

InsideBusiness Payments Czech 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.



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<ul style="list-style-type: none">▶ Home▶ News▶ Rates▶ Account Information▶ Transactions▶ Payment Files▶ Packages▶ Transaction Management▶ Documentary Files▶ User Limits▶ Personal settings▶ Security▶ Log out	<p>InsideBusiness Payments Profile</p> <p>Welcome!</p> <p>You successfully logged in InsideBusiness Payments wholesale banking application!</p> <p>Please remember it is necessary to perform the following three steps to initiate payment transactions:</p> <ul style="list-style-type: none">enter transactionssign transactions <p>The Bank will only process transactions that have been sent with all required signatures.</p> <p>InsideBusiness Payments News</p> <p>01 Jan 2010 → IMPORTANT InsideBusiness Payments available in Russia</p> <p>01 Feb 2010 → TMI European Cash Management Award 2009 for ING</p>	<p>Security Information</p> <p>You have no component for digital signing.</p> <p>If you have problems during the signing please click here!</p> <p>It is advisable to change your password every 30 days!</p> <p>Your last login was on 24 Sep 2011 09:21:58</p> <p style="text-align: right;">More news...</p>	<p>Exchange Rate Against EUR</p> <table border="1"><thead><tr><th>Currency</th><th>Fixing</th><th>Buy</th><th>Sell</th><th>Trend</th></tr></thead><tbody><tr><td>CHF</td><td>1.313800</td><td></td><td></td><td></td></tr><tr><td>GBP</td><td>0.850500</td><td></td><td></td><td></td></tr><tr><td>USD</td><td>1.332300</td><td></td><td></td><td></td></tr><tr><td>EUR</td><td>1.000000</td><td></td><td></td><td>n/a</td></tr></tbody></table> <p style="text-align: right;">More rates...</p> <p>InsideBusiness Payments Files</p> <p>23 Sep 2010 03:25 » NEWSLETTER</p> <p>→ Newsletter.doc (100kb)</p> <p style="text-align: right;">More files...</p>	Currency	Fixing	Buy	Sell	Trend	CHF	1.313800				GBP	0.850500				USD	1.332300				EUR	1.000000			n/a
Currency	Fixing	Buy	Sell	Trend																								
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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.

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 screenshot shows a 'Filters' panel with a 'Remember Filters' link. It includes dropdown menus for 'Account', 'Type', and 'Currency', and a text field for 'Beneficiary'. To the right, there are 'From:' and 'To:' date pickers, a 'Book Date' radio button, and text fields for 'Amount', 'Reference', and 'Details'. At the bottom, there are three buttons: 'SHOW >', 'SUMMARY >', and 'EXPORT >'.

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'. Below it, a list of accounts is displayed, grouped by customer:
 - Customer A:** CZ02INGB91451000062920, CZ03INGB91451000062918, CZ11INGB91451000063562
 - Customer B:** CZ07INGB91451111167845, CZ02INGB91451408902920, CZ02INGB91451234420657, CZ02INGB91451005521345
- Book Date:** Two input fields: 'From: 13 Jul 2012' and 'To: 13 Aug 2012'.
- Buttons:** 'SHOW >' and 'EXPORT >' buttons.

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	CZK	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 9th – 12th December 2008, the customer has to select the desired account from the drop-down menu, then select 9th December 2009 in the first date field and 12th 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	CZK	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'). Below the filters is a table with columns: Account, Currency, Customer Name, and Select. The table contains three rows of data. There are 'SELECT ALL >' buttons on the right side of the table.

Account	Currency	Customer Name	Select
1000335702 CZ453500000001000335702	CZK	TEST CUSTOMER ONE Ltd.	<input type="checkbox"/>
1040390909 CZ923500000001040390909	USD	TEST CUSTOMER ONE Ltd.	<input type="checkbox"/>
1330390907 CZ023500000001330390907	EUR	TEST CUSTOMER ONE Ltd.	<input type="checkbox"/>

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.

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: Date: From: To: Deal date

Currency: Amount: Maturity date

Type: Contract No:

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	CZK	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: Date: From: To: Deal date

Currency: Amount: Maturity date

Type: Contract No:

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	All	Date	From: 16 Feb 2011	To: 16 Feb 2011	<input type="radio"/> Deal date			
Currency	All	Amount			<input type="radio"/> Maturity date			
Type	All	Contract No						
SHOW >		SUMMARY >		EXPORT >				
Customer ID	Contract No	As of	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	All	Date	From: 16 Feb 2011	To: 16 Feb 2011	<input type="radio"/> Deal date			
Currency	All	Amount			<input type="radio"/> Maturity date			
Type	All	Contract No						
SHOW >		SUMMARY >		EXPORT >				
Customer ID	Contract No	As of	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.

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 И Й 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]

ING DOMESTIC PAYMENT

Date: 15 May 2013

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.

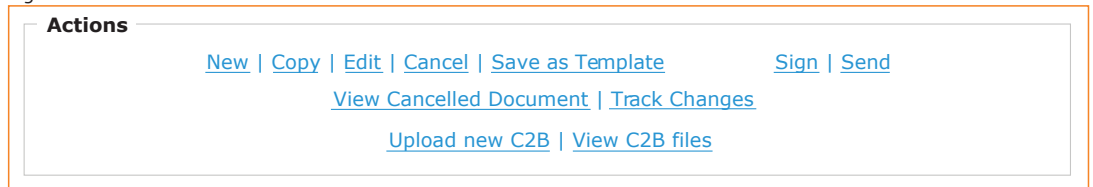


- [New](#) – Empties the form of the current transaction so that users can enter different data for the same type of transaction;
- [Copy](#) – Copies the current transaction in case users need to execute exactly the same transaction once more. Users can still edit the records in the transaction;
- [Edit](#) – 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 Shedule - 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

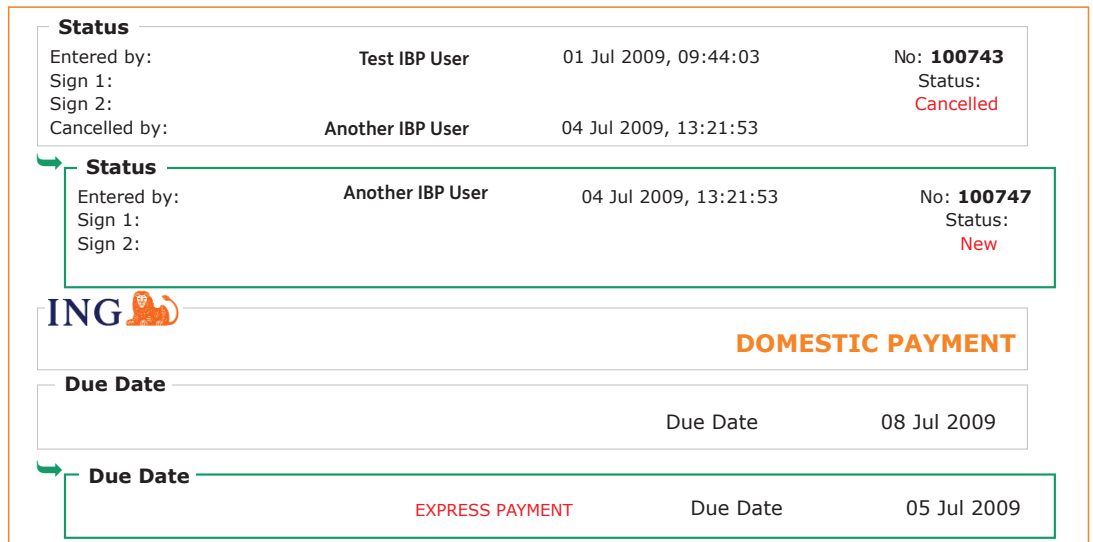
Information for all payments entered in InsideBusiness Payments is kept in the register of payments. All information about transactions (including who has entered the payment, what and when) can be seen under «Transaction Management» » «Transactions By Beneficiary» and «Transactions By Users». Correcting 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:

Figure 13.



The old transaction is cancelled automatically and the modified transaction gains «New» status. Changes made are indicated on field-set level. The green boxes indicated by an arrow represent modified field-sets.

Figure 14.

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: Show

COLUMNS

Entered	Value date	Reference	Type	Status	From Account	Amount	Currency	Ben. Bank Code	Beneficiary Account	Beneficiary Name
16 Feb 2011	16 Feb 2011	407639	Domestic Payment	New	1330390970	10 000.00	CZK	0800	99505 5955017	Test Beneficiary 4
Details /VAR=1238492383/ Details 1 Details 2										
16 Feb 2011	21 Feb 2011	407638	Foreign Exchange	New	1000332075	12,345.54	CZK	3500	1040390919	Test Beneficiary 2
Details DETAILS 1 DETAILS 2										
16 Feb 2011	16 Feb 2011	407637	International Payment	New	1050390921	345.00	EUR	SOCBPFTX	FR761746900008500567	Test Beneficiary 3
Details Invoice number: 450284584										
16 Feb 2011	16 Feb 2011	407636 407639	Domestic Payment	Cancelled	1330390970	1000.00	CZK	0800	99505 5955017	Test Beneficiary 4
Details /VAR=1238492383/ Details 1 Details 2										

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 . 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.

Templates

Filters

Search for: Search in: Beneficiary

SHOW >

CREATE NEW >

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	INGBBSGF	987654321	Details 2

DELETE > BACK > SELECT ALL

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.

, Choose Beneficiary: , Beneficiary: Ivan Ivanov, Bank Code: INGB9145, Beneficiary's Account: BG78INGB91451000071835, Details: Transport payment."/>

Templates Print Help

Quick Template/Beneficiary Search: iv Search in: Beneficiary

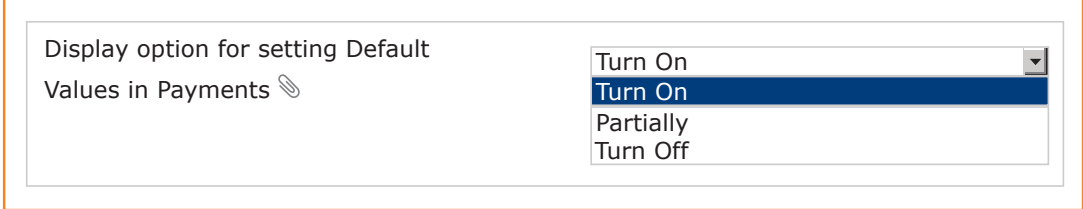
Name	Choose	Choose Beneficiary	Beneficiary	Bank Code	Beneficiary's Account	Details
Template 1			Ivan Ivanov	INGB9145	BG78INGB91451000071835	Transport payment


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.



Display option for setting Default Values in Payments 

- Turn On
- Turn On
- Partially
- Turn Off

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».

