Professional Online Banking Facility

- Internal Transfer & Foreign Exchange Guide

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PRIVATE WEALTH

Contents

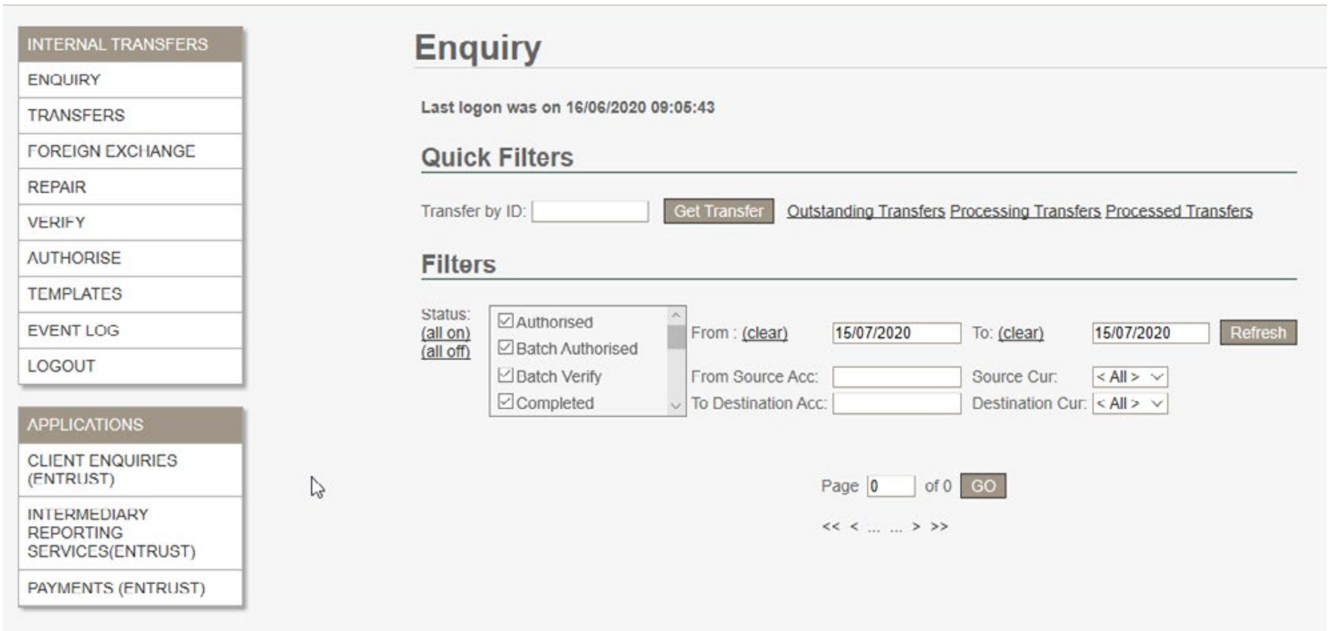
Overview

This system enables you to transfer instantly cash between accounts including the foreign exchange transactions.

- Transfer Enquiries - Transfer History/ View input and Authorised Transactions.
- Create Internal Transfer
- Create Foreign Exchange Transfer
- Authorise Transfer
- Repair Transfer
- Create Transfer Template
- View Transfer Event Log

Transfer Enquiry Page

Home Screen



This screen is the first screen you will see when you enter the application. It is the screen that allows you to view current or historical records of Internal Transfers / Foreign Exchanges:

Quick Filters

The screen consists of four sections: the quick filter links at the top, which allow you to retrieve pre-defined search results: -

Outstanding Transfers

Will display all transfers with a status of Input for the current day.

Processing Transfers

Transfers currently waiting to be processed.

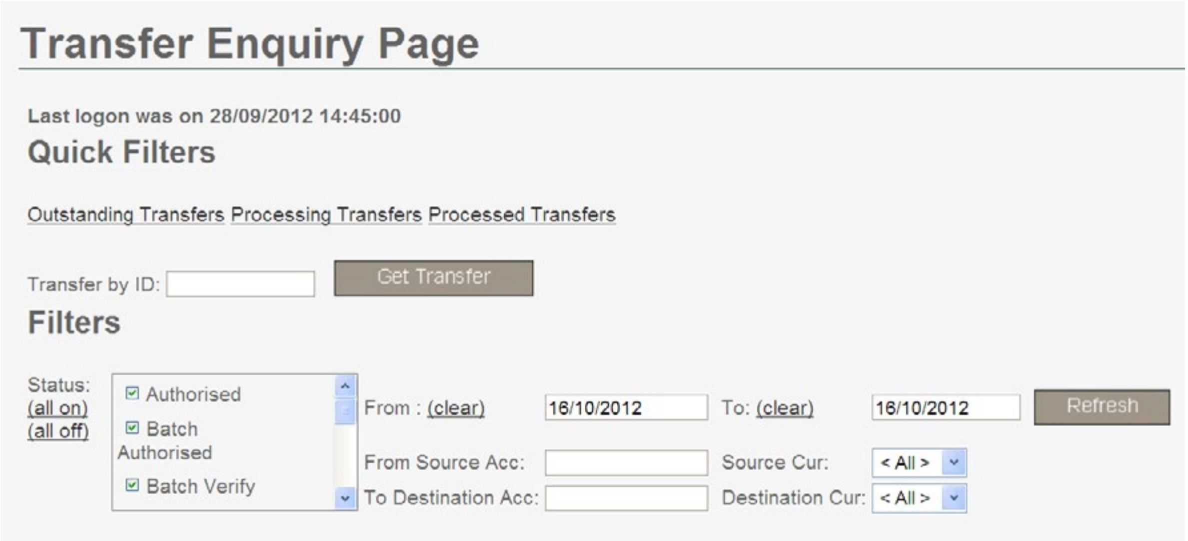
Processed Transfers

Will display all transfers that have been Processed for the current day.

