
| <AdrLine>House 1</AdrLine>                | Address line 2  |
| </PstlAdr>                                | Closing Postal address of the creditor  |
| </Cdtr>                                   | Closing Creditor tag.   |
| <CdtrAcct>                                | Opening Creditor Account tag.   |
| <Id>                                      | ID of creditor account tag.   |
| <IBAN>HU21137000160146301500000000</IBAN> | IBAN of ordering party  |
| </Id>                                     | Closing ID of creditor account tag.   |
| <Ccy>EUR</Ccy>                            | Currency of the collection. EUR by default.   |
| </CdtrAcct>                               | Closing Debtor Account tag.   |
| <CdtrAgt>                                 | Opening Creditor Agent tag. Creditor Agent is the financial institution servicing an account for the creditor.                                |
| <FinInstnId>                              | Opening Financial institution ID tag  |
| <BIC>INGBSKBX</BIC>                       | BIC Code of the ordering party bank   |
| </FinInstnId>                             | Closing Financial institution ID tag  |
| </CdtrAgt>                                | Closing Creditor Agent tag.   |
| <ChrgBr>SLEV</ChrgBr>                     | Specifies which party/parties will bear the charges associated with the processing of the payment transaction. Only value "SLEV" is accepted. |
| <CdtrSchmeId>                             | Creditor Scheme Identification  |
| <Id>                                      | Identification  |
| <PrvtId>                                  | Private Identification  |
| <Othr>                                    | Other   |
| <Id>DE98ZZZ09999999999</Id>               | Unique identification of the credit party that signs the direct debit mandate.  |
| <SchmeNm>                                 | Identification Scheme name  |
| <Prtry>SEPA</Prtry>                       | Name of the scheme - must be "SEPA"   |
| </SchmeNm>                                | Closing Identification Scheme name  |

PAYMENT INFORMATION

| Uploaded file in XML format            | Description of tags  |                         |
|--|--|-------------------------|
| </Othr>                                | Closing Other  | TRANSACTION INFORMATION |
| </PrvtId>                              | Closing Private Identification   |                         |
| </Id>                                  | Closing Identification   |                         |
| </CdtrSchmeId>                         | Closing Creditor Scheme Identification tag.  |                         |
| <DrcDtDbtTxInf>                        | Opening Direct Debit Transaction Information tag.  |                         |
| <PmtId>                                | Opening Payment ID tag.  |                         |
| <EndToEndId>CUSTREFERENCE</EndToEndId> | Reference for the unique identification of the transaction.  |                         |
| </PmtId>                               | Closing Payment ID tag.  |                         |
| <InstdAmt Ccy="EUR">1000</InstdAmt>    | Amount of the direct debit, always expressed in euro.  |                         |
| <DrcDtDbtTx>                           | Direct Debit Transaction   |                         |
| <MndtRltdInf>                          | Mandate Related Information  |                         |
| <MndtId>BE123456789</MndtId>           | Reference of the direct debit mandate that has been signed between by the debtor and the creditor. |                         |
| <DtOfSgntr>2012-09-11</DtOfSgntr>      | Date on which the direct debit mandate has been signed by the debtor.                              |                         |
| <AmcmtInd>true</AmcmtInd>              | Indicator notifying whether the underlying mandate is amended or not.                              |                         |
| <AmcmtInfDtls>                         | Amendment Information Details  |                         |
| <OrgnlMndtId>Mandate</OrgnlMndtId>     | Original mandate identification that has been modified.  |                         |
| <OrgnlCdtrSchmeId>                     | Original creditor scheme identification  |                         |
| <Nm>Original Creditor Name</Nm>        | Original creditor name that has been modified.   |                         |
| <Id>                                   | ID   |                         |
| <PrvtId>                               | Private identification   |                         |
| <Othr>                                 | Other  |                         |
| <Id>DE98ZZZ09999999999</Id>            | Original creditor scheme identification that has been modified.                                    |                         |
| <SchemeNm>                             | Scheme name  |                         |
| <Prtry>SEPA</Prtry>                    | Original creditor scheme identification that has been modified. Value must be "SEPA"               |                         |
| </SchemeNm>                            | Closing Scheme Name  |                         |
| </Othr>                                | Closing Other  |                         |
| </PrvtId>                              | Closing Private identification tag.  |                         |
| </Id>                                  | Closing ID   |                         |
| </OrgnlCdtrSchmeId>                    | Closing Original creditor scheme identification  |                         |
| <OrgnlDbtrAcct>                        | Original Debtor Account  |                         |
| <Id>                                   | ID   |                         |
| <IBAN>BG51INGB91459000270316</IBAN>    | IBAN of the original debtor account that has been modified.  |                         |
| </Id>                                  | Closing ID   |                         |
| </OrgnlDbtrAcct>                       | Closing Original Debtor account  |                         |
| <OrgnlDbtrAgt>                         | Original debtor's agent.   |                         |
| <FinInstnId>                           | Financial Institution  |                         |
| <BIC>INGBSKBX</BIC>                    | Original debtor's agent that has been modified.  |                         |
| <OTHR>                                 | Other  |                         |
| <ID>SMNDA</ID>                         | Original debtor's agent that has been modified.  |                         |
| </OTHR>                                | Closing Other  |                         |
| </FinInstnId>                          | Closing Financial Institution  |                         |
| </OrgnlDbtrAgt>                        | Closing Original Debtor's agent  |                         |