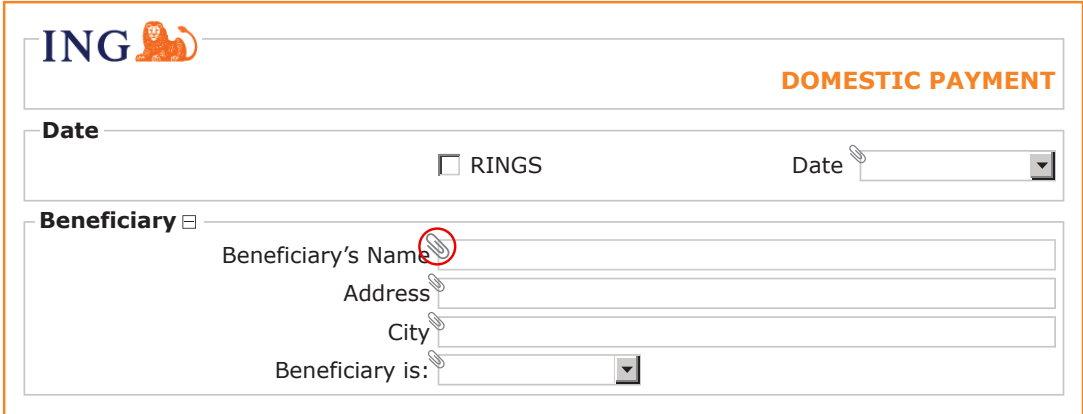
Mozilla Firefox - Through Tools > Clear recent history (or pressing Ctrl+Shift+Del). A new window will pop up. Besides «Time range to clear», click «Everything». Click on «Details» and select only «Cache». Select «Clear Now».


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.





ING  **DOMESTIC PAYMENT**


Date RINGS Date 

Beneficiary 

Beneficiary's Name 

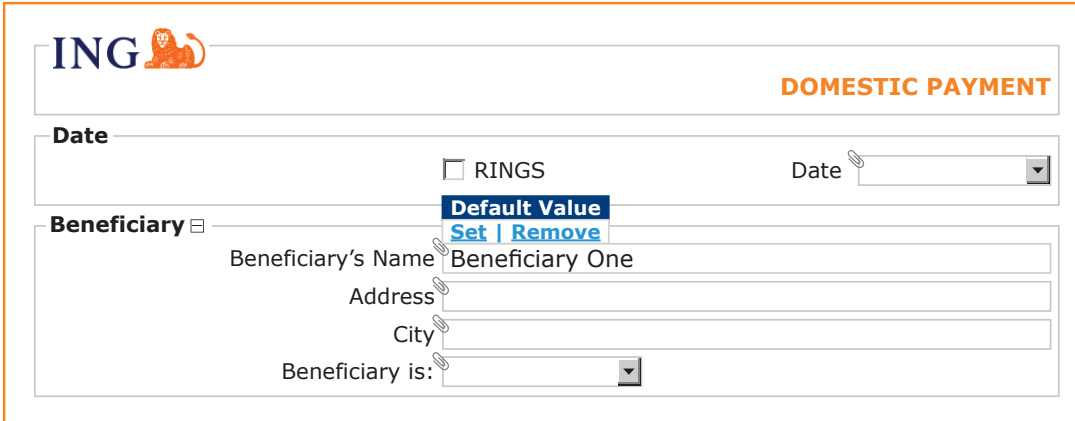
Address 

City 

Beneficiary is: 

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 logo and the title "DOMESTIC PAYMENT". Below the title, there is a "Date" field with a checkbox for "RINGS" and a date input field with a paperclip icon. The "Beneficiary" section is expanded, showing fields for "Beneficiary's Name", "Address", "City", and "Beneficiary is:". The "Beneficiary's Name" field contains the text "Beneficiary One" and has a paperclip icon. A pop-up menu is visible over the "Beneficiary's Name" field, containing the text "Default Value", "Set", and "Remove".

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

Domestic payment

Manual capturing of domestic payments in the Czech Republic follows the form below:

Figure 21.

The form is titled "ING DOMESTIC PAYMENT". It contains the following sections and fields:

- Date:** Includes a checkbox for "Express payment" and a "Value date" dropdown menu.
- Initiating Party:** Includes a dropdown for "Account number", and text input fields for "Name", "Account number", and "Address".
- Amount:** Includes a text input for "Amount" and a dropdown for "Currency" set to "CZK".
- Beneficiary:** Includes text input fields for "Name", "Street", and "City".
- Beneficiary Bank:** Includes a dropdown for "Prefix", a text input for "Account No", a dropdown for "Bank Code", and a text input for "Name".
- Symbols:** Includes a dropdown for "Constant" and text input fields for "Variable" and "Specific".
- Payment Details:** Includes four text input fields.

The fields highlighted in red are fields, which are required. In case these fields are not filled, the application generates an error report and advises the user to fill them. The boxes for details for the beneficiary and the ordering party are expandable. A brief explanation of all fields in the domestic payment order is given below:

Date

Express payment - This check box indicates whether the payment is going to be an express payment or not.

Value date - The user indicates the value date of the payment. By default, the date shown is the current date. Payments with future value are accepted only if the due date does not exceed the last business day of the following month. The drop down menu offers a smart calendar for easy operation.

Initiating Party

The fieldset «Initiating party» usually contains information about the ordering party - its account, name and address. By default, InsideBusiness Payments automatically fills in these details based on the information existing in its database about the ordering customer. However, there are cases when the ordering account of the transaction belongs to a payer who is acting on behalf of another customer (E.g a financial institution making payments on behalf of its clients). In these cases it is important that data about the initiating party of the transaction is filled in and sent to the bank. When such a case is present then the fields in «Initiating party» fieldset are used to send data about the initiating customer - name, account, address and city. Users still choose the ordering account from the account drop down list but may overwrite the information entered by the application and enter details about the initiating party instead.

Amount

Amount - the amount of the transfer expressed in CZK must be specified. The amount must be filled in without any delimiters for the thousands. The delimiters «.» and «,» are both interpreted as delimiters between the integer part and the fractional part.

Currency - the field for currency cannot be changed. Its value is CZK as the payment is domestic.

Beneficiary

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

Street - the field is used to enter the address of the beneficiary.

City - the city of the beneficiary;

Beneficiary Bank

Prefix - Beneficiary bank prefix.

Account No - the account number of the beneficiary must be filled in.

Bank code - Users may enter the bank code manually or choose it from the drop down list.

Name - the name of the beneficiary bank is automatically filled in by the system on the basis of the entered bank code.

Symbols

Constant - the constant symbol is an optional appendage to a payment order. It denotes the purpose of the payment and is used in the system of payment in the Czech Republic implemented between accounts in CZK. The obligation to denote the constant symbol applies to debit or payments to the credit of the state budget. Clients have the constant symbol prescribed by the applicable office or institution such as tax administration (recipient of payment). The constant symbol indicates the nature of the payment. Could be entered or selected from the drop down list.

Variable - Variable symbol.

Specific - Specific symbol.

Payment Details

InsideBusiness Payments users may enter free text in order to provide additional information about the payment.

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
Account No.	A-Z 0-9	6-10
Name of initiating party	?:/()+-.,LOCAL_ALPHABETa-zA-Z0-9	1-35

Fields	Permissible symbols	Length of fields
Account number of instructing party	?:/()+-.,LOCAL_ALPHABETa-zA-Z0-9	1-35
Address of instructing party	?:/()+-.,LOCAL_ALPHABETa-zA-Z0-9	1-35
Additional information for instructing party	?:/()+-.,LOCAL_ALPHABETa-zA-Z0-9	1-35
Date	Current date minus 365 days or plus 90 days	
Beneficiary Name, Street and City - each line	&'! ?:/()+-.,LOCAL_ALPHABETa-zA-Z0-9	1-35
Bank Code	A-Z0-9	4-11
Variable	0-9.	1-10
Specific	0-9.	1-10
Prefix	0-9.	1-6
Details of payment Constant	&'_ \#[]?:/()+-.,LOCAL_ALPHABETa-zA-Z0-9	1-35
	0-9	1-4

Direct debit

The Direct Debit request is drawn up by the bank's client who is the beneficiary of the transfer. It is a request to debit the payer's account. In this case, the drawer under the transfer order is the recipient of the transfer. The payer must have given his/her prior consent to his bank to immediately debit his/her account in favour of the person that initiated the request.

Figure 22.

The screenshot shows the ING Direct Debit form. At the top left is the ING logo. The title 'DIRECT DEBIT' is in orange on the right. The form is divided into several sections:

- Date:** A 'Value date' dropdown menu.
- Initiating Party:** Fields for 'Account number' (with a dropdown), 'Name', 'Account number', and 'Address'.
- Amount:** 'Amount' input field and 'Currency' dropdown set to 'CZK'.
- Payer:** Fields for 'Name', 'Street', and 'City'.
- Payer Bank:** Fields for 'Prefix', 'Account No', 'Bank Code' (with a dropdown), and 'Name'.
- Symbols:** Fields for 'Constant', 'Variable', and 'Specific' (with dropdowns).
- Payment Details:** Four empty text input boxes.

Here is a brief explanation of the fields:

Date

Value date - The date for execution of the transfer must be filled in. Requests for direct debit with future value are accepted only if the due date does not exceed the last business day of the following month.

Initiating Party

The initiating party of a direct debit transaction is the beneficiary of the transaction. This can be a regular ING customer and in this case InsideBusiness Payments enters automatically its details - name, address and city on the basis of the chosen account. When the transaction is initiated by a customer on behalf of customer, different from the ordering customer, InsideBusiness Payments users are able to edit the name and address entered by the application and fill in the account

number of the initiating customer.

Amount

Amount - The amount of the transfer expressed in CZK 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 field for currency cannot be changed. Its value is CZK as the payment is domestic.

Payer

Name - the name of the payer is mandatory to be specified.

Street - the field is used to enter the address of the payer.

City - the city of the payer.

Payer Bank

Prefix - Beneficiary bank prefix.

Account No - the account number of the beneficiary must be filled in.

Bank code - Users may enter the bank code manually or choose it from the drop down list.

Name - the name of the payer's bank is automatically filled in by the system on the basis of the entered bank code.

Symbols

Constant - the constant symbol indicates the nature of the payment. Could be entered or selected from the drop down list. Users have to enter a valid constant in order to be able to save the payment.

Variable - Variable symbol.

Specific - Specific symbol.

Payment Details

InsideBusiness Payments users may enter free text in order to provide additional information about the payment.

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
Account No.	A-Z 0-9	6-10
Name of initiating party	?/()+-.,LOCAL_ALPHABETa-zA-Z0-9	1-35
Account number of instructing party	?/()+-.,LOCAL_ALPHABETa-zA-Z0-9	1-35
Address of instructing party	?/()+-.,LOCAL_ALPHABETa-zA-Z0-9	1-35
Additional information for instructing party	?/()+-.,LOCAL_ALPHABETa-zA-Z0-9	1-35
Date	Current date minus 365 days or plus 90 days	
Beneficiary Name, Street and City - each line	?/()+-.,LOCAL_ALPHABETa-zA-Z0-9	1-35
Bank Code	A-Z0-9	4-11
Variable	0-9.	1-10
Specific	0-9.	1-10

Fields	Permissible symbols	Length of fields
Prefix	0-9.	1-6
Details of payment	?:/()+-.,LOCAL_ALPHABETa-zA-Z0-9	1-35
Constant	0-9	1-4

International payment in CZK

Figure 23.

The screenshot shows the ING CZK Payment Abroad form. The form is titled "ING CZK PAYMENT ABROAD" and contains several sections:

- Date:** Includes a checkbox for "Express payment" and a "Value date" dropdown menu.
- Initiating Party:** Includes fields for "Account number" (highlighted in red), "Name", "Account number", and "Address".
- Amount:** Includes an "Amount" input field (highlighted in red) and a "Currency" dropdown menu set to "CZK".
- Beneficiary:** Includes fields for "Name" (highlighted in red), "Street", "City", and "Country" (dropdown menu).
- Beneficiary Bank:** Includes fields for "SWIFT", "Name" (highlighted in red), "Address", "Town", "Country" (dropdown menu), and "Account No" (highlighted in red). There is also an "IBAN" checkbox.
- CZK Correspondent of Beneficiary's Bank:** Includes fields for "Prefix", "Account" (highlighted in red), "Bank Code" (dropdown menu), and "Name".
- Payment Title:** Includes a dropdown menu (highlighted in red) and a text input field.
- Payment Details:** Includes a text input field.