Transfer by ID

Will enables you to specify a particular transfer instruction.

Filters



The first filters section is a control panel, which enables you to search for a particular transfer by:

- Status,
- Date,
- Source Account,
- Source Currency,
- Designations Account
- Destination Currency

The second section is the table of matching results, which displays summary information matching your search criteria.

In the third section are the table controls at the bottom that allow you to quickly move through a large group of results; either by specifying a particular page number and pressing the GO button, or by using the forwards and backwards controls.

When you have located the transfer you require, click on the Reference Number to view the ticket in detail.

When you view a transfer through the Enquiry screen you will not be able to change any of the ticket information: it is view-only.

N.B. - When you view a transfer through the Enquiry screen you will not be able to change any of the ticket information: it is view-only.

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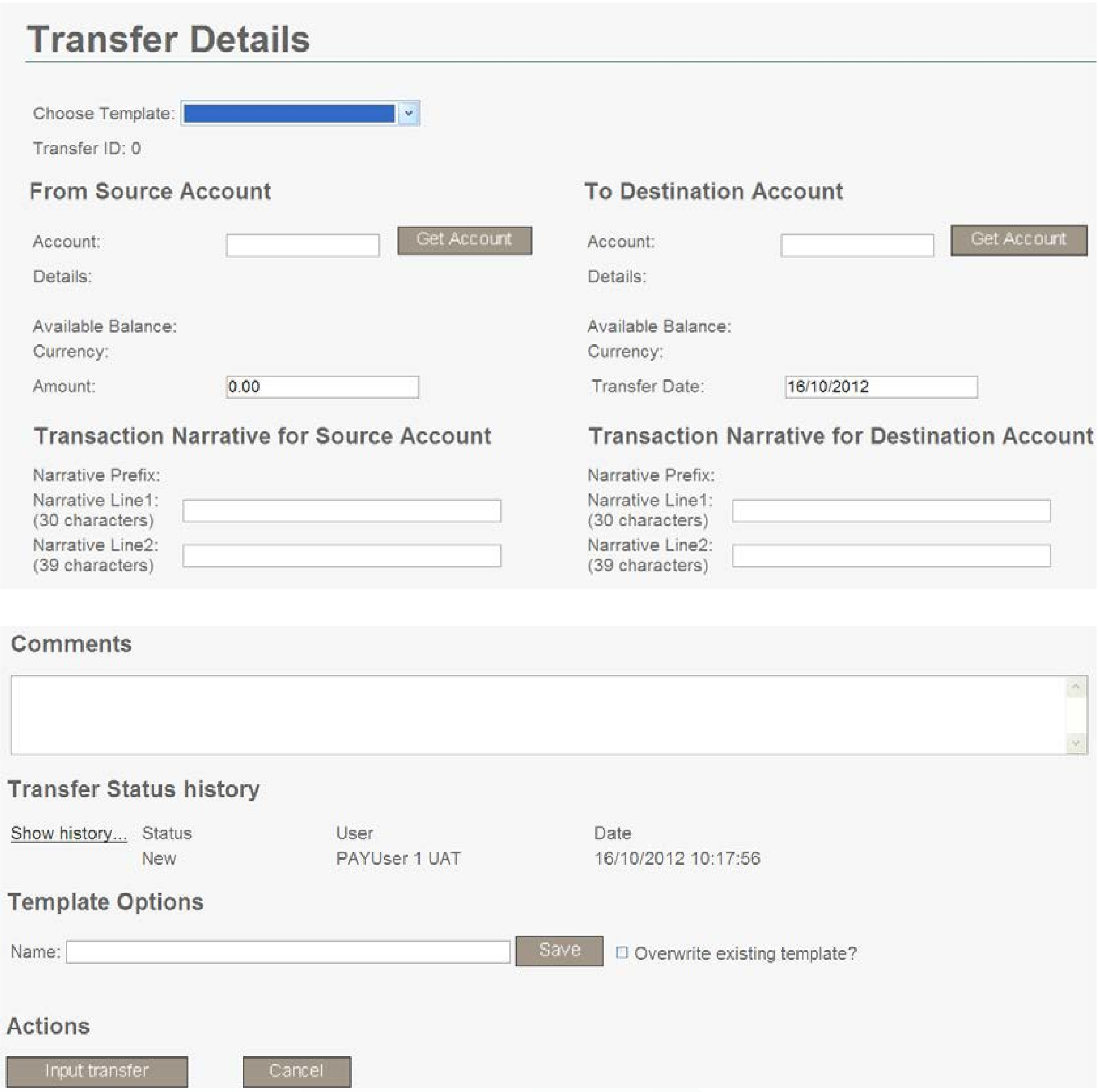
Journal Transfer
Input An Internal Transfer

From this screen you can create Internal transfers, which allows you to transfer cash balances between different accounts in the same currency.