| Uploaded file in XML format                            | Description of tags                              |                         |
|--|--|-------------------------|
| </AmndmntInfDtls>                                      | Closing Amendment Information Details            | TRANSACTION INFORMATION |
| <ElctrncSgntr> <b>E Signature Data</b> </ElctrncSgntr> | Placeholder for the Electronic Signature Data    |                         |
| </MndtRltdInf>   | Closing Mandate Related Information              |                         |
| <CdtrSchmeId>  | Creditor Scheme Identification                   |                         |
| <Id>   | ID   |                         |
| <PrvtId>   | Private Identification                           |                         |
| <Othr>   | Other  |                         |
| <Id> <b>DE98ZZZ09999999999</b> </Id>                   | Credit party that signs the direct debit mandate |                         |
| <SchmeNm>  | Scheme Name                                      |                         |
| <Prtry> <b>SEPA</b> </Prtry>                           | Identification Scheme Name                       |                         |
| </SchmeNm>   | Closing Scheme Name                              |                         |
| </Othr>  | Closing Other                                    |                         |
| </PrvtId>  | Closing Private Identification                   |                         |
| </Id>  | Closing ID                                       |                         |
| </CdtrSchmeId>   | Closing Creditor Scheme Identification           |                         |
| </DrctDbtTxInf>  | Closing Direct Debit Transaction                 |                         |
| <UltmtCdtr>  | Ultimate Creditor                                |                         |
| <Nm> <b>Ultimate Creditor Name</b> </Nm>               | Name of ultimate creditor                        |                         |
| </UltmtCdtr>   | Closing Ultimate creditor                        |                         |
| <DbtrAgt>  | Debtor agent                                     |                         |
| <FinInstnId>   | Financial Institution                            |                         |
| <BIC> <b>BBRUBEBR</b> </BIC>                           | BIC of financial institution                     |                         |
| </FinInstnId>  | Closing Financial Institution                    |                         |
| </DbtrAgt>   | Closing Debtor agent                             |                         |
| <Dbtr>   | Debtor   |                         |
| <Nm> <b>Debtor</b> </Nm>                               | Name of debtor                                   |                         |
| <PstlAdr>  | Postal address                                   |                         |
| <Ctry> <b>BE</b> </Ctry>                               | Country of debtor                                |                         |
| <AdrLine> <b>Address line of the debtor</b> </AdrLine> | Address line of debtor                           |                         |
| </PstlAdr>   | Closing Postal address                           |                         |
| </Dbtr>  | Closing Debtor                                   |                         |
| <DbtrAcct>   | Debtor account                                   |                         |
| <Id>   | ID   |                         |
| <IBAN> <b>SK2773000000009000019220</b> </IBAN>         | IBAN of debtor                                   |                         |
| </Id>  | Closing ID                                       |                         |
| </DbtrAcct>  | Closing debtor account                           |                         |
| <UltmtDbtr>  | Ultimate debtor                                  |                         |
| <Nm> <b>Ultimate Debtor Name</b> </Nm>                 | Name of ultimate debtor                          |                         |
| </UltmtDbtr>   | Closing ultimate debtor                          |                         |
| <Purp>   | Purpose  |                         |
| <Cd> <b>DERI</b> </Cd>                                 | Purpose of collection                            |                         |
| </Purp>  | Closing Purpose tag                              |                         |
| <RgltryRptg>   | Regulatory reporting tag                         |                         |
| <RgltryDtls>   | Regulatory details                               |                         |
| <Cd> <b>220</b> </Cd>                                  | Regulatory reporting code                        |                         |
| </RgltryDtls>  | Closing Regulatory details                       |                         |

| Uploaded file in XML format                  | Description of tags                               |
|--|---|
| </RgltryRptg>                                | Closing Regulatory reporting tag                  |
| <RmtInf>                                     | Remittance information                            |
| <Ustrd>Invoice CN 12AF263 - DEC 2009</Ustrd> | Unstructured Remittance Information               |
| </RmtInf>                                    | Closing Remittance Information tag.               |
| </DrctDbtTxInf>                              | Closing Direct Debit Transaction Information tag. |
| </PmtInf>                                    | Closing Payment Information tag.                  |
| </CstmrCdtTrfInftn>                          | Closing Customer Credit Transfer Information tag. |
| </Document>                                  | Closing Document tag.                             |

### Error handling

If there is an error detected in the file, the whole file will be rejected. If the file contains more than one EDD batch, all batches will be rejected. Customer flag set on admin site "Allow Errors in TRX Files" shall not be taken into consideration. Any error raised will cause file rejection. All validations implemented currently when users process an EDD file are also applied to the "Upload" process. In this way when there is an error in some field it will be detected earlier and the user will be informed, and the file rejected (not uploaded), so that users can find problematic transaction(s) in order to upload the file again. Thus EDD upload process will be aligned with other file type uploads. Once the number of error messages exceeds 50 then no more errors will be displayed on the screen and no further transactions will be validated, file will be rejected.