The interactive form for international transactions in CZK offers a possibility to instruct payments abroad in local currency. This payment instruction is a specific type and the application validates a number of fields required for the successful saving of the payment order. The required fields are highlighted in red. A description of the fields is given below:

Date

Express payment - this check box indicates whether the payment is going to be an express payment or not.

Date - the user indicates the value date of the payment. By default, the system uses the current date which is in the format (31 Jan 2010). Payments with future value are accepted only if the due date does not exceed the last business day of the following month. The drop down menu offers a smart calendar for easy operation.

Initiating Party

The fieldset «Initiating party» usually contains information about the ordering party - its account, name and address. By default, InsideBusiness Payments automatically fills in these details based on the information existing in its database about the ordering customer. However, there are cases when the ordering account of the transaction belongs to a payer who is acting on behalf of another customer (E.g a financial institution making payments on behalf of its clients). In these cases it is important that data about the initiating party of the transaction is filled in and sent to the bank. When such a case is present then the fields in «Initiating party» fieldset are used to send data about

the initiating customer - name, account, address and city. Users still choose the ordering account from the account drop down list but may overwrite the information entered by the application and enter details about the initiating party instead.

Amount

Amount - The amount of the transfer expressed in CZK must be specified. The amount must be filled in without any delimiters for the thousands. The delimiters «.» and «,» are both interpreted as delimiters between the integer part and the fractional.

Currency - The field for currency cannot be changed. Its value is CZK as the payment is in CZK.

Beneficiary

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

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's bank name has to be filled in this field.

Street - the address of the beneficiary's bank.

Town - the city of the beneficiary's bank.

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.

CZK Correspondent

This section is optional to be filled in and contains information about the CZK correspondent to the beneficiary's bank. Users have to fill the fields for the bank code of the CZK correspondent and the beneficiary's bank account number held with this correspondent if they choose to use a correspondent. The bank code of the correspondent bank may be easily selected from the drop down list or entered manually;

Payment Title

Users may select the payment title from the drop down list or enter the code of payment manually. Optional field.

Details of Payment

Details of payment - users may enter free text in order to provide additional information about the payment.

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-Z 0-9	1-34
Name of initiating party	?:/()+-.,LOCAL_ALPHABETa-zA-Z0-9	1-35
Account number of instructing party	?:/()+-.,LOCAL_ALPHABETa-zA-Z0-9	1-35
Address of instructing party	?:/()+-.,LOCAL_ALPHABETa-zA-Z0-9	1-35
Additional information for instructing party	?:/()+-.,LOCAL_ALPHABETa-zA-Z0-9	1-35
Date	Current date minus 365 days or plus 90 days	

Fields	Permissible symbols	Length of fields
Beneficiary Names, addresses, details of payment	'?:/()+-.,a-zA-Z0-9	1-35
SWIFT code	A-Z 0-9	8-11
Bank code	A-Z 0-9	4-11

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 24.

The screenshot shows the 'INTERNATIONAL PAYMENT' form from ING. The form is divided into several sections:

- ING** logo and **INTERNATIONAL PAYMENT** title.
- Date**: Includes a checkbox for 'Express payment' and a 'Value date' dropdown menu.
- Initiating Party**: Fields for 'Account number' (dropdown), 'Name', 'Account number', and 'Address'.
- Amount**: Fields for 'Amount' and 'Currency' (dropdown).
- Beneficiary**: Fields for 'Name', 'Street', 'City', and 'Country' (dropdown).
- Beneficiary Bank**: Fields for 'SWIFT', 'Name', 'Address', 'Town', 'Country' (dropdown), and 'Account No'. There is also an 'IBAN' checkbox.
- Payment Title**: A dropdown menu.
- Payment Details**: Four empty text input fields.
- Details of charges**: A dropdown menu.

Date

Express payment - this check box indicates whether the payment is going to be an express payment or not.

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 the last business day of following month.

Initiating Party

The fieldset **Initiating party** usually contains information about the ordering party - its account, name and address. By default, InsideBusiness Payments automatically fills in these details based on the information existing in its database about the ordering customer. However, there are cases when the ordering account of the transaction belongs to a payer who is acting on behalf of another customer (E.g a financial institution making payments on behalf of its clients). In these cases it is important that data about the initiating party of the transaction is filled in and sent to the bank. When such a case is present then the fields in «Initiating party» fieldset are used to send data about the initiating customer - name, account, address and city. Users still choose the ordering account from the account drop down list but may overwrite the information entered by the application and enter details about the initiating party instead.

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 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.

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.

City - the city 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.

Payment Title

Users may select the payment title from the drop down list or enter the code of payment manually.

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. 5 symbols are reserved to identify the payment as express.

Details for 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) shall enter 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 Guyana.

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-Z 0-9	1-34
Date	Current date minus 365 days or plus 90 days	
Beneficiary Names and addresses	'?/()+-.,a-zA-Z0-9	1-35
Name of initiating party	?/()+-.,LOCAL_ALPHABETa-zA-Z0-9	1-35
Account number of instructing party	?/()+-.,LOCAL_ALPHABETa-zA-Z0-9	1-35
Address of instructing party	?/()+-.,LOCAL_ALPHABETa-zA-Z0-9	1-35
Additional information for instructing party	?/()+-.,LOCAL_ALPHABETa-zA-Z0-9	1-35
Details of payment 1 st , 2 nd and 3 rd row	?/()+-.,a-z A-Z 0-9	1-35
Details of payment 4 th row	?/()+-.,a-z A-Z 0-9	1-30
SWIFT code	A-Z 0-9	8-11


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 till 04:00 PM will be executed on the same business day using the exchange rate valid at the time when the order was processed by the Bank.

If the order is received after 04:00 PM or on non-business day the Bank has the right to reject the payment, as exchange rate with the FX transaction is not valid any more and this would cause an exchange rate difference. In accordance, the Bank is entitled to reject the FX transaction in case that the date of FX transaction captured to InsideBusiness Payments is not equal to the date this FX transaction is sent to the Bank.

Figure 25.

ING  **FOREIGN EXCHANGE**

Date

Due Date **01 Apr 2009** Date **01 Apr 2009**

Debit Account

Account Number

Name

Credit Account

Account Number

Name

Amount

Sell Amount **CZK**

Buy Amount **USD**

ING Official Exchange Rate **27.2637**

The Owner of both accounts must be the same

Payment Details

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 CZK for EUR, a CZK account is debited and a EUR 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 minus 365 days or plus 90 days	
Details of payment	?:/()+-., a-z A-Z 0-9	1-35

Deposit request

InsideBusiness Payments users can make deposit requests with the accounts they have rights to do so. Deposits are non-revolving. This means that after the deposit period ends the deposit is not renewed automatically and the principal and interest accrued are transferred to the respective current account. In order to make a deposit request the following form has to be filled in and sent to the bank:

Figure 26.

The screenshot shows the ING DEPOSITS form. At the top left is the ING logo. The title 'DEPOSITS' is in the top right. The form is divided into several sections: 'Date' with the value '01 Apr 2009'; 'Payer' with a dropdown for 'Account Number' and text boxes for 'Name'; 'Amount' with a text box for 'Amount' and 'Currency' set to 'CZK'; and 'Deposit Terms' with dropdowns for 'Period' (Standard) and 'Interest Rate' (Standard), and a text box for 'Credit Account'. The interest rate is displayed as '0%'.

Date

Date - The date of the deposit request - it is the current date and may not be altered.

Payer

Account Number - the number of the account that is going to be debited with the amount of the deposit request - the account may be selected from the drop down list.

Name - Name and details for the orderer - automatically filled in by the application on the basis of the entered account number.

Amount

Amount - amount of the deposit. The minimum amount that can be deposited is CZK 3 million or 100 000 USD/EUR (for other currencies, please, contact «Financial Market Department»).

Currency - the currency of the deposit is automatically filled in accordance with the selected account.

Deposit Terms

Period - This drop-down box contains standard periods for the bank that users may choose from.

Interest rate - the interest rate for the deposit depending on the official interest rates of the Bank for the specific period entered by the user.

Credit account - the number of the account that is going to be credited when the deposit ends. This field may not be changed and by default it contains the account that is used for the deposit.

Permissible symbols and length of fields

Fields	Permissible symbols	Length of fields
Amount	[0..9] and the special symbols (.) and (,) Comma or dot	18 + 2 decimal accepted as decimal point.

Draw down request

This transaction type is used for requesting a drawdown from a previously agreed loan facility with the Bank. The following form is used:

Figure 27.

ING **DRAW DOWN REQUEST**

Date Date **01 Apr 2009**

Facility Facility Dated
between
and **ING Bank N.V. Prague Branch**

Advance Amount Currency
Disbursement Date Repayment Date
The Interest rate As stipulated in the Facility Agreen

Please credit account

Account Number
Name

Date

The date of registration of the document in the system is filled in automatically.

Facility

Facility - the number of the loan facility has to be filled in.

Dated - the date the loan was contracted must be filled in as well. When entering the date users have to observe the following formats: 01 Jan 2000, 01 01 2000, 01.01.2000, 01012000;

The two parties to the loan contract are filled in automatically by the system based on the client holding the chosen account that the funds will be utilized through and the Bank;

Advance

Amount - the field is filled in with the amount of money the client wants to utilize. This amount must be filled in without any delimiters for the thousands. The delimiters «.» and «,» are interpreted as delimiters of the integer part from the fractional part;

Currency - the currency in which the utilized amount is denominated in. The currency of denomination of the amount and of the account that the funds will be utilized through must be the same;

Disbursement date - the date on which the client wants to utilize the funds - it must be prior to the repayment date and after the date of conclusion of the loan contract;

Repayment date - the date on which the money will be repaid;

The interest rate - a choice is given between the interest rate agreed upon for the entire loan and the interest rate agreed upon specifically for the current advance - object of this request. In the latter case, the client must fill in the appropriate interest rate.

Please Credit Account

Account number - The number of the client's bank account into which the requested loan must be received. This account can be chosen from a list of all the accounts from which the user has the right to initiate draw down requests.

Name - filled in by the system based on the account chosen - it is the name of the holder of the account.

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
Facility	%?:/()+-.,LOCAL_ALPHABETa-zA-Z0-9	1-15

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 28.

The screenshot shows the 'Single European Credit Transfer' form in the ING system. The form is divided into several sections:

- ING Logo:** Located at the top left of the form.
- Single European Credit Transfer:** The main title of the form, displayed in orange text.
- Instructions:** A section containing three dropdown menus: 'Requested Execution Date', 'Instruction Priority', and 'Category Purpose Code'.
- Debtor:** A section with a collapse icon (☐) and several input fields: 'Debtor Account IBAN' (dropdown), 'Debtor Name' (text), 'Debtor Postal Address' (text), and 'Debtor Agent BIC' (text).
- Amount:** A section with two input fields: 'End to End Identification' and 'Amount'. The currency is set to 'EUR'.
- Creditor:** A section with several input fields: 'Creditor Agent BIC', 'Creditor Account IBAN', 'Creditor Name', 'Ultimate Creditor Name', and 'Ultimate Debtor Name'.
- Remittance Information:** A section with a dropdown menu for 'Remittance Information Type' and two empty text input fields below it.

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.

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.