Click on the Create Journal Transfer link in the navigation panel on the left-hand side of the screen and you will see the following:



This screen consist of ten sections:

- Choose Template Option
- Ticket ID
- From Source Account
- To Destination Account
- Date
- Amount
- Transaction Narrative for Source Account .
- Transaction Narrative for Destination Account.
- Transfer Status History
- Template Option

Choose Template option

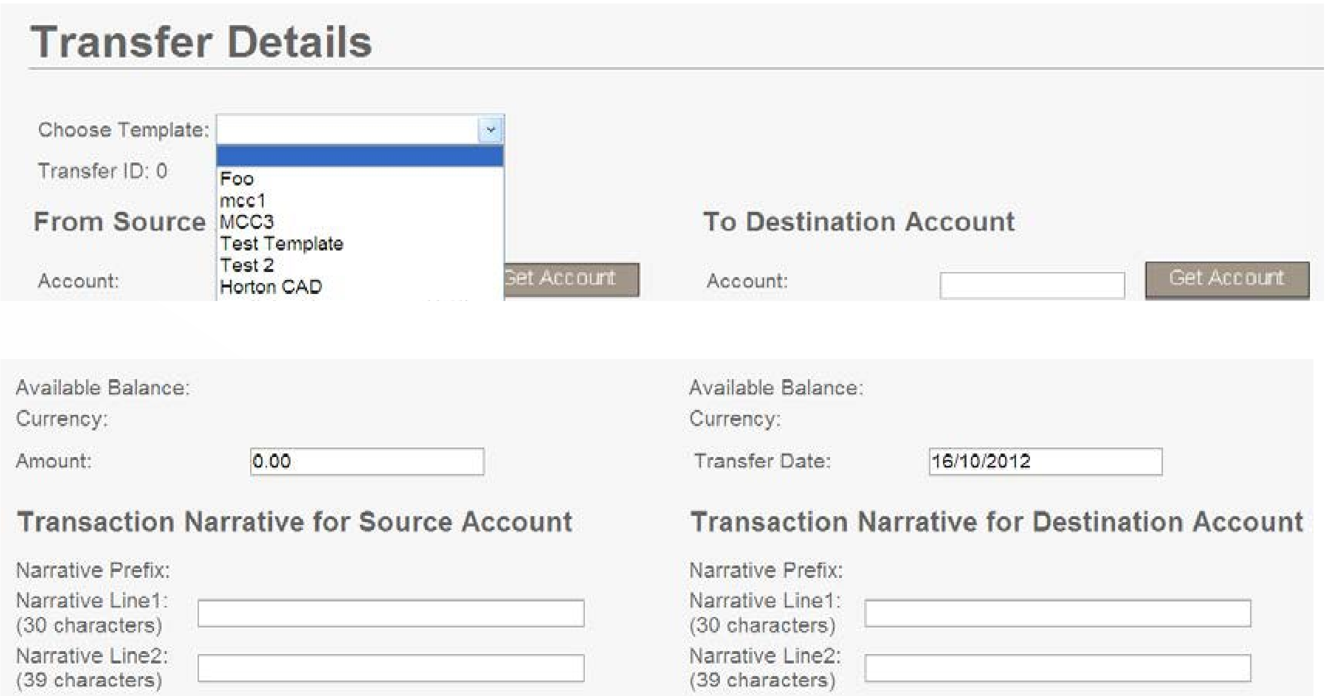
If you have set up a template you wish to use select template from the drop down box.

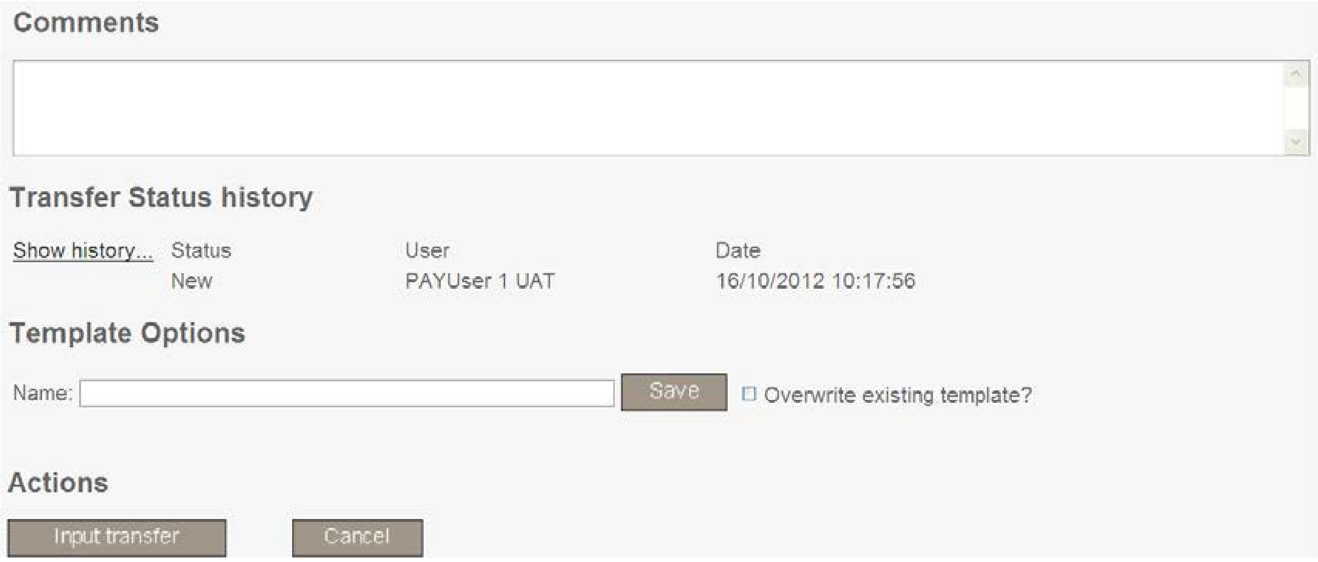
Transfer ID

This is set automatically by the application, which should be recorded on your source document.