### One XML file format

InsideBusiness Payments users can upload payments using a file format called One XML format. This file format is developed to allow the use of the Credit Transfer Initiation Message sent to banks and cover international Credit Transfers.

The Customer Credit Transfer Initiation message is used to exchange:

- One or more Credit Transfer instructions;
- Payment transactions which result in book transfers at the debtor bank or payments to another financial institution;
- Payment transactions which can be compliant to the SEPA scheme or international payments in any currency;
- Payment transactions which result in a single entry on the debtor account per individual transaction or a batch entry for all transactions in a payment.

This new format allows for the upload of files containing batches of FCY payments in a single file. The file must contain debtor accounts belonging to the same customer for its successful import in InsideBusiness Payments. After upload and processing, the payments contained in the file can be viewed on screen and can be edited, cancelled, etc. if needed. Signing and sending of payments to the Bank is done the same way as with all other payments in InsideBusiness Payments.

A file containing an XML- pain.001.001.03 message has the following structure :

```
<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
<CstmrCdtTrfInItn>
message content...
</CstmrCdtTrfInItn>
</Document>
```

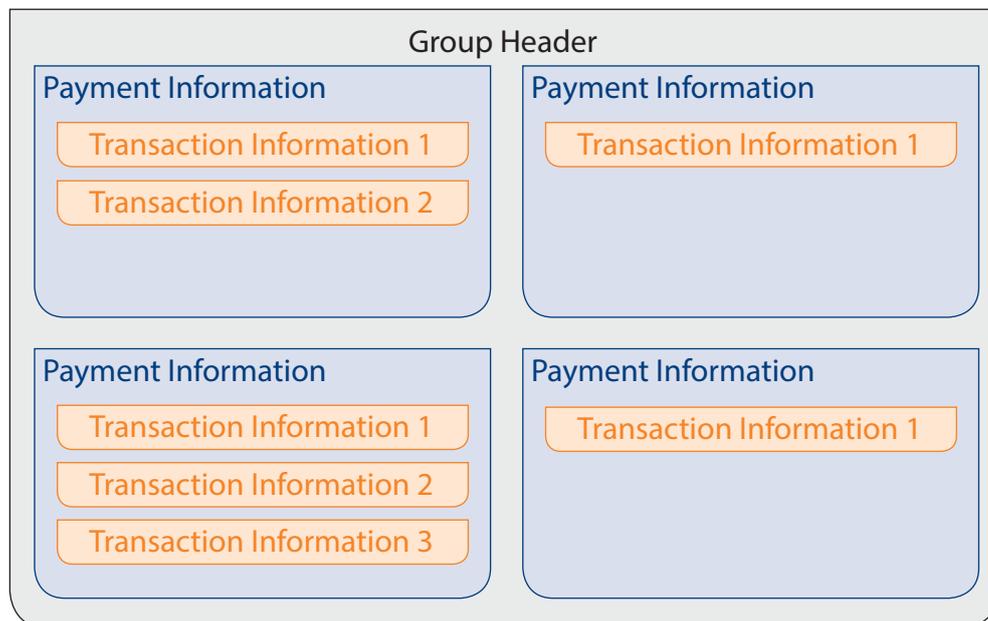
The message is composed of 3 building blocks:

Group Header - This building block is mandatory and present once. It contains elements such as Message Identification, Creation Date and Time, Grouping Indicator. The group header contains information about the number of payments in the file as well. In the example below the Group Header block is coloured in

Payment Information - This building block is mandatory and repetitive. It contains besides elements related to the debit side of the transaction, such as Debtor and Payment Type Information, also one or several Transaction Information Blocks. In the example coloured in

Transaction Information - This building block is mandatory and repetitive. It contains, amongst others, elements related to the credit side of the transaction, such as Creditor and Remittance Information. The Transaction Information block is coloured in

The structure of the file can be illustrated with the following scheme:



One message in One XML format can contain many Payment Information blocks, which in turn may contain many transaction Information blocks. Information about the number of occurrences of Payment Information blocks is contained in the Group Header. Information about the number of occurrences of Transaction Information blocks is contained in each Payment Information block.

The following is an example of a uploaded file in One XML format containing one international payment transaction:

Figure 53.