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

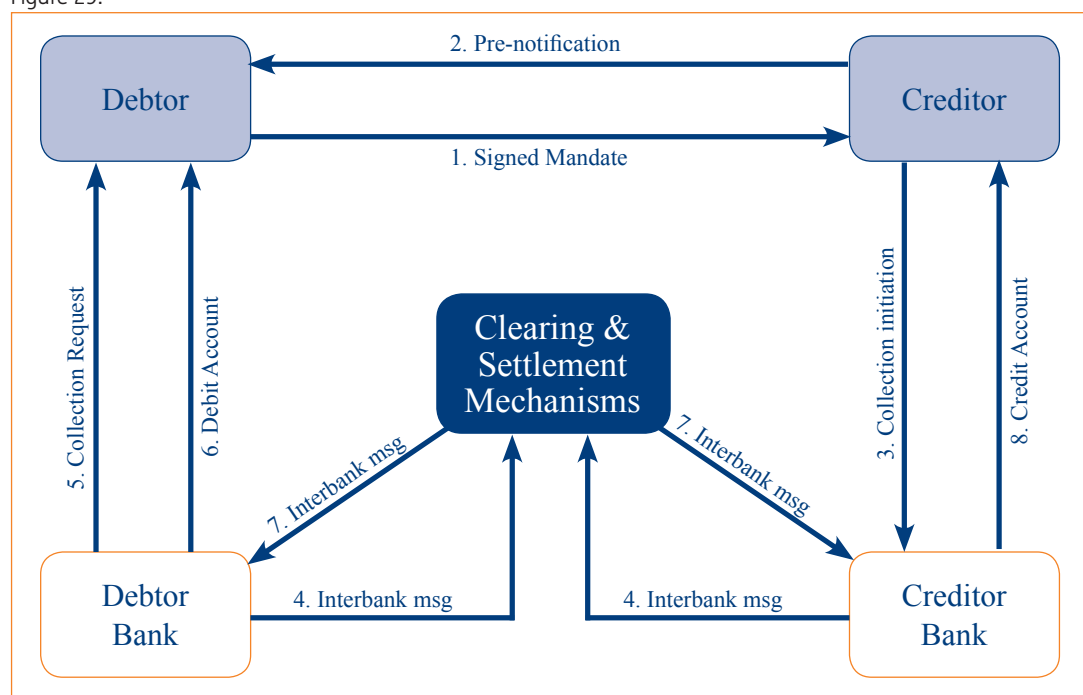
Fields	Permissible symbols	Length of fields
Unstructured Remittance information 1 line	A-Za-z0-9/-?:().,+	1-70
Unstructured Remittance information 1 line	A-Za-z0-9/-?:().,+	1-70
Unstructured Remittance information 2 line	A-Za-z0-9/-?:().,+	1-70

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 29.



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 an EDD 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 30.

The screenshot shows the 'European Direct Debit' form in the ING application. The form is organized into several sections:

- Control:** Includes 'Control Sum' (0.00), 'Currency' (EUR), and 'Number of transactions' (0).
- Scheme Information:** Includes 'Scheme Identification', 'Requested collection date', and 'Sequence Type'.
- Creditor:** Includes 'Account Number', 'Name', 'Address', and 'Country'.
- Purpose:** Includes 'Category Purpose Code' and 'Charge Bearer'.
- Debtor Information:** A table with columns: 'No.', 'End to end', 'Debtor name', 'Amount', and 'Account No.'.

At the bottom of the form, there are three buttons: 'SAVE >', 'LIST >', and 'ADD >'.

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 an European 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 31.

ING 

Direct Debit Transaction Information

Main Information

End to End Identification

Amount Currency **EUR**

Electronic Signature Data

Creditor Scheme Identification - ID

Ultimate Creditor Name

Mandate Information

Mandate Identification

Date of signature Amendment Indicator

Debtor Information

Debtor Name

Debtor Postal Address

Debtor Postal Address Country Debtor Agent BIC

Debtor Account IBAN

Ultimate Debtor Name

Purpose

Purpose of the Collection

Remittance Information

Remittance Information Type

CLOSE **SAVE >**

Main Information

End to End Identification - This field specifies a 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.

Figure 32.

Amendment Information

Original Mandate Identification

Original Creditor - Name

Original Creditor Scheme Identification

Original Creditor Scheme Identification - Identification Scheme Name

Original Debtor Account

Original Debtor Agent BIC Original Debtor Agent

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.

Purpose

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.

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
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 33.

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 34.

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 35.

Recurring Payment order

Alias		My first recurring payment	
Start date	13 Mar 2010	Next execution on	13 Mar 2010
End date	13 Mar 2011	Repeat every	Month

- 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 36.

Recurring Payment Orders Report Print Help

Filters

Alias	<input type="text"/>	Next date	<input type="text" value="21 Jan 2011"/>	From:	<input type="text" value="21 Jan 2011"/>	To:	<input type="text" value="21 Jan 2011"/>
RPO No	<input type="text"/>	Customer	<input type="text" value="All"/>				
Status	<input type="text" value="All"/>	Payment Type	<input type="text" value="All"/>				

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 37.

Status			
Entered by:	Test IBP user1	01 Jul 2009, 00:12:21	No: 100743
Sign 1:	Test IBP user1	01 Jul 2009, 00:12:21	Status:
Sign 2:	Test IBP user2	01 Jul 2009, 00:12:21	Registered in the bank
Sent by:	Test IBP user2	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 38.

Status			
Entered by:	Test IBP user1	01 Jul 2009, 09:45:21	No: 365
Sign 1:	Test IBP user1	01 Jul 2009, 09:47:35	Status:
Sign 2:	Test IBP user2	01 Jul 2009, 10:12:31	Registered in the bank
Sent by:	Test IBP user2	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.

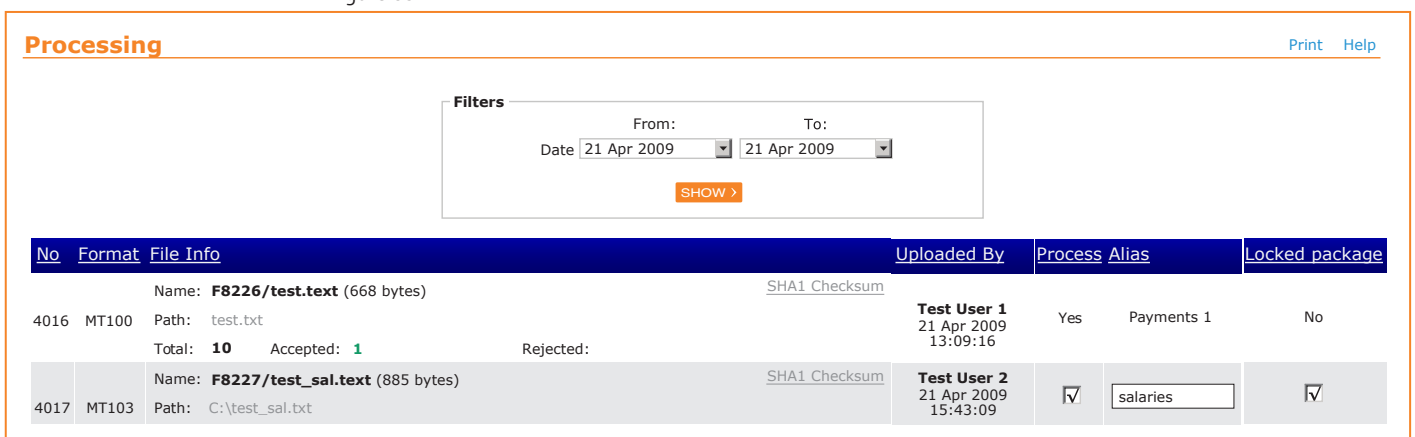
Creation of packages

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 39.



The screenshot shows the 'Processing' interface. At the top right, there are links for 'Print' and 'Help'. Below the header, there is a 'Filters' section with 'From:' and 'To:' date pickers set to '21 Apr 2009' and a 'SHOW >' button. Below the filters is a table with columns: No, Format, File Info, Uploaded By, Process Alias, and Locked package. The table contains two rows of transaction data.

No	Format	File Info	Uploaded By	Process Alias	Locked package
4016	MT100	Name: F8226/test.txt (668 bytes) Path: test.txt Total: 10 Accepted: 1 Rejected: SHA1 Checksum	Test User 1 21 Apr 2009 13:09:16	Yes Payments 1	No
4017	MT103	Name: F8227/test_sal.txt (885 bytes) Path: C:\test_sal.txt SHA1 Checksum	Test User 2 21 Apr 2009 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 40.

Transactions by Beneficiary Print Help

Filters

Account: All | Date: 21 Apr 2009 | To: 21 Apr 2009 | Book Date
 Type: All | Amount: | Value Date
 Currency: All | Reference: | Sent Date
 Status: All | Details: | with details
 Beneficiary: | Packages: Show | Show | Do not show | Add/Remove Trx | EXPORT >

Entered	Value Date	Reference	Type	Status	From account	Amount	Currency	Ben. Bank Code	Beneficiary Account	Beneficiary Name
04 Jul 2009	05 Jul 2009	100747	Domestic Payment	New	1000332075	345.00	CZK	0800	995505 5955017	Test Customer Ltd.
04 Jul 2009	04 Jul 2009	100746	Foreign Exchange	Registered in the Bank	1000332075	12,345.54	CZK	3500	1040390919	Test Beneficiary Ltd.
03 Jul 2009	04 Jul 2009	100745	International Payment	Registered in the Bank	1050390921	10,045.54	EUR	SOCBPFTX	FR7617469000085005670	Test Beneficiary Ltd.
02 Jul 2009	04 Jul 2009	100744	Domestic Payment	Sent	1330390970	22,382.67	CZK	3500	1245123467	Test Beneficiary Ltd.
01 Jul 2009	08 Jul 2009	100743 100747	Domestic Payment	Cancelled	1000332075	345.00	CZK	0800	995505 5955017	Test Customer Ltd.

- 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 41.

Packages: Add/Remove Trx

New package name here... **ADD >**

345 | my_pack | 13 Jul 2009

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

Figure 42.

Packages: Add/Remove Trx

Please select customer... **ADD >**

Please select customer...
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 43.

Transactions by Beneficiary Print Help

Filters

Account	All	From: 21 Apr 2009	To: 21 Aug 2009	<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	Add/Remove trx my_pack	

Package	Entered	Value Date	Reference	Type	Status	From account	Amount	Currency	Ben. Bank Code	Beneficiary Account	Beneficiary Name
<input type="checkbox"/>	04 Jul 2009	05 Jul 2009	100747	Domestic Payment	New	1000332075	345.00	CZK	0800	995505 5955017	Test Customer Ltd.
<input type="checkbox"/>	04 Jul 2009	04 Jul 2009	100746	Foreign Exchange	Registered in the Bank	1000332075	12,345.54	CZK	3500	1040390919	Test Beneficiary Ltd.
<input type="checkbox"/>	03 Jul 2009	04 Jul 2009	100745	International Payment	Registered in the Bank	1050390921	10,045.54	EUR	SOCBPFTX	FR76174690000085005670	Test Beneficiary Ltd.
<input checked="" type="checkbox"/> my_pack	02 Jul 2009	04 Jul 2009	100744	Domestic Payment	Sent	1330390970	22,382.67	CZK	3500	1245123467	Test Beneficiary Ltd.
<input type="checkbox"/>	01 Jul 2009	08 Jul 2009	100743 100747	Domestic Payment	Cancelled	1000332075	345.00	CZK	0800	995505 5955017	Test Customer Ltd.

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 44.