From Source Account - Debiting account
(Mandatory field) - Type in either of the following –

1. Full account number - If you type in the full account number you only need to press Return to retrieve the account details. This will also provide on screen the Client Name, Available Balance and Currency of the account.





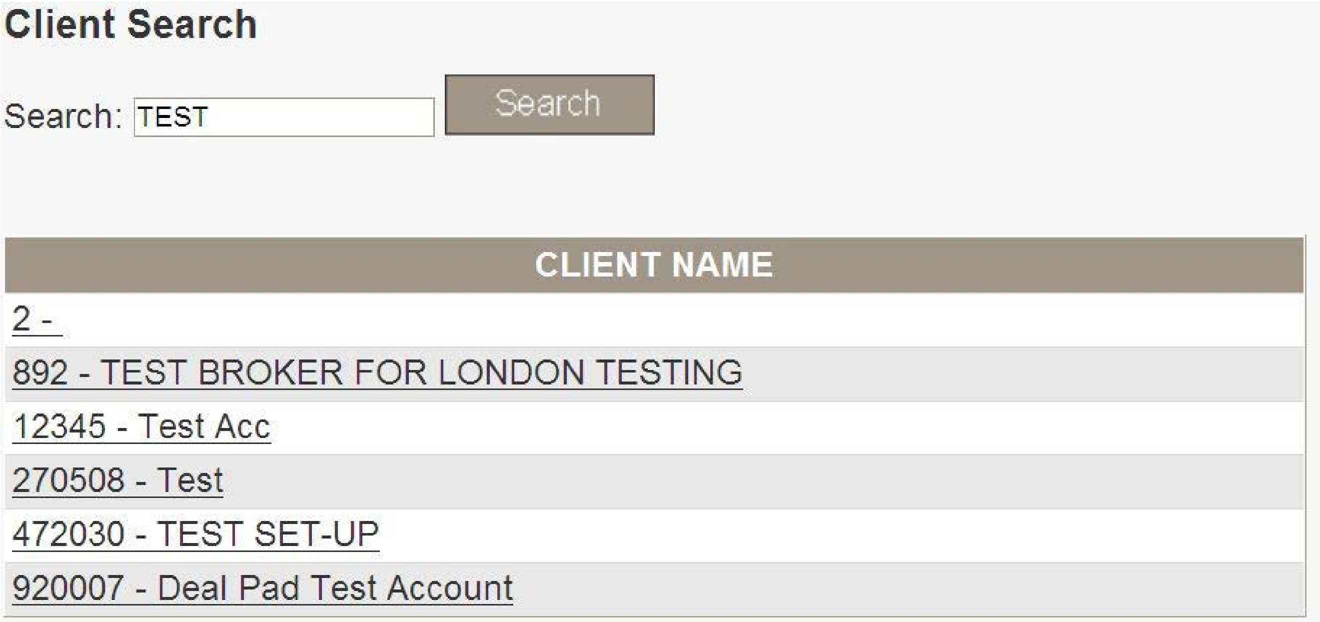
2. Six-digit client stem - If you type in the six-digit client stem you will need to press the Get Account button to bring up the Account List screen.

N.B. - If you type in more than six letters you will see a red warning message: Please enter no more than 6 alphabetic characters for the sort key.

Account list for client 123456

ACCOUNT	CUR	DESCRIPTION	AVAILABLE BALANCE
12345601	GBP	SUSPENSE ACCOUNT	0.00
1112345601	EUR	CURRENT ACCOUNT	0.00
2212345601	USD	SUSPENSE ACCOUNT	0.00
2312345601	CAD	SUSPENSE ACCOUNT	0.00
4312345601	CHF	SUSPENSE ACCOUNT	0.00
5012345601	SEK	SUSPENSE ACCOUNT	0.00
6112345601	JPY	SUSPENSE ACCOUNT	0.00
6212345601	AUD	SUSPENSE ACCOUNT	0.00
7112345601	ZAR	Suspense Account	0.00
7312345601	IDR	SUSPENSE ACCOUNT	0.00