| Uploaded file in One XML format   | Description of tags   |                     |
|---|---|---------------------|
| <?xml version="1.0" encoding=" UTF-8" ?>  | Constant  | GROUP HEADER        |
| <Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"> | Opening Document tag. Constant.   |                     |
| <CstmrCdtTrfInitn>  | Opening Customer Credit Transfer Initiation tag   |                     |
| <GrpHdr>  | Opening Group Header tag  |                     |
| <NbOfTxes>1</NbOfTxes>  | Total number of credit transactions in the file   |                     |
| <CtrlSum>321.45</CtrlSum>   | Total amount of credit transactions in the file   |                     |
| <InitgPty>A special SK Customer</InitgPty>  | Initiating party - not used in IOL but mandatory.   |                     |
| </GrpHdr>   | Closing Group Header tag  | PAYMENT INFORMATION |
| <PmtInf>  | Opening Payment Information tag   |                     |
| <PmtInfId>PaymentBock1</PmtInfId>   | Reference assigned by a sending party to unambiguously identify the payment information block within the message. The tag is optional, however, if present it is validated. |                     |
| <PmtMtd>TRF</PmtMtd>  | Payment Method<br>Value for credit transfers should be "TRF".   |                     |
| <NbOfTxes>1</NbOfTxes>  | Number of credit transactions in this block.  |                     |
| <CtrlSum>321.45</CtrlSum>   | Control sum of transactions in this block.  |                     |
| <PmtTpInf>  | Opening Payment Type Information tag. Set of elements that further specifies the type of transaction  |                     |
| <InstrPrty>HIGH</InstrPrty>   | Priority of payment.  |                     |
| <Svclvl> <Prtry>FCY</Prtry></Svclvl>  | Type of Payment<br>This field defines the type of all payments in the batch: FCY for International Payments   |                     |
| </PmtTpInf>   | Closing Payment Type Information tag.   |                     |
| <ReqdExctnDt>2013-12-12</ReqdExctnDt>   | Execution Date (YYYY-MM-DD)   |                     |
| <Dbtr>  | Opening Debtor tag.   |                     |
| <Nm>ORDERING TEST COMPANY</Nm>  | Name of ordering party.   |                     |
| <AdrLine>ORDERING TEST ADDRESS</AdrLine>  | Address of the ordering party   |                     |
| </Dbtr>   | Closing Debtor tag.   |                     |
| <DbtrAcct>  | Opening Debtor Account tag.   |                     |
| <Id>  | ID of debtor account tag.   |                     |
| <IBAN>SK277300000009000019220</IBAN>  | IBAN of ordering party  |                     |
| </Id>   | Closing ID of debtor account tag.   |                     |
| </DbtrAcct>   | Closing Debtor Account tag.   |                     |
| <DbtrAgt>   | Opening Debtor Agent tag. Debtor Agent is the financial institution servicing an account for the debtor.  |                     |
| <FinInstnId>  | Opening Financial institution ID tag  |                     |
| <BIC>INGBSKBX</BIC>   | BIC Code of the ordering party bank   |                     |
| </FinInstnId>   | Closing Financial institution ID tag  |                     |
| </DbtrAgt>  | Closing Debtor Agent tag.   |                     |
| <ChrgBr>CRED</ChrgBr>   | Details for charges   |                     |

| Uploaded file in One XML format                    | Description of tags                                  |                         |
|--|--|-------------------------|
| <CdtTrfTxInf>                                      | Opening Credit Transfer Transaction Information tag. | TRANSACTION INFORMATION |
| <PmtId>  | Opening Payment ID tag.                              |                         |
| <EndToEndId>1234SK34</EndToEndId>                  | Customer Reference                                   |                         |
| <Amt>  | Opening Amount tag.                                  |                         |
| <InstdAmt Ccy="EUR">321.45</InstdAmt>              | Instructed amount.                                   |                         |
| </Amt>   | Closing Amount tag.                                  |                         |
| <CdtrAgt>  | Opening Creditor Agent tag.                          |                         |
| <FinInstnId>                                       | Opening Beneficiary Financial institution ID tag.    |                         |
| <BIC>UNCRBGSF</BIC>                                | Local Beneficiary Bank code                          |                         |
| <Nm>Unicredit Bulbank</Nm>                         | Bank name  |                         |
| <PstlAdr>  | Opening Bank address tag                             |                         |
| <Ctry>BG</Ctry>                                    | Country of Beneficiary bank                          |                         |
| <AdrLine>Street address</AdrLine>                  | Address of Beneficiary bank                          |                         |
| <AdrLine>City</AdrLine>                            | City of Beneficiary bank                             |                         |
| </PstlAdr>   | Closing Bank address tag                             |                         |
| </FinInstnId>                                      | Closing Beneficiary Financial institution ID tag.    |                         |
| </CdtrAgt>   | Closing Creditor Agent tag.                          |                         |
| <Cdtr>   | Opening Creditor tag.                                |                         |
| <Nm>Beneficiary Test Company</Nm>                  | Name of Creditor.                                    |                         |
| <PstlAdr>  | Opening Creditor address tag                         |                         |
| <Ctry>BG</Ctry>                                    | Country of creditor                                  |                         |
| <AdrLine>Street address</AdrLine>                  | Address of creditor                                  |                         |
| <AdrLine>City</AdrLine>                            | City of creditor                                     |                         |
| </PstlAdr>   | Closing creditor address tag                         |                         |
| </Cdtr>  | Closing Creditor tag.                                |                         |
| <CdtrAcct>   | Opening Creditor Account tag.                        |                         |
| <Id>   | Opening ID of creditor account tag.                  |                         |
| <IBAN>BG31INGB91451001962628</IBAN>                | Creditor IBAN.                                       |                         |
| </Id>  | Closing ID of creditor account tag.                  |                         |
| </CdtrAcct>  | Closing Creditor Account tag.                        |                         |
| <RgltryRptg><Dtls><Cd>110</Cd></Dtls></RgltryRptg> | Payment title code                                   |                         |
| <RmtInf>   | Opening Remittance Information tag.                  |                         |
| <Ustrd>details of payment</Ustrd>                  | Details of payment.                                  |                         |
| </RmtInf>  | Closing Remittance Information tag.                  |                         |
| </CdtTrfTxInf>                                     | Closing Credit Transfer Transaction Information tag. |                         |
| </PmtInf>  | Closing Payment Information tag.                     |                         |
| </CstmrCdtTrfInittn>                               | Closing Customer Credit Transfer Information tag.    |                         |
| </Document>  | Closing Document tag.                                |                         |

Detailed information about One XML format and its application for international payments can be found in the Annex to this document.