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			my_pack
Count	2	Amount	110.00
Cancelled Transactions	1	Amount of Cancelled Transactions	200.00
Transactions Control Count	3	Transactions Control Amount	310.00
Source			Manual
Customer name			Test Customer

[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 45.

Transactions by Beneficiary Print Help

Filters

Account: All | Date: From: 16 Feb 2011 To: 16 Feb 2011 | Book Date

Type: All | Amount: | Value Date

Currency: All | Reference: | Sent Date

Status: All | Details: | with details

Beneficiary: | Packages: Show |

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

COLUMNS

Entered	Value date	Reference	Type	Status	From Account	Amount	Currency	Ben. Bank Code	Beneficiary Account	Beneficiary Name
16 Feb 2011	21 Feb 2011	407638	Foreign Exchange	New	1000332075	12,345.54	CZK	3500	1040390919	Test Beneficiary 2
Details DETAILS 1 DETAILS 2										
16 Feb 2011	16 Feb 2011	407637	International Payment	New	1050390921	345.00	EUR	SOCBPFTX	FR761746900008500567	Test Beneficiary 3
Details Invoice number: 450284584										
16 Feb 2011	16 Feb 2011	407636	Domestic Payment	Signed with First Signature	1330390970	1000.00	CZK	0800	99505 5955017	Test Beneficiary 4
Details /VAR=1238492383/ Details 1 Details 2										

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 [SHOW >](#) 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 46.

Type	From Account	Currency	Amount	Count
Foreign Exchange Buy/Sell	1000332075	CZK	1,2345.54	2
Foreign Exchange Buy/Sell	1000072298	USD	1520.12	3
Domestic Payment	1330390970	CZK	1000.00	1
Domestic Payment	1451003471	CZK	258.23	5
International Payment	1050390921	EUR	345.00	1

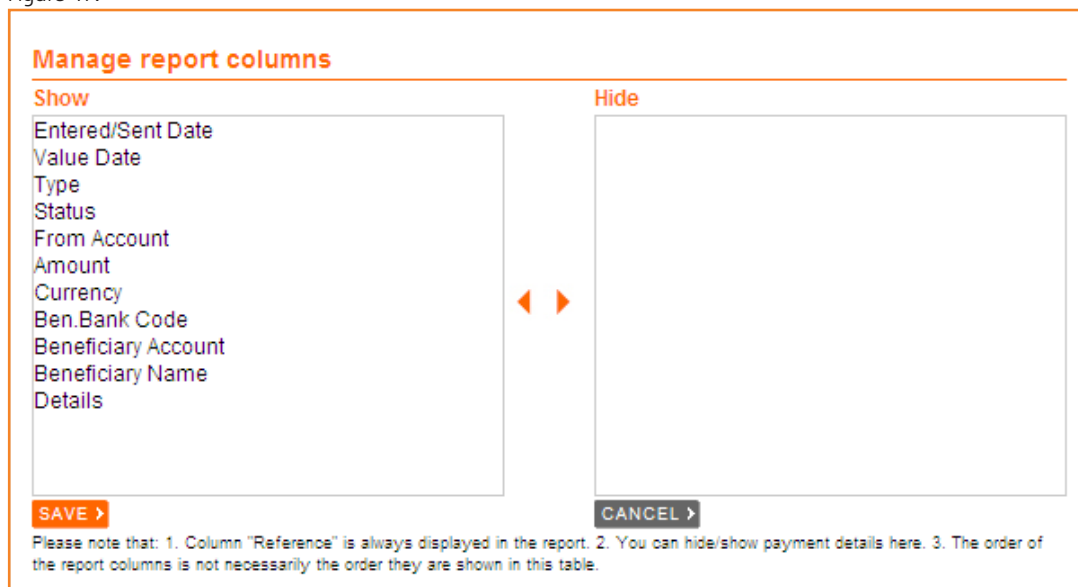
Users may sort this information by all column headings and apply all filters in the same manner as described above.

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 47.



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 48.

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	407638	Foreign Exchange	Registered in the Bank	1000332075	12,345.54	CZK	Test User 1	Test User 1	Test User 2	Test User 2
Details DETAILS 1 DETAILS 2											
16 Feb 2011	16 Feb 2011	407637	International Payment	Signed with second signature	1050390921	345.00	EUR	Test User 2	Test User 2	Test User 1	
Details Invoice number: 450284584											
16 Feb 2011	16 Feb 2011	407636	Domestic Payment	Signed with First Signature	1330390970	1000.00	CZK	Test User 2	Test User 2		
Details /VAR=1238492383/ Details 1 Details 2											

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 49.

Transactions by Group Print Help

Filters

Accounts/Groups	All accounts Test group of accounts	From:	16 Feb 2011	To:	16 Feb 2011	<input type="radio"/> Book Date
Type	All	Amount				<input type="radio"/> Value Date
Status	All	Reference				
		Show By	Beneficiary			
		Summarize	...			

SHOW >
SUMMARY >

Entered	Value date	Reference	Type	Status	From Account	Amount	Currency	Ben.Bank Code	Beneficiary Account	Beneficiary Name
Group Name: Test group of accounts										
16 Feb 2011	21 Feb 2011	407638	Foreign Exchange	New	1000332075	12,345.54	CZK	3500	1040390919	Test Beneficiary 2
16 Feb 2011	16 Feb 2011	407637	International Payment	New	1050390921	345.00	EUR	SOCBPFTX	FR761746900008500567	Test Beneficiary 3
16 Feb 2011	16 Feb 2011	407636	Domestic Payment	Signed with First Signature	1330390970	500.00	CZK	0800	99505 5955017	Test Beneficiary 4
Group Total:									13,190.54 EUR	
Total:									13,190.54 EUR	

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 50.

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	988	Foreign Exchange	New	1000332075	12,345.54	Test Beneficiary 2	<input checked="" type="checkbox"/>	
21 Apr 2009	21 Apr 2009	985	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	982	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 51.

Transactions to Send

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				
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	988	Foreign Exchange	Signed with Second Signature	BG93INGB91451000071855	100.00	Test Beneficiary 1	Test user 1	Test user 2	<input checked="" type="checkbox"/>
16 Feb 2011	16 Feb 2011	985	International Payment	Signed with Second Signature	BG02INGB91451000062920	250.00	Test Beneficiary 2	Test user 1	Test user 2	<input checked="" type="checkbox"/>
16 Feb 2011	16 Feb 2011	982	Domestic Payment	Signed with Second Signature	BG93INGB91451000071855	120.00	Test Beneficiary 3	Test user 2	Test user 1	<input checked="" type="checkbox"/>

SEND >
SELECT ALL >

Account	Amount	Currency	Count
BG02INGB91451000062920	100.00	EUR	1
BG93INGB91451000071855	370.00	BGN	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 52.

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	407638	Domestic Payment	New	1000332075	12,345.54	CZK	3500	1040390919	Ben Name 1	Edit	<input type="checkbox"/>
16 Feb 2011	16 Feb 2011	407637	International Payment	New	1050390921	345.00	EUR	SOCBPFTX	FR761746900008500567	Ben Name 2	Edit	<input type="checkbox"/>
16 Feb 2011	16 Feb 2011	407636	Budgetary Payment	Signed with First Signature	1330390970	1000.00	CZK	0800	99505 5955017	Ben Name 3	Edit	<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.

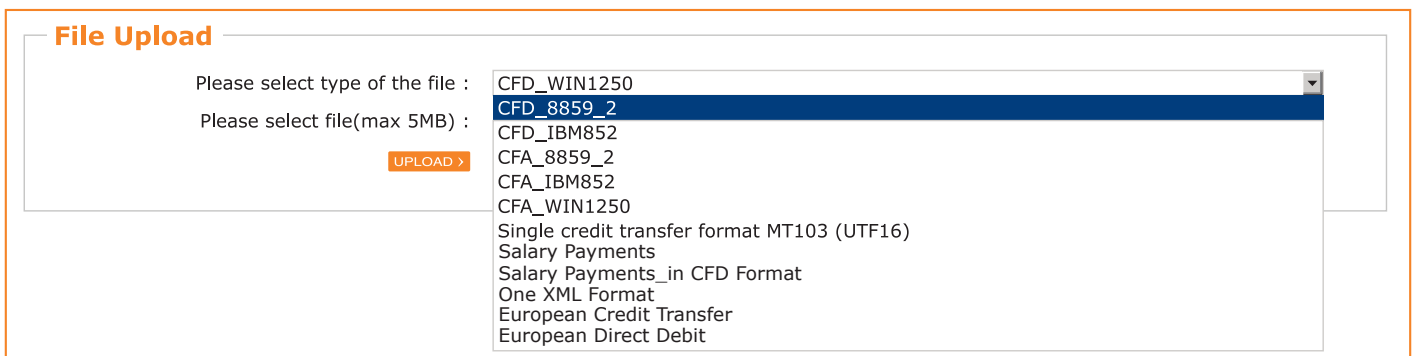
Usually the **Upload** function is used for uploading files generated by the company's accounting system. After selecting a file to be uploaded and its type, users click the «Upload» button. Every file contains data for one company only. When uploading the file, the system formally controls the file format and the access rights.

Upon successful upload, the file appears in the **Processing** menu.

Upload formats

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

Figure 53.



The screenshot shows a web interface titled "File Upload". It contains two labels: "Please select type of the file :" and "Please select file(max 5MB) :". Below the second label is a dropdown menu with an "UPLOAD >" button. The dropdown menu is open, showing a list of file formats. The first three items are selected: "CFD_WIN1250", "CFD_8859_2", and "CFD_IBM852". The remaining items are "CFA_8859_2", "CFA_IBM852", "CFA_WIN1250", "Single credit transfer format MT103 (UTF16)", "Salary Payments", "Salary Payments_in CFD Format", "One XML Format", "European Credit Transfer", and "European Direct Debit".

- CFD file format:
 - CFD_8859_2;
 - CFD_IBM852;
 - CFD_WIN1250.
- CFA file format:
 - CFA_8859_2;
 - CFA_IBM852;
 - CFA_WIN1250.
- Single credit transfer format MT103.
- Salary payments - text files in .csv and CFD format.
- One XML file format.
- European credit transfer.
- European direct debit.

The differences among the three separate types of CFD and CFA format are derived from the different encoding of the files.

The following types of transactions can be sent to the bank via upload of CFA and CFD files:

- Domestic payments;
- Requests for Direct Debit;
- International payments.

The single credit transfer format MT103 can be used both for domestic and international payments. Salary Payments - text files in .csv file format and Salary Payments in CFD format

Files in One XML format - A new file format (One XML) has been developed to allow for the upload of

files containing batches of different type of payments. InsideBusiness Payments users can upload domestic and international payments in a single file. Detailed information about this file format, fields and validation rules is given in the Annex to this document. All files can contain more than one transaction. In such cases, the total count and the total amount of transactions in an uploaded file are validated.

European Credit Transfer - SEPA Credit Transfer .xml format.

European Direct Debit - SEPA Direct Debit .xml format.

Domestic payment orders

Domestic payment in CFD file format

The CFD file format for domestic payments in the Czech Republic has the following structure:

Figure 54.

```
File Header
Payment Order Header
Payment Block
-}$Next Payment Order Header
Next Payment Block
...
-} end of payment order
```

```
Payment block
<CR><LF>FieldCode:Subfield Subfield ...Subfield
Trailer block
```

The «<CR><LF>» stands for a new row. The identifier consists of two letters (e.g..... HD, KC, UD, etc.) and the subfields define details of the payment. The lines starting with «S1:» and S3:» form the trailer block of the file containing information about the total count and total amount of transfers. The trailer block is mandatory for every file with transactions. The data elements contained in a field form subfields. A subfield is identified by a subfield delimiter, which in the CFD file format is a blank space. An example of a domestic payment in a CFD file format is given below. The description of the subfields is given on the right side, separated by «|»:

Example:

Figure 55.