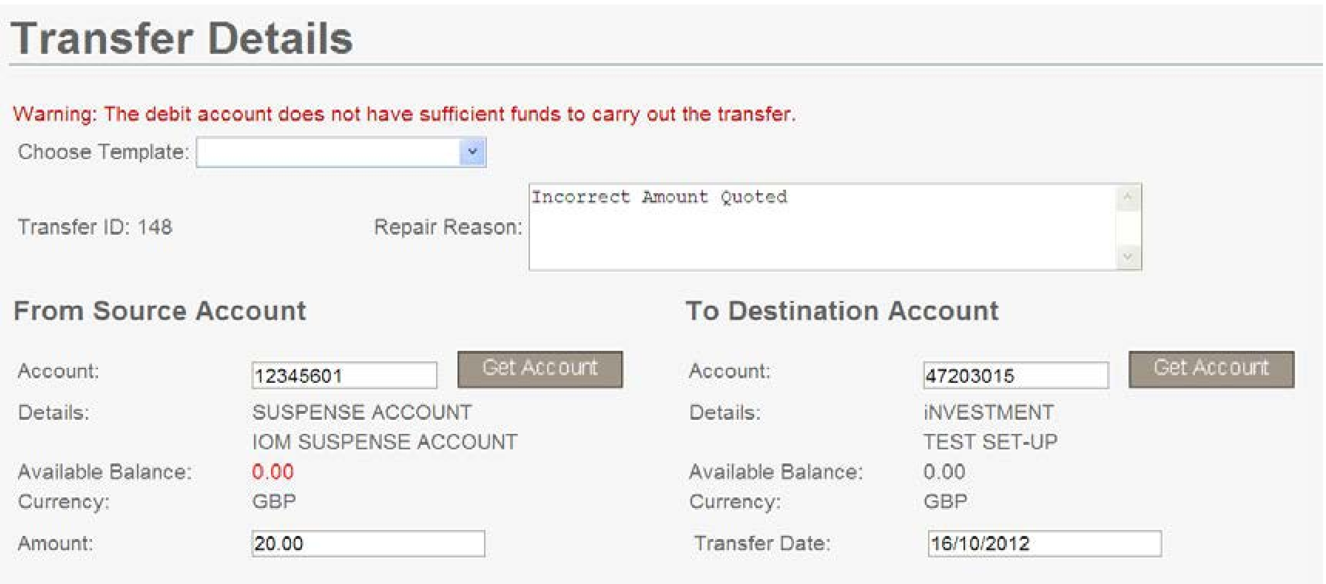
3. First three or four characters from the client's surname. If you type in the first three characters from the client's surname you will need to press the Get Account button to bring up the Account List.



Click on the link to select the relevant account or client.
Once you have selected the required account you will see the client's details displayed.

To Destination Account – Crediting Account

This is a mandatory field and works exactly like the From Source Account field. Enter the full account number, the client stem or the first three characters from the client's surname. If the client stem or the first three characters are entered you will need to click the Get Account button.



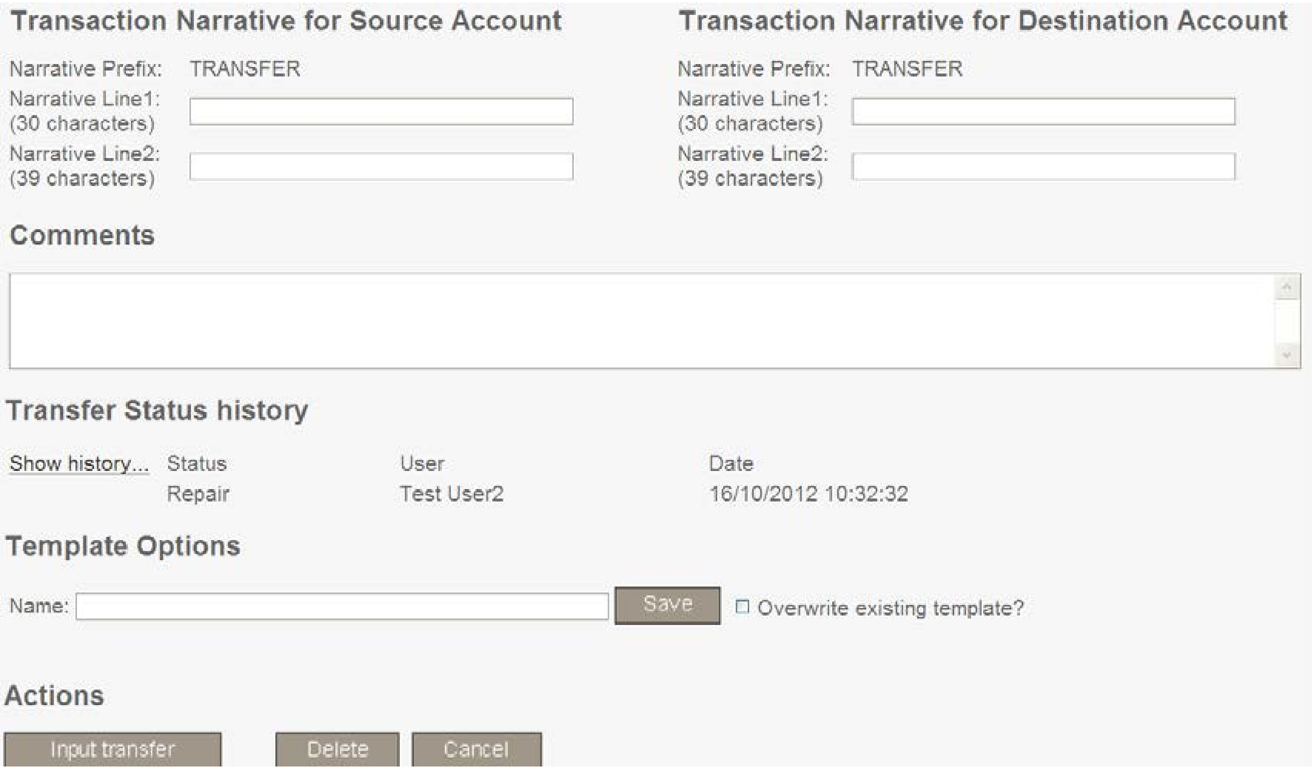
Amount: enter an amount you wish to transfer to the other parties account.