## Salary payments

InsideBusiness Payments accepts upload of files with salary payments. Currently, two types of file formats can be used - text files in a .csv file format using semi-colon (;) as delimiter between the fields and text files in SEPA Credit Transfer (SCT) file format.

The process of upload of salary payments includes the following steps:

Step 1 – Users choose salary payments in the drop down list under Payment Files → Upload. In accordance with the format of the file to be uploaded, users have to choose between files in .csv format and SCT format;

Step 2 – Select the customer and the account that shall be used to instruct the payments from. The application automatically sorts all available accounts and displays only accounts with domestic currency denomination as salary payments are domestic payments.

Step 3 – Browse for the salary payment file on the client's computer and upload it;

Step 4 – Process the uploaded file - The processing of salary payments differs from normal processing of uploaded files in some key aspects: Uploaded files can only be processed as a locked package: (See Processing of uploaded files for details);

Users have the option to generate a cover transaction for all salary payments included in the file and select another account of the customer or even an account of another customer to instruct the whole payment from. In case users choose not to generate a cover payment, the account that will be debited is the account that the user has selected in Step 2;

Salary payments form a package and can be signed and sent in bulk from «Packages» → «Sign» and «Send». When users want to review, sign or send the salary package of transactions they can see the following screen:

Figure 54.

Upon clicking on «Generate», InsideBusiness Payments users are brought to a SEPA Credit Transfer screen where they can complete a cover transaction for the total sum of salary payments. This option is usually used in case the customer is using a transit account for salary payments that is empty and is being credited only for the purposes of salary payments. Some of the requisites of the payment order are automatically filled in - total amount, ordering and beneficiary party details. The field «End to end identification» is filled in with the number of the Salary package in InsideBusiness Payments. Upon successful capture of the payment order the salary file upload is complete.

It has to be noted that all domestic payments initiated from the salary file will be registered having Normal priority. In case there is an indicator for an urgent payment in SKCT file or in the details of a CSV file it will be disregarded

The structure of the salary payment file in .csv file format is as follows:

**Beneficiary Customer Name ; Amount ; Beneficiary Bank Code ; Beneficiary Account ; End to end identification ; Details**

All fields are mandatory to be filled in except for the fields for Beneficiary Bank Code, End to End identification and Details which are optional.

It has to be noted that the Beneficiary account must be a valid account in IBAN format.

Fields are separated with the semi-colon character ";". Every salary record starts on a new row - separated with <CR><LF> sequence.

The following is an example of a file with salary payments for two employees:

```
Jakub Skovajsa;1000.00;7990;SK507300000009000009882;EndToEnd;January salary
Petr Zajic;1300.00;7990;SK507300000009000009444;EndToEnd;January salary
```

Salary payments in SEPA Credit Transfer file format follow the same format requirements as described in the section for upload of payments in SCT file format. An extra check is added - all debit accounts has to be the same. If not the file is rejected. Please see the specification for upload of SCT payment files for reference.

Detailed description of fields' type, length and permissible symbols is given in the Annex to this document.

## Processing of uploaded files

Users have to process the files after upload so that the payment details from the uploaded file are unpacked - extracted and transformed into transactions.

The options for modifying a transaction that is uploaded with a file are the same as the options for manually captured transactions. In case of upload of identical files (identical content and not file names) the application warns the users that a file containing the same information has already been uploaded irrespective of file being processed or not. The processing screen contains a list of uploaded files. By default, the processing screen shows most recently uploaded files. Below is an example of a processing screen:

Figure 55.

| No   | Format | File info   | SHA1 checksum                 | Uploaded by                                 | Process                  | Alias | Package |
|------|--------|---|-------------------------------|---|--------------------------|-------|---------|
| 5962 | MT103  | Name: 20063/pack1.txt (2146 bytes)<br>Path C:\packs\pack1.txt | <a href="#">SHA1 checksum</a> | Ctislav<br>Nedved<br>02.03.2009<br>14:51:59 | <input type="checkbox"/> |       |         |

The column «No» shows an automatically generated consecutive number for every successful upload of file.

The «Format» column contains information for the file format.

«File info» contains information about the name, size and the path (the location of the file on the client's computer) of the uploaded file, and a SHA1 checksum algorithm for file identity purposes. The SHA1 checksum value can be copied to clipboard and pasted in a file for further usage if needed. Users have to click SHA1 checksum and a separate window will open with the option to copy the checksum value.

«Uploaded by» gives information about the User who has uploaded the file, the date and exact time of upload.