HD:11 030217 3500 1 0100	Payment type (11 for normal transfer, 01 for urgent transfer) Date (YYMMDD) Orderer bank code Serial number Beneficiary bank code.
KC:100 000000 CZK	Amount Null field Currency code
UD: 0000000123 UCET PRIKAZCE	Pre-account number of ordering party Ordering party account number Short description of orderer bank account.
AD:2525252525	Specific symbol for ordering party. If this field is empty in the payment screen «0» has to be filled in.
DI:PRIKAZCE	Ordering/Initiating party description 1
ULICE PRIKAZCE	Ordering/Initiating party description 2
PRAHA 5	Ordering/Initiating party description 3
UK: 1010101010	Pre-account number of beneficiary Beneficiary account number Short description of beneficiary account
AK:0	Specific symbol for the ordering party. If this field is empty in the payment screen «0» has to be filled in.
KI:WERF	Beneficiary description 1
details 2	Beneficiary description 2
details 3	Beneficiary description 3
details 4	Beneficiary description 4
EC:0058	Constant symbol - maximum 4 characters from the left
ZD:6548468678	Variable symbol for the ordering party
ZK:6548468678	Variable symbol for the beneficiary party
AV:DETAIL 1	Supplementary information 1
DETAIL 2	Supplementary information 2
DETAIL 3	Supplementary information 3
EXPP	Supplementary information 4
.....	Transaction 2
.....	Transaction n.....
S1:000000001 100	Total count of payments. Zeros are added on the left Total amount of transfers
S3:000000000 000	Total count of direct debit transfers. Zeros are added on the left Total amount of direct debit transfers

Note: Ordering/Intiating party information contained in tag *DI*: shall be stored in the transaction as it is and shall not be overwritten by the ordering party information existing for that customer in InsideBusiness Payments.

Request for Direct Debit

The CFD file format is used for upload of files with requests for direct debit. The structure of the CFD file is the same as the one for domestic payment with some exceptions. The differences are explained below:

Figure 56.

HD:32 030217 3500 2 0100	Payment type (32 for direct debit) Date (YYMMDD) Orderer bank code Serial number Payer's bank code.
KC:800 000000 CZK	Amount Null field Currency code
UD:1010101010	Pre-account number of payer Payer's party account number. If the account number is less than 10 characters, zeros have to be added on the left Short description of payer's party
AD:0	Specific symbol for ordering party. If this field is empty in the payment screen «0» has to be filled in.
DI:WERF	Payer's description 1
details 2	Payer's description 2
details 3	Payer's description 3
details 4	Payer's description 4
UK: 0000000123 UCET PRIKAZCE	Pre-account number of beneficiary Beneficiary account number Short description of beneficiary account
AK: 2525252525	Specific symbol for the ordering party. If this field is empty in the payment screen «0» has to be filled in.
KI:PRIKAZCE	Beneficiary/Initiating party description 1
ULICE PRIKAZCE	Beneficiary/Initiating party description 2
PRAHA 5	Beneficiary/Initiating party description 3
details 4	Beneficiary/Initiating party description 4
EC:0058	Constant symbol - maximum 4 characters from the left
ZD:9789879787	Variable symbol for the ordering party
ZK:6548468678	Variable symbol for the beneficiary party
AV:DETAIL 1	Supplementary information 1
DETAIL 2	Supplementary information 2
DETAIL 3	Supplementary information 3
DETAIL 4	Supplementary information 4
.....	Transaction 2
.....
.....	Transaction n
S1:000000000 000	Total count of payments. Zeros are added on the left Total amount of payments
S3:000000001 800	Total count of direct debit transfers. Zeros are added on the left Total amount of direct debit transfers

InsideBusiness Payments users may upload files in CFD format that contain both requests for direct debit and domestic payment orders. In this case the trailer block of the file has to contain information both in the «S1» and the «S3» lines.

Note: Beneficiary/Initiating party information contained in tag **KI**: shall be stored in the transaction as it is and shall not be overwritten by the beneficiary party information existing for that customer in InsideBusiness Payments.

Domestic payment in Single credit transfer format MT103

This file format can contain both domestic and foreign payments which may occur simultaneously in a single upload file. The MT103 file format uses UTF-16 (16-bit Unicode Transformation Format)

All files contain a file header. The header contains details for the total count of payments in the file as well as the total amount of money regardless of the type of operations. The following is an example of a domestic payment in MT103 file format:

Figure 57.

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 Praha UL. ULICA 18 PRAHA	Paying Bank Name Paying Bank address Paying Bank City
	:06:USERCZ	Ordering party name
	:07: OB130B7.txt	File Name
PAYMENT SECTION	:20:MT103CZ	Senders reference
	:23B:LCY	Bank operation code
	:32A:090123CZK100,00	Value Date/Currency/Amount
	:50K: CANDY CZ	Ordering/Initiating party information
	:52A:/D/40702810400001001905 044525222	Ordering Customer account Ordering party BIC
	:57A:044525222	Beneficiary bank local code
	:59:/4452378228123456785 SWEET CORP	Beneficiary account Beneficiary name
	SWEET STR BRNO	Beneficiary address Beneficiary city
	:70:108 9876543210 987456321	Constant, Variable, Specific
	INV 1221	Additional information
	detail 3	Additional information
	detail 4	Additional information
	:72:EXPRESS	Sender to receiver information

Note: Ordering/Initiating party information contained in tag :50K: shall be stored in the transaction as it is and shall not be overwritten by the beneficiary party information existing for that customer in InsideBusiness Payments.

International payments

International Payment in CFA File format

Files with international payments are uploaded in CFA file format. The payments may be initiated both in local currency (CZK) and other currencies. The CFA file format has the following structure:

The file header

Figure 58.

HEADER	:01:	Reference
	:02:8882,40	Total amount of orders
	:03:1	Total count of orders
	:04:INGBCZPP	Paying Bank BIC
	:05:PRIMAPLYN, SPOL. S R. O. BAAROVA 2 140 00 PRAHA	Ordering party name and address (4 rows at most)
	:07:02111501.CFA	Name of the CFA file

The payment order header

The header of the payment order has the following structure:

```
{1:F01xxxxxxxxxxxxbbbbtttttt}{2:I100xxxxxxxxxxx1}{4:
```

where:

1:F01	Constant Basic Header Block
xxxxxxxxxx	Ordering party bank ID, SWIFT ,DIGITS address
bbbb	File-number (generated by the program from 0 to 999)
ttttt	Transaction number (increasing from 0 - 999999)
2:I100	Constant Application Header Block
xxxxxxxxxx	Beneficiary bank ID, Swift ,digits address
y	Payment type code
N 00	Standard transfer
U 10	Telex payment or SWIFT, DIGITS express
A 20	Check, announcements in free format
B 21	Check, registered announcements
C 22	Check, announcements by courier
D 23	Check, registered announcements by courier
E 30	Check for the ordering party
F 31	Check for the ordering party, announcements registered
G 32	Check for the ordering party, announcements by

courier

H 33 Check for the ordering party, registered announcements by courier

1 **Constant** End of Application Header Block

4: **Constant** Text Block

Multiple orders in a file are separated from each other by the «\$» sign. The new order starts in the same row with a starting brace «{» and an order header.

The fields within an order are separated by the <CR><LF> sequence (start in the beginning of a new row).

The Payment block

Figure 59.

PAYMENT SECTION	<p>:20: :32A:021023CZK8882,40 :50:PRIMAPLYN, SPOL. S R. O. BAAROVA 2 140 00 PRAHA 4 :52D:0000001000005551 0000001000005551 CZK CZK 335 NL NL :57A:ABNANL2A :57D:ABN AMRO BANK N.V., :59:/487713966 SHV ENERGY N.V. RIJNKADE 1 :70:8 54500067 :71A:BN1 :72:00 00 00 00</p>	<p>Customer reference. Value date (YYMMDD) Currency Amount Ordering/Initiating party (4 rows at most) Ordering party account number Charges account number Ordering party account currency Ordering party charges account currency Statistical code Beneficiary country code Beneficiary Bank country code Beneficiary bank Swift ,digits address - This field is optional but when exists no data needed in :57D: Beneficiary bank address (3 rows at most) Slash «/» Account number of the beneficiary Beneficiary name (2 rows at most) Beneficiary address (2 rows at most) Payment details (4 rows at most) Charges: BN1: Expenses of the ordering party bank are paid by the ordering party and the expenses of the beneficiary bank are paid by the beneficiary. OUR: All expenses are paid by the ordering party. BN2: All expenses are paid by the beneficiary Instructions (4 instruction codes At Most), (2 digits numerical codes separated by spaces). <CR><LF> Partner <CR><LF>Supplementary information for the field :52D:<CR><LF>Statistics - next 3 rows</p>
-----------------	--	---

Note: Ordering/Initiating party information contained in tag :50: shall be stored in the transaction as it is and shall not be overwritten by the beneficiary party information existing for that customer in InsideBusiness Payments.

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 60.

HEADER	:01:REF123 :02:100,00 :03:1 :04:10500028 :05:ING BANK Praha UL. ULICA 18 PRAHA :06:USERCZ :07: OB130BINT.txt	Reference Total Amount of payments Total count of orders Paying Bank BIC Paying Bank Name Paying Bank address Paying Bank City Ordering party name File Name
PAYMENT SECTION	:20:MT103CZ_INT :23B:FCY :32A:090123EUR100,00 :50K: CANDY CZ :52A:/D/40702810400001001905 044525222 :57A:BACXBGSF :59:/BG90BACX96601021659703 SWEET CORP SWEET STR SOFIA :70:DETAILS 1 DETAILS 2 DETAIL 3 :72:SHA	Senders reference Bank operation code Value Date/Currency/Amount Ordering/Initiating party details Ordering Customer account Ordering party BIC Beneficiary bank local code Beneficiary account Beneficiary name Beneficiary address Beneficiary city Details of payment Additional information Additional information Details for charges - BEN, SHA OUR

Note: Ordering/Initiating party information contained in tag :50K: shall be stored in the transaction as it is and shall not be overwritten by the beneficiary party information existing for that customer in InsideBusiness Payments.

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 CFD file format using WIN1250 encoding.

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 CFD 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 61.

Status			
Created by: Test IBP user 21 Jul 2009, 09:24:53	No: 237		
Sign 1:	Status: New		
Sign 1:			
Salary Payment Specifics			
Cover Payment	GENERATE >		
Package Info			
Pack Name	Salary_june.txt		
Count	4	Control amount	11111.58
Source	Salary_june.txt		
Customer Name	Test Customer Ltd.		
REFRESH >	VIEW TRANSACTIONS >		

Upon clicking on «Generate», InsideBusiness Payments users are brought to a domestic payment order screen where they can complete a cover transaction for the total sum of salary payments. This option is available in case the customer is using a transit account for salary payments that is usually 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. Upon successful capture of the payment order the salary file upload is complete.