Transfer Date: defaults to today's date, but can be change to spot value (two working days ahead)

Transaction Narrative for Source Account/Transaction Narrative for Destination Account:
(Narrative that will be shown on the clients account). You have two narrative options available

1. Automatic Narrative Prefix or 2. Input Own Narrative.

1. Automatic Narrative Prefix - If you don't input a narrative then an automatic narrative will be generated stating the account name the funds have been transferred to / from.
2. Own Narrative - If you want to input own narrative then you have 31 characters available on line one and 40 characters on line two.



Comments:

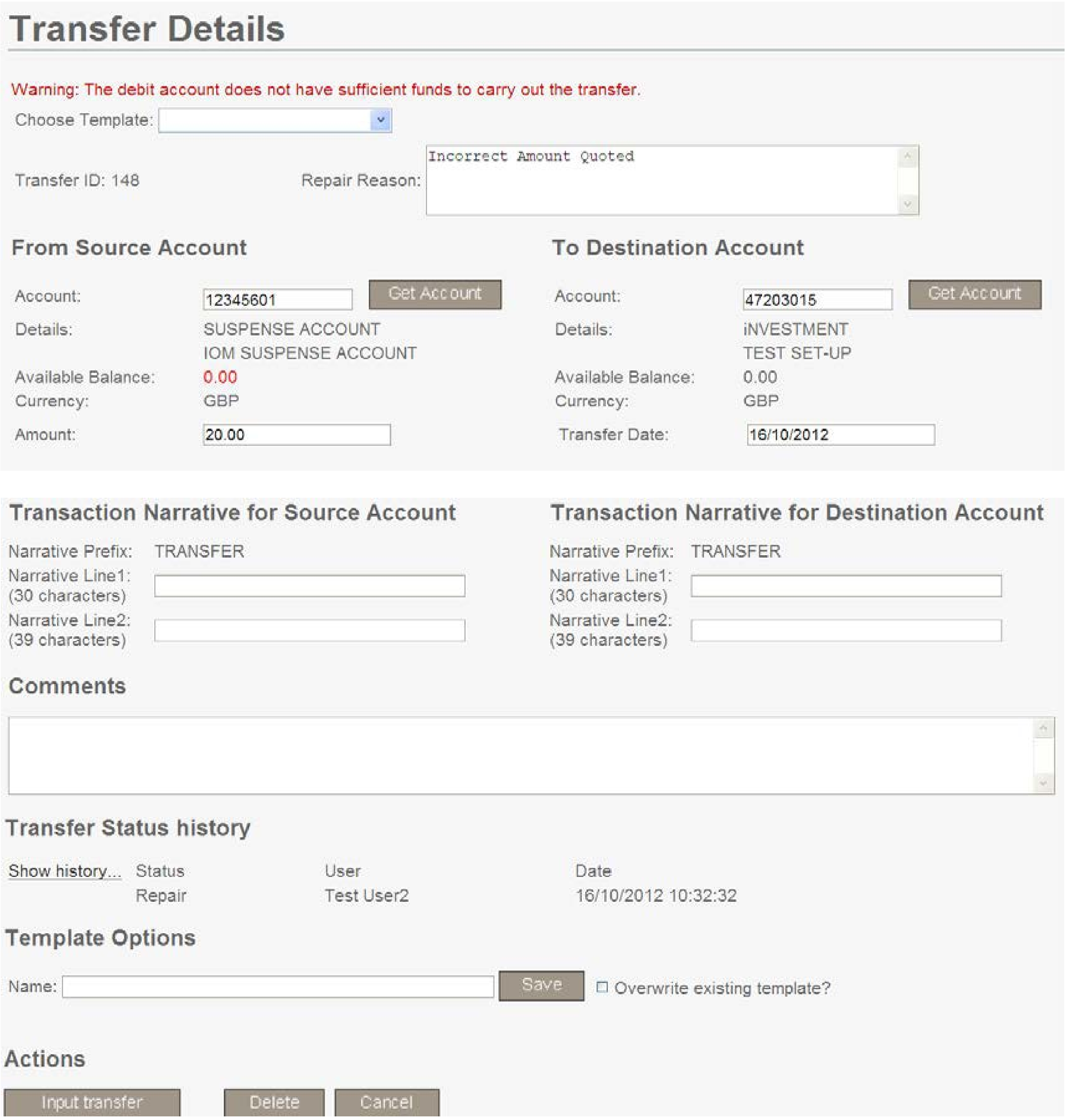
This field is for any useful information which provides background to the Transfer.
It is a free-format field and will not show on the clients account.

Transfer Status History:

- Status – The current status of the transfer.
- User – Who has input the transfer.
- Date & Time – The transfer input.

Template Option

If you wish to keep this as a template then type the name for your template then click the Save button to add this internal to your list of templates.



Transfer Details

Warning: The debit account does not have sufficient funds to carry out the transfer.

Choose Template:

Transfer ID: 148 Repair Reason: Incorrect Amount Quoted

From Source Account

Account: 12345601 Get Account

Details: SUSPENSE ACCOUNT IOM SUSPENSE ACCOUNT

Available Balance: 0.00

Currency: GBP

Amount: 20.00

To Destination Account

Account: 47203015 Get Account

Details: iNVESTMENT TEST SET-UP

Available Balance: 0.00

Currency: GBP

Transfer Date: 16/10/2012

Transaction Narrative for Source Account

Narrative Prefix: TRANSFER

Narrative Line1: (30 characters)

Narrative Line2: (39 characters)

Transaction Narrative for Destination Account

Narrative Prefix: TRANSFER

Narrative Line1: (30 characters)

Narrative Line2: (39 characters)

Comments

Transfer Status history

Show history...	Status	User	Date
	Repair	Test User2	16/10/2012 10:32:32

Template Options

Name: Save ☐ Overwrite existing template?