The column «Process» contains a box that has to be checked for the successful processing of the file. Should users place a mark in the check box the columns «Alias» and «Package» become active.

In the «Alias» column users may assign an alias for the uploaded file for easy identification and search of the uploaded file.

All transactions uploaded as a file are considered as a package of transactions. The user can choose to keep the transactions as a Package for further processing or to treat them as individual transactions. The check box in the column «Package» has to be checked in order transactions to remain a package and vice versa. See «Packages» for more information. Finally, users click on **PROCESS >** to finish processing the file.

The transactions from the uploaded file may be signed and send or modified under «Transaction management» in the left-side menu.

# Documentary files

The functionality «Documentary Files» provides the possibility of file exchange between the Bank and the Customers.

InsideBusiness Payments users can transfer files to the Bank through the function “Customer to bank files”. These files usually deliver additional information about transactions.

The function “Bank to customer files” enables the Bank to publish general information for all customers as well as targeted information on a customer level.

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## Customer to bank files

ING clients can upload files with information to the Bank in order to fulfil certain legal or business requirements related to transactions. After upload the file can be signed with one or two signatures and then sent to the bank according to the signature policy defined by each customer. The policy for digital signing of uploaded files is set up as agreed with the Customer - to send the files with no signature or to have one or two signatures for C2B files. Each user can be granted rights to upload, sign and send C2B files through the administrative site of InsideBusiness Payments, in accordance with the policy specified for the customer. Any uploaded file cannot be larger than 3 Mb. Users are permitted to upload unlimited number of files as long as uploaded files' combined size does not exceed 20 Mb daily per customer. Upon request to the Bank, the daily upload limit for C2B files can be extended on a customer basis. . InsideBusiness Payments guarantees the secure delivery of the uploaded files to ING Bank due to the high security standards within InsideBusiness Payments.

There are two ways of successful completion of the process of file upload:

Option 1: Through the «Actions» menu after a manual capture of a transaction - The «Actions» menu offers a quick button [Upload new C2B](#) that directs the user to the initial screen of the submenu item «Upload» under «Documentary files»;

Option 2: Directly through the submenu «Upload» under «Documentary files».

In both cases the user is led to the following screen:

Figure 56.

**Customer to Bank File Upload**

Select Customer:

Group:

Link to payment number:

Document type:

File description:

Please, select file (max 3Mb):

Use document type and file description for all uploaded files

Here users have to select a customer, choose the document type, type a brief file description optionally, select the file for upload by clicking on «Browse» and upload it through the «Upload» button.

The payment reference number is automatically filled in if users choose Option 1. With Option 2, users have to manually enter the reference number of the transaction they want to link the uploaded file to. Should users choose to upload a file not particularly linked to a payment they may not enter a reference number but in this case the uploaded file can no longer be linked to a transaction.

Another handy feature of InsideBusiness Payments is the possibility to upload multiple files simultaneously. This can be achieved after clicking on the «Add» button. A new form for uploading a file shall open and users can browse for the next file to upload (see Fig. 65). Users may upload up to five files at once. The total size of uploaded at once files cannot exceed 5Mb. If the check box «Use document type and description for all uploaded files» is checked the application shall apply the same type and description for all uploaded files.

Figure 57.

Users may opt to group uploaded files. This allows for group signing and sending of files. In this case they have to either create a new group or choose a group previously created. Groups are created on a customer level. Two different customers cannot share a group. Groups are created similarly to manual package creation. Users have to click the small arrow in the box next to «Group:» and the application shall display all groups of uploaded files created for this customer. Users may choose an existing group from the drop down list and it shall automatically be applied to the uploaded file. If users choose to create a new group they have to only type the name of the group in the box «Add new group here...» and click the «Add» button as shown below:

Figure 58.

Each group of files shall have a unique number automatically assigned by the system. When uploading multiple files at once they cannot be set to different groups each. They shall share the same group if grouping is applied. Later they can be removed from group, assigned to a different or a new group.

The uploaded file(s) can be found, signed (optionally) and sent under the submenu «Customer to Bank». Once sent, C2B files cannot be cancelled.

Figure 59.

| Id | Document type | RefNo | Group   | File info                               | Uploaded by                         | Sign 1 by                           | Sign 2 by                           | Sent by                             | Status                      |
|----|---------------|-------|---------|---|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|-----------------------------|
| 21 | Invoices      | 32421 | 1 Inv   | Name: inv_234.jpg (234 Kb) SHA checksum | Test user 1<br>15 May 2012 13:29:48 | <input type="checkbox"/>            | <input type="checkbox"/>            | <input type="checkbox"/>            | New                         |
| 20 | Invoices      |       | 2 Files | Name: report_12.xls (1 Mb) SHA checksum | Test user 1<br>11 May 2012 10:12:13 | Test user 2                         | <input type="checkbox"/>            | <input type="checkbox"/>            | Signed with First Signature |
| 19 | Other         | 32423 |         | Name: letter.doc (131 kb) SHA checksum  | Test user 3<br>21 Apr 2012 09:15:54 | Test user 1<br>23 Apr 2012 10:34:23 | Test user 2<br>23 Apr 2012 10:35:12 | Test user 1<br>23 Apr 2012 10:36:02 | Accepted                    |