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

Beneficiary Customer Name;Amount;Beneficiary Bank Code;Beneficiary Account pre-fix;Beneficiary Account;Variable symbol;Constant symbol;Specific symbol;Details

All fields are mandatory to be filled in except for the fields for Beneficiary account pre-fix, Variable symbol, Constant symbol, Specific symbol and Details which are optional. 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;19;1011003906;2058;9;14;January salary  
Petr Zajic;2000.00;8100;8;1011005555;1500;485;52;January salary
```

Salary payments in CFD file format follow the same format requirements as described in the section for upload of domestic payments in CFD file format

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

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 European Credit Transfers (SEPA) as well as other 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 different type of payments, e.g. international and domestic 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>
```

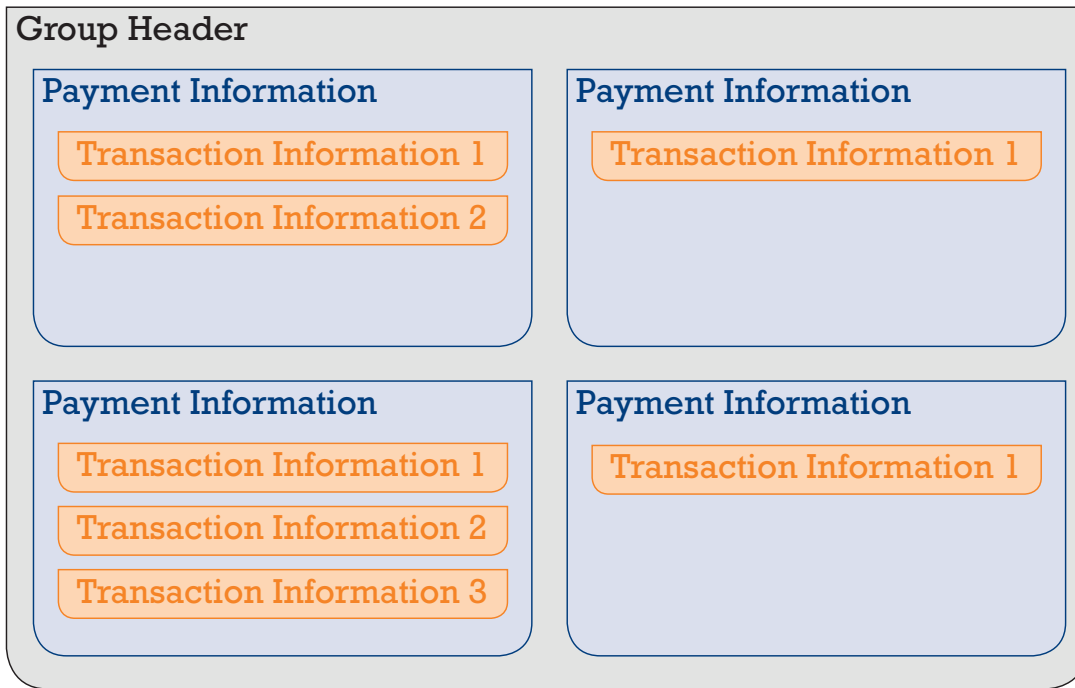
The message is composed of 3 building blocks:

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 domestic payment transaction:
Figure 62.

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.	
<CstmrCdtTrfInittn>	Opening Customer Credit Transfer Initiation tag	
<GrpHdr>	Opening Group Header tag	
<NbOfTx>1</NbOfTx>	Total number of credit transactions in the file	
<CtrlSum>321.45</CtrlSum>	Total amount of credit transactions in the file	
</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 Value for credit transfers should be "TRF".	
<NbOfTx>1</NbOfTx>	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>NORM</InstrPrty>	Priority - mapped to current Value date Possible values are NORM or HIGH If HIGH - the Value Date is set to Same Date If NORM - the Value Date is set to Next Date Valid for all payments in the batch.	
<Svclvl> <Prtry>LCY</Prtry></Svclvl>	Type of Payment This field defines the type of all payments in the batch: LCY for Domestic and 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>CZ453500000001000335702</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>INGBCZPP</BIC>	BIC Code of the ordering party bank	
</FinInstnId>	Closing Financial institution ID tag	
</DbtrAgt>	Closing Debtor Agent tag.	

Uploaded file in One XML format	Description of tags	
<CdtTrfTxInf>	Opening Credit Transfer Transaction Information tag.	TRANSACTION INFORMATION
<PmtId>	Opening Payment ID tag.	
<EndToEndId> /VS1234567890/SS9876543210/ KS1234</ EndToEndId>	EndToEnd field will be considered to contain: Variable, Specific and Constant Symbols in the following format: /VSnnnnnnnnnn/SSnnnnnnnnnn/KSnnnn	
<Amt>	Opening Amount tag.	
<InstdAmt Ccy="CZK"> 321.45</InstdAmt>	Instructed amount.	
</Amt>	Closing Amount tag.	
<CdtrAgt>	Opening Creditor Agent tag.	
<FinInstnId>	Opening Beneficiary Financial institution ID tag.	
<ClrSysMmbId>	Opening Clearing System Member Identification tag	
<MmbId>3500</MmbId>	Member Identification - Local Bank Code	
</ClrSysMmbId>	Closing Clearing System Member Identification 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.	
<AdrLine>Beneficiary Address line 1</AdrLine>	Street address of beneficiary.	
</Cdtr>	Closing Creditor tag.	
<CdtrAcct>	Opening Creditor Account tag.	
<Id>	Opening ID of creditor account tag.	
<IBAN>CZ0235000000001330390907</IBAN>	Creditor IBAN.	
</Id>	Closing ID of creditor account tag.	
</CdtrAcct>	Closing Creditor Account tag.	
<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.	
</CstmrCdtTrfInftn>	Closing Customer Credit Transfer Information tag.	
</Document>	Closing Document tag.	

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

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:

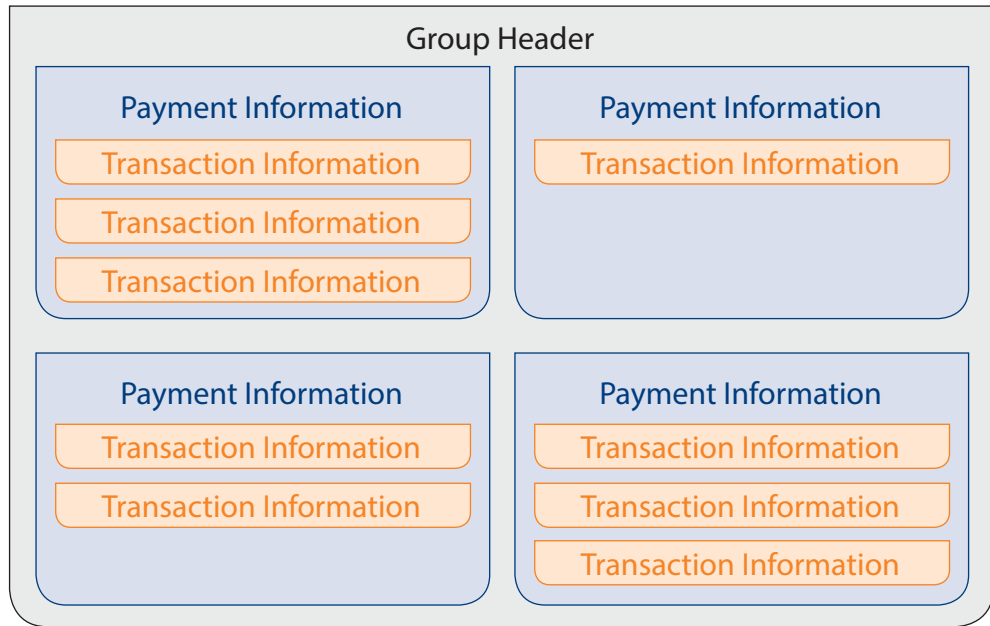
Group Header - This building block is mandatory and present once. It contains elements such as Message Identification, Creation Date and Time, Grouping Indicator. The group header contains information about the number of payments in the file as well. In the example below the Group Header block is coloured 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 63.



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 64.

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> CZ000IO050412R0005043C0000000 </MsgId>	Unique identifier	
<CreDtTm> 2015-07-14T04:12:37 </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	
<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> 2015-08-10 </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.	
<Id>	ID of debtor account tag.	

Uploaded file in XML format	Description of tags	
<IBAN>CZ3112000000198742637541</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>INGBCZPP</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.	TRANSACTION INFORMATION
<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>BG23104040655052656870681005</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.	
<RmtInf>	Opening Remittance Information tag.	
<Ustrd>140 long details of payment</Ustrd>	Details of payment.	
</RmtInf>	Closing Remittance Information tag.	
</CdtTrfTxInf>	Closing Credit Transfer Transaction Information tag.	
</PmtInf>	Closing Payment Information tag.	
</CstmrCdtTrfInftn>	Closing Customer Credit Transfer Information tag.	
</Document>	Closing Document tag.	