Actions

Input transfer Delete Cancel

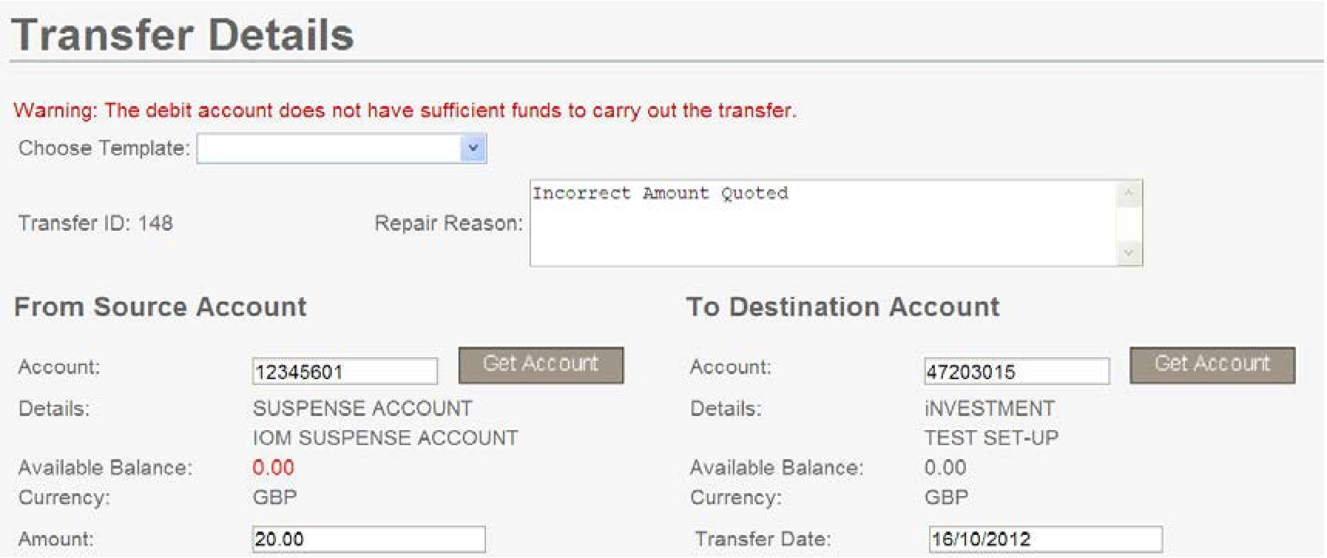
Action: - Once you have completed the above selections you can now proceed with two options below.

Input Transfer

If happy with the transfer which you have input click the input button.

Cancel

If not happy or don’t want to proceed with the transfer then click the Cancel button.



Once you have clicked the Input button if any of the information has been input incorrectly then you will see a red warning message:

Warning: Unable to proceed with transfer. Where appropriate items which require attention have been marked in red.

Once the transfer has been input incorrect then you will see the below message. Record the transfer ID number on your source document.

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Transfer Authorisation

Transfers To Authorise

ID	DATE	FROM ACCOUNT	AMOUNT	CUR	TO ACCOUNT	AMOUNT	CUR	RATE	STATUS	USER	INS. FUNDS	
149	16/10/2012	12345601	2,000.00	GBP	2212345601	3,164.85	USD	1.58242	Input	PAYUser 1 UAT	*	☐
148	16/10/2012	12345601	30.00	GBP	47203015	30.00	GBP		Input	PAYUser 1 UAT	*	☐

An Asterix(*) in the Ins. Funds column indicates insufficient funds in the debit account at present.

Select All | Clear All

Authorise Selected

This screen shows a list of transfers waiting to be verified. Click on the ID number to view the individual transfer details.

* Indicates insufficient funds to affect the transfer at present

Multi Verify selection –
Select All = Verify all the payments
Clear All – Clear all the payments in verify
Verify Selection – Verify the payments selected.

Transfer Details

Warning: The debit account does not have sufficient funds to carry out the transfer.

Choose Template:

Transfer ID: 148

From Source Account

Account: 12345601 (Get Account)
Details: SUSPENSE ACCOUNT
IOM SUSPENSE ACCOUNT
Available Balance: 0.00
Currency: GBP
Amount: 20.00

To Destination Account

Account: 47203015 (Get Account)
Details: INVESTMENT
TEST SET-UP
Available Balance: 0.00
Currency: GBP
Transfer Date: 16/10/2012

If there are insufficient funds in the account to affect the transfer a red warning message will be displayed:

Warning: the debit account does not have sufficient funds to carry out the transfer.

You have four options:

Authorise Transfer

If you are satisfied with the details, click the Authorise button. The ticket will be removed from the Authorise queue and can be viewed in the Transfer Inquiry screen.