The «Customer to Bank» screen shows a table with all uploaded files with the last uploaded file at the top of the table. By default, the screen shows files that are not expired. Expiration dates are set individually for each type of document by the Bank. In case users want to see the

expired files as well, they have to place a tick in the box «with expired» in the filters area. Other ways of filtering the content of the table include:

- Document type - Filters the files in accordance with the predefined types of documents - invoices, letters of credit, etc;
- Status - The process of upload of files from the customer to the Bank follows the logic of capturing transactions and includes several stages - uploading, signing in accordance with the signing policy and sending. At each successfully completed stage the status of the file changes. The possible types of the status of the uploaded file are as follows:
  - New - The file is uploaded by the user and awaits user's signature (when the signing process is mandatory);
  - Signed with first signature – The file is signed by the user with first signature (when the signing process is mandatory);
  - Signed with second signature – The file is signed by an user with second signature (when the signing process is mandatory and the C2B signing policy requires two signatures);
  - Sent – The file is sent by the user to the bank;
  - Cancelled – The file is cancelled by the user;
  - Accepted – The file is accepted by the bank;
  - Rejected – The file is rejected by the bank for some reason (the description of the reason is mandatory).

The uploaded file gains the status «Accepted» or «Rejected» in accordance with the Bank decision to accept or discard the file. Upon accepting or rejecting the uploaded file the application automatically generates an item in its «News» section.

- Customer name - Users may filter the uploaded files per customer should they select one from the drop down list;
- Group - Files can be filtered by groups as well. This allows users to view only files assigned to specific group.
- Date - Uploaded files can be sorted by dates of upload;
- RefNo - Files may be filtered by the reference number of the transaction they are linked to.
- File Info - This field allows for filtering the uploaded files by the original name of the uploaded file. Users may enter the name of the file or part of it and perform a search.

All uploaded files are organised in a table with column headings indicating the status of the file, its ID, the reference number of the payment the file is linked to (if linked), file name, the SHA1 checksum of the file, the name of the user that has uploaded the file, the names of the users that have signed and sent the file to the bank and comments from the customer or the Bank regarding the file content (if any). In case of rejection of the file the Bank is obliged to communicate the reason with the customer.

The check boxes in columns «Sign» and «Send» are used to sign and send the files. Users may place a check in one or more boxes and click **SIGN >** or **SEND >** to sign or send checked files.

All uploaded files for a customer can be downloaded and viewed by any user with the rights to upload, sign and send C2B files for that customer. The file name is blue and active and a click on it would bring up a download box.

An uploaded file can be cancelled any time prior to sending it to the Bank only by the user who has uploaded it.

The ID of the uploaded file is a link to detailed information about the uploaded file:

Figure 60.

**File Info**

Action: VIEW

Id: 368

Path: C:SPM.pdf

Status: Accepted

Group  x

Uploaded by: Test user 1

Uploaded on: 08 Mar 2009 10:41:49

Sign 1 by: Test user 1

Signed with first signature on: 08 Mar 2009 10:42:12

Sign 2 by: Test user 2

Signed with second signature on: 08 Mar 2009 10:46:40

Sent by: Test user 2

Sent on: 08 Mar 2009 10:46:59

Expires on: 10 Mar 2009

Customer Name: Test Company

Document type: Invoices

RefNo: [865](#)

Cust Comment: Invoice 345-768

Bank Comment: OK

**Actions**

[View](#) | [Upload new C2B](#) | [Upload new C2B to Payment](#) | [Cancel](#)      [Sign](#) | [Send](#)

The buttons [View](#) and [Upload new C2B](#) are always active even if the file is already accepted or rejected by the Bank. If the file is linked to a transaction then the button [Upload new C2B to Payment](#) is also active. This gives the opportunity to easily upload a new file linked to the same payment.

The functionality of the [View](#) screen is relative to the status of the uploaded file. Users may sign, send, cancel or upload new files linked to the respective payment. Additionally, all information about an uploaded file is given in a detailed view. If an uploaded file is linked to a payment the reference number of that payment is active. A click on the reference number directs the user to the transaction screen where all applicable actions with transactions can be executed. Users may also change, delete or add the file to a group. Once in status «Sent» C2B files cannot be cancelled by the user.

## Bank to customer files

The function «Bank to Customer» provides for the upload of files from the Bank to the Customer. In this section users find information, announcements, news, etc. directed to their customer. While the section «News» contains more general items, «Bank to Customer» is used mainly for private messages from the Bank to the Customer. The information provided may be sorted by file types, dates (periods) and download status of files.

The lower part of the table contains detailed information about the file sent from the Bank - name of the message, name of the file, the name of the customer to whom the file is addressed, as well as indication if the file is private or public. There is also an indication if the file has already been downloaded or not so that users can easily differentiate downloaded from downloadable items. This applies to private files only as for public files it is quite irrelevant.

Bank to Customer files have an expiration period after which expired messages are not shown. It has to be noted that the report with Bank to Customer files is available for a period no longer than 6 months.

It is preferable to download files, save them on the client's computer and then open them from their new location on the client's computer.

Figure 61.