European Direct Debit

InsideBusiness Payments users can upload European 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/
XMLSchemainstance">
<pain.008.001.02>
```


message content ...

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

The message is similar to the European 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 an uploaded European Direct Debit payment file containing one transaction:

Figure 65.

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.	
<CstmrDrctDbtInittn>	Opening Customer Direct Debit Initiation tag	
<GrpHdr>	Opening Group Header tag	
<MsgId> ABC123456 </MsgId>	Unique identifier	
<CreDtTm> 2015-07-14T09:12:37 </CreDtTm>	System date and time	
<NbOfTx> 1 </NbOfTx>	Number of transactions contained in the file	
<CtrlSum> 1000 </CtrlSum>	Control sum of all transactions in the file	
<InitgPty>	Initiating party tag	
<Nm> Alpha CZ 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.	
<NbOfTx> 1 </NbOfTx>	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> 2015-08-11 </ReqdExctnDt>	Requested execution date of transfer.
<Cdtr>	Opening Creditor tag.
<Nm> Alpha CZ Customer Name </Nm>	Name of ordering party.
<PstlAdr>	Postal address of the creditor
<Ctry> DE </Ctry>	Country of the creditor
<AdrLine> Dunaj 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> CZ21137000160146301500000000 </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> INGBCZPP </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
</Othr>	Closing Other
</PrvtId>	Closing Private Identification

Uploaded file in XML format	Description of tags
</Id>	Closing Identification
</CdtrSchmeId>	Closing Creditor Scheme Identification tag.
<DrcdDbtTxInf>	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.
<DrcdDbtTx>	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.
<DtOfSgnt> 2012-09-11 </DtOfSgnt>	Date on which the direct debit mandate has been signed by the debtor.
<AmndmntInd> true </AmndmntInd>	Indicator notifying whether the underlying mandate is amended or not.
<AmndmntInfDtls>	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> CZ51INGB91459000270316 </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> INGBCZPP </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
</AmndmntInfDtls>	Closing Amendment Information Details

Uploaded file in XML format	Description of tags	
<ElctrncSgntr> E Signature Data </ElctrncSgntr>	Placeholder for the Electronic Signature Data	TRANSACTION INFORMATION
</MndtRltdInf>	Closing Mandate Related Information	
<CdtrSchmeId>	Creditor Scheme Identification	
<Id>	ID	
<PrvtId>	Private Identification	
<Othr>	Other	
<Id> DE98ZZZ09999999999 </Id>	Credit party that signs the direct debit mandate	
<SchmeNm>	Scheme Name	
<Prtry> SEPA </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> Ultimate Creditor Name </Nm>	Name of ultimate creditor	
</UltmtCdtr>	Closing Ultimate creditor	
<DbtrAgt>	Debtor agent	
<FinInstnId>	Financial Institution	
<BIC> BBRUBEBR </BIC>	BIC of financial institution	
</FinInstnId>	Closing Financial Institution	
</DbtrAgt>	Closing Debtor agent	
<Dbtr>	Debtor	
<Nm> Debtor </Nm>	Name of debtor	
<PstlAdr>	Postal address	
<Ctry> BE </Ctry>	Country of debtor	
<AdrLine> Address line of the debtor </AdrLine>	Address line of debtor	
</PstlAdr>	Closing Postal address	
</Dbtr>	Closing Debtor	
<DbtrAcct>	Debtor account	
<Id>	ID	
<IBAN> BG2773000000009000019220 </IBAN>	IBAN of debtor	
</Id>	Closing ID	
</DbtrAcct>	Closing debtor account	
<UltmtDbtr>	Ultimate debtor	
<Nm> Ultimate Debtor Name </Nm>	Name of ultimate debtor	
</UltmtDbtr>	Closing ultimate debtor	
<Purp>	Purpose	
<Cd> DERI </Cd>	Purpose of collection	
</Purp>	Closing Purpose tag	
<RmtInf>	Remittance information	
<Ustrd> Invoice CN 12AF263 - DEC 2014 </Ustrd>	Unstructured Remittance Information	
</RmtInf>	Closing Remittance Information tag.	
</DrctDbtTxInf>	Closing Direct Debit Transaction Information tag.	
</PmtInf>	Closing Payment Information tag.	
</CstmrCdtTrfInitt>	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.

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 66.

No	Format	File info	SHA1 checksum	Uploaded by	Process	Alias	Package
5962	MT103	Name: 20063/pack1.txt (2146 bytes) Path C:\packs\pack1.txt	SHA1 checksum	Zednicek Antonin 02.03.2009 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 value 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.

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 67.

Customer to Bank File Upload

Select Customer:

Group:

Link to payment number:

Document type:

File description:

Please, select file (max 3Mb):

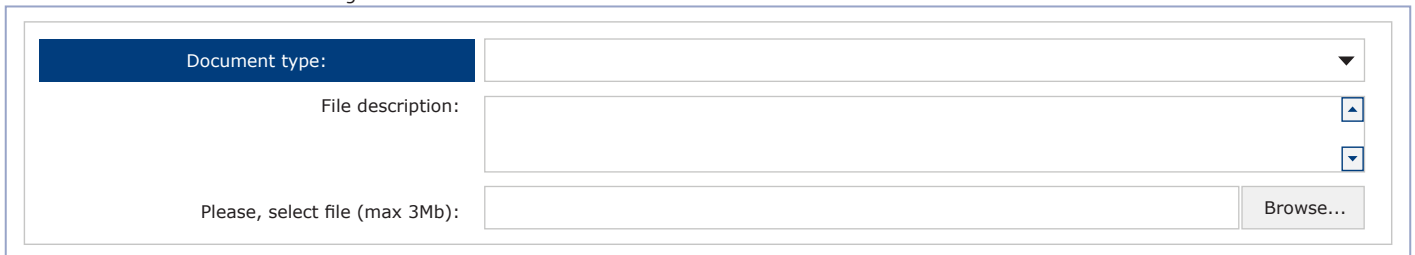
Use document type and file description for all uploaded files

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.

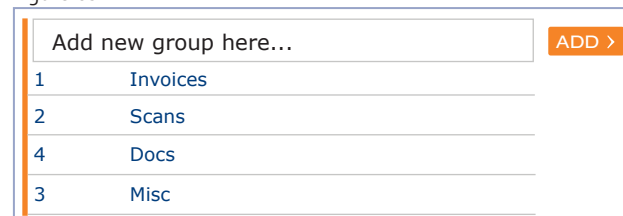
Figure 68.



The screenshot shows a form with three main sections. The first section is a dark blue header with the text 'Document type:' followed by a white dropdown menu. The second section is labeled 'File description:' and contains a white text input field with small blue up and down arrow icons on its right side. The third section is labeled 'Please, select file (max 3Mb):' and contains a white file selection input field with a 'Browse...' button to its right.

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 69.



The screenshot shows a group selection interface. At the top, there is a white input field with the placeholder text 'Add new group here...' and an orange 'ADD >' button to its right. Below this is a list of four existing groups, each with a small blue icon to its left and a horizontal line below it: '1 Invoices', '2 Scans', '4 Docs', and '3 Misc'.

Each group of files shall have an 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(optional) and sent under the submenu **Customer to Bank**. Once sent, C2B files cannot be cancelled.

Figure 70.

The screenshot shows the 'Customer to Bank' interface. At the top, there is a header 'Customer to Bank' with 'Print' and 'Help' links. Below the header is a 'Filters' section with several input fields: Document type (dropdown), Date (From and To dropdowns), Status (dropdown), Customer Name (dropdown), Group (text input), Ref No (text input), File Info (text input), and a 'with expired' checkbox. A 'SHOW' button is located below the filters. Below the filters is a table with the following columns: Id, Document type, RefNo, Group, File info, Uploaded by, Sign 1 by, Sign 2 by, Sent by, and Status. The table contains three rows of data. At the bottom of the table, there are 'SIGN' and 'SEND' buttons.

Id	Document type	RefNo	Group	File info	Uploaded by	Sign 1 by	Sign 2 by	Sent by	Status
21	Invoices	32421	1 Inv x	Name: inv_234.jpg (234 Kb) SHA checksum	Test user 1 15 May 2012 13:29:48	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	New
20	Invoices		2 Files x	Name: report_12.xls (1 Mb) SHA checksum	Test user 1 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 21 Apr 2012 09:15:54	Test user 1 23 Apr 2012 10:34:23	Test user 2 23 Apr 2012 10:35:12	Test user 1 23 Apr 2012 10:36:02	Accepted

The «Customer to Bank» screen show 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 71.

File Info	
Action:	VIEW
Id:	368
Path:	C:SPM.pdf
Status:	Accepted
Group:	<input type="text" value="1 Inv 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 72.

The screenshot displays the 'Bank to Customer' interface. At the top, there is a header 'Bank to Customer' with an orange underline. Below the header is a 'Filters' section containing several dropdown menus: 'File Type' (set to 'All'), 'Show All Files', and 'Download Status' (set to 'All'). To the right of these are date filters for 'From:' (set to '23 Feb 2011') and 'To:' (set to '23 Mar 2011'). A 'SHOW >' button is located below the filters. The main content area shows a list of messages. The first message is dated '18 Mar 2011 15:42' and is a 'Private message' from 'My Customer Ltd.' with a file 'Bank_rates.txt (0.7 KB) downloaded'. The second message is dated '11 Mar 2011 09:12' and is a 'Brochure' with a file 'brochure.pdf (1.2 MB)'. The interface uses a clean, light-colored design with orange accents for buttons and headers.

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 73.

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

Beneficiary files

The main purpose of the function «Beneficiary» is to allow InsideBusiness Payments customers to import MultiCash beneficiaries' data if they have previously used MultiCash. Through the import of beneficiaries' data ING customers save time and resources as the application automatically generates templates for each beneficiary exported from MultiCash. Under Instructions, InsideBusiness Payments users can download control files for different versions of MultiCash (2.12 and 3.01) and different type of payments (domestic and international). These control files contain instructions what type of beneficiaries' data from MultiCash to be exported to InsideBusiness Payments. The control files have to be imported in MultiCash in order Users to export beneficiary data from MultiCash that can be easily uploaded in InsideBusiness Payments application. The file exported from MultiCash is a text file, containing the following data for beneficiaries:

- Domestic payments - beneficiary name, account number, local bank code, prefix, address and city;
- International payments - beneficiary name, address, city, country, account number, as well as beneficiary bank SWIFT code, bank name, bank country, bank address and city.

These text files are ready to be imported into InsideBusiness Payments. Users need to browse for the exported file from MultiCash and click on the **UPLOAD >** button.

Figure 74.

File Upload

Please select type of the file :

Please select type of the file :

Please select file :

After the upload, the imported file has to be processed so that the beneficiary data contained therein be extracted and saved as a template. A separate template is created for every beneficiary regardless of the number of beneficiaries in the uploaded file. Users have to check the circle next to an unprocessed imported file and link the templates with an ordering account. Finally, users have to click **PROCESS >** to save the templates or **DELETE >** to discard the uploaded files.

Figure 75.

No	Format	Customer Name	File name	Size (bytes)	Uploading date	Uploaded by	Processed	
5962	CFA	test customer	Name: F20063/bene_pack1.txt Path C:\packs\bene_pack1.txt	636	18 Feb 2009 11:10:54	Zednicek Antonin	Yes	
5962	CFD	test customer	Name: F12089/bene_pack2.txt Path C:\packs\bene_pack2.txt	636	18 Feb 2009 11:23:34	Zednicek Antonin	No	<input type="radio"/>
Create templates with following ordering account:								
Please select account								

Templates are saved under the name as specified in MultiCash and are available in the corresponding payment modules for domestic and international payments. The path to the saved templates is the following:

- Domestic payments - Transactions → Domestic payment → [Templates](#) in the upper right corner; and
- International payments - Transactions → International payment → [Templates](#) in the upper right corner.

InsideBusiness Payments users may always download the imported files for further reference should they click on the file name in the «Create templates» screen.

The saved templates may be used, edited or viewed as described in the «Templates» section of this document.

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.

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 76.

The screenshot displays two identical forms for setting customer aliases. Each form is titled 'Customer Name 1' and 'Customer Name 2'. At the top right of each form is a text input field labeled 'Customer Alias'. Below this is a table with three columns: 'Account', 'Currency', and 'Account name'. The table contains three rows of data for each customer. At the bottom of the entire form area is an orange button labeled 'SAVE >'.

Account	Currency	Account name
BG03INGB91451100062298	BGN	
BG03INGB91451100034921	USD	
BG03INGB91451234474921	EUR	

Account	Currency	Account name
BG03INGB91451333062555	BGN	
BG03INGB99999100034333	USD	
BG03INGB22223447434425	GBP	

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 >**.

Security

Under this element of the menu, InsideBusiness Payments users receive information about important security issues and advice on the best ways to securely instruct transactions. Here users may change their passwords and secret questions and answers, view information about the digital certificates and get help.

Important information

InsideBusiness Payments users are presented with security information and safety measures when using the application.

Change password

Minimum length of the passwords is set to 8. The users are blocked after more than 3 consecutive unsuccessful logons. Password validity checks implemented in InsideBusiness Payments client site are the following:

- Password length must be at least 8 characters;
- Symbols accepted are: all from Latin alphabet, digits from 0 to 9 and special symbols: `!."#$%&()*+,-./:;<=>_`
- Maximum length of password is 50 symbols.
- The password should contain at least one digit, one character and one punctuation symbol. The system will force a password change in 60 days period and the new password must differ from the previous password by at least 3 characters. The passwords are checked for triviality - they cannot be simple - «aaaabbbb», «01234567», «password» or «computer» etc. Password history is kept for one year. The new password should have not been used within the last 12 months.

InsideBusiness Payments users shall receive a notification message if their password expires in less than 6 days. The message contains a link which leads to the password change screen.

Digital certificate

The «Digital Certificate» function gives the possibility to review information about the digital certificate issued on behalf of the user, its starting and expiration dates as well as issuer of the certificate.

Secret questions and answers

The Secret Questions and Answers function is used to set secret questions and answers to be used in case the user has forgotten his/her password. The rules for questions and answers validations are as follows:

- For each user all questions must differ from one another;
- All answers must differ as well; it is not possible to input 3 equal answers;
- The length of the question should be at least 8 characters long;
- The length of the answer is 6 characters minimum;
- Maximum length of questions and answers is 50 characters;
- Valid symbols in field with question or answer are: all Latin and local alphabet, digits from 0 to 9; and special symbols: '@', '.', '*', '-', '_', '#', '\$' and '?'
- There should be different letters in the answers (aaaaa is not valid).