### Bank to Customer

---

**Filters**

|                 |   |  |  |     |  |
|-----------------|---|--|--|-----|--|
| File Type       | <input type="text" value="All"/>            | From:                                    | <input type="text" value="23 Feb 2011"/> | To: | <input type="text" value="23 Mar 2011"/> |
|                 | <input type="text" value="Show All Files"/> | Date                                     | <input type="text" value="23 Feb 2011"/> |     | <input type="text" value="23 Mar 2011"/> |
| Download Status | <input type="text" value="All"/>            | <input type="button" value="SHOW &gt;"/> |  |     |  |

18 Mar 2011 15:42

Private message « Private Message

› Bank\_rates.txt (0.7 KB) downloaded My Customer Ltd.

11 Mar 2011 09:12

Brochure

› brochure.pdf (1.2 MB)

# Personal settings

InsideBusiness Payments can be personalized in different ways.

Users can set up customer and account aliases, assign accounts to groups, manage the way

InsideBusiness Payments reports are displayed, set a reporting currency, etc.

This section also covers the conception of User limits and most important - the security of InsideBusiness Payments banking.

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## User limits

The user limits report provides information for used limits. There are three types of limits in InsideBusiness Payments:

- User to customer limit - The maximum amount that a user may utilize through signing transactions on behalf of a certain customer in a defined period of time.
- User to account limit - The maximum amount that a user may utilize through signing transactions from a certain account in a defined period of time.
- Maximum sending limit - The maximum sending limit restricts users from sending a payment which amount exceeds the set maximum sending limit though users can still sign payments with amounts higher than their maximum sending limit.

User limits in InsideBusiness Payments can be daily, weekly or monthly. The used limits are cleared every night at 00:00h. after the transactions are sent to the bank for execution. If a transaction is cancelled, the limit used by this transaction is released immediately. The weekly limits of the users are released every Monday at 00:00h. The monthly limits are released at 00:00h. on the first date of the month. The amount of the transactions signed and not send in one day is transferred for the next day as used limits..

Figure 62.

| User      |            |                 |            |           |
|-----------|------------|-----------------|------------|-----------|
| User Name |            | Type            | Defined    | Available |
|           | Sign Limit | DAILY           | 20,000.00  | 18,000.00 |
|           | Send Limit | PER TRANSACTION | 200,000.00 |           |

| Customer                |                 |            |            |            |
|-------------------------|-----------------|------------|------------|------------|
| HIGH FLY BULGARIA       |                 |            |            |            |
| User to Customer Limits |                 |            |            |            |
|                         |                 | Defined    | Available  |            |
|                         |                 | 100,000.00 | 98,000.00  |            |
| User to Account Limits  |                 |            |            |            |
| Account                 | Available limit | Due to     | Defined    | Available  |
| BG07INGB91451400071818  | 18,000.00       | User Limit | 120,000.00 | 118,000.00 |
| BG38INGB91451340071813  | 18,000.00       | User Limit | 85,000.00  | 85,000.00  |

# Personalization

InsideBusiness Payments application can be personalized in different ways:

## Customer and Account aliases

Under this menu item InsideBusiness Payments users find information for all customers and accounts linked to the user. Here users are given the opportunity to set their own alias for each one of the customers they work with as well as set aliases for their accounts. Customer and accounts aliases personalization is on user level - each user will have a different name for his (her) customers and accounts.

Figure 63.

Customer Name 1

Customer Alias

| Account                | Currency | Account name                              |
|------------------------|----------|---|
| BG03INGB91451100062298 | BGN      | <input style="width: 100%;" type="text"/> |
| BG03INGB91451100034921 | USD      | <input style="width: 100%;" type="text"/> |
| BG03INGB91451234474921 | EUR      | <input style="width: 100%;" type="text"/> |

Customer Name 2

Customer Alias

| Account                | Currency | Account name                              |
|------------------------|----------|---|
| BG03INGB91451333062555 | BGN      | <input style="width: 100%;" type="text"/> |
| BG03INGB99999100034333 | USD      | <input style="width: 100%;" type="text"/> |
| BG03INGB22223447434425 | GBP      | <input style="width: 100%;" type="text"/> |

SAVE >

Setting aliases for customers and accounts is confirmed by the SAVE > button. Thus, users can easily recognise their customers and accounts as customer and account aliases are shown in filters and drop down menus throughout the application. For instance, the friendly name given to an account is shown not only in «Account Management» but in «Sign» and «Send» screens as well.

## Group Management

Under «Group Management» users can create groups of accounts to facilitate the process of report summary. The function is also useful for statistical purposes. With this function users have the possibility to create a new group, edit existing groups' names or delete groups.

## Assign to group

Through the function «Assign to Group» users assign accounts to the specific group they have already created. The application offers possibility to add to a group or remove accounts from groups at any time. Users simply select the accounts they want to add or remove and click the buttons ADD > or REMOVE >.

## Settings

Under «Settings» InsideBusiness Payments users set the number of displayed rows in a page per different reports or functions such as Sign or Edit. Users also indicate a Reporting Currency - the currency code, in which their reports are displayed. Another setting that can be altered is the option for displaying default values in payments. Personal settings are saved through the button SAVE >.