Repair

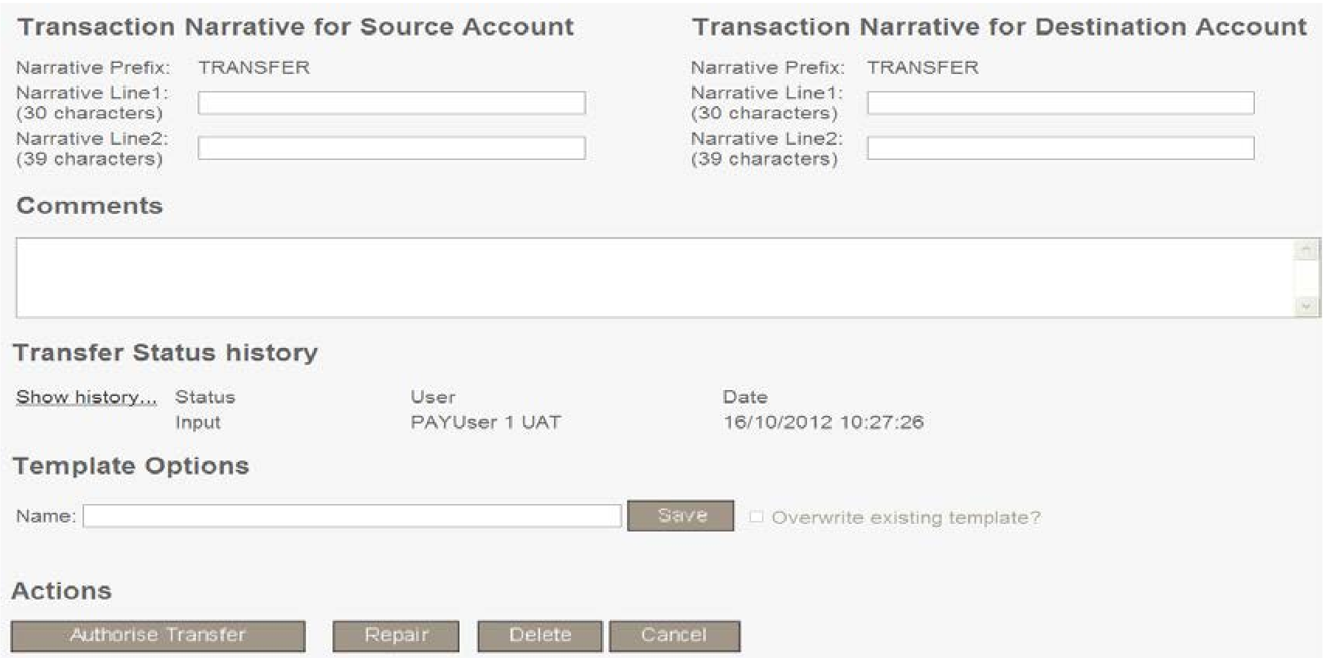
If you are not satisfied with the details, click the Repair button to send the ticket to the Repair queue.

Delete

If you wish to reject the transfer then click the Delete button and the transfer will be deleted from the system.

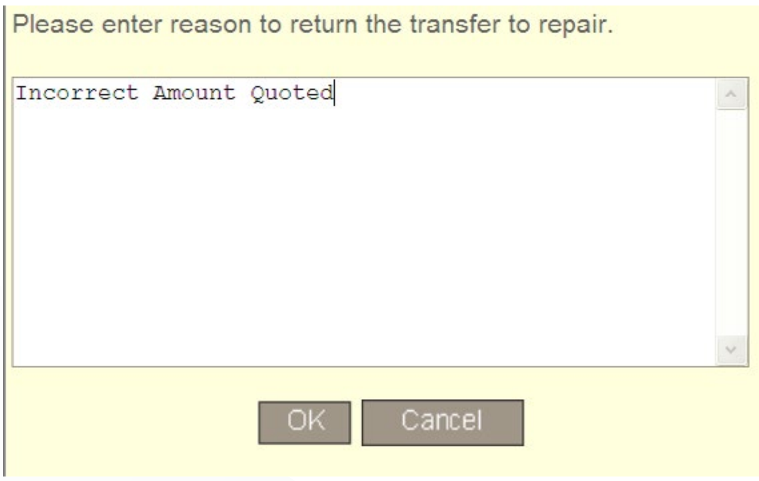
Cancel

If you do not wish to authorise transfer at this time click the Cancel button to return to the Authorise queue.



If you click the Repair button the below comments screen will appear where you can specify the reason for the repair and thus enable the inputter to correct the problem swiftly (you can repair a message which you have sent to the Repair queue – but you will not be able to authorise it again).

If you do not wish to authorise or reject the ticket at this time click the Cancel button to return to the authorise queue.



To Repair A Transfer From The Repair Queue

This screen shows a list of transfer which require amending in some way. To view a transfer in detail, click on the reference number.

Transfers To Repair

ID	TRANSFER DATE	FROM ACCOUNT	AMOUNT	CUR	TO ACCOUNT	AMOUNT	CUR	RATE	STATUS	USER
148	16/10/2012	12345601	20.00	GBP	47203015	20.00	GBP		Repair	Test User2

Transfer Details

Warning: The debit account does not have sufficient funds to carry out the transfer.

Choose Template:

Transfer ID: 148

Repair Reason: Incorrect Amount Quoted

From Source Account

Account: 12345601 Get Account

Details: SUSPENSE ACCOUNT
IOM SUSPENSE ACCOUNT

Available Balance: 0.00

Currency: GBP

Amount: 20.00

To Destination Account

Account: 47203015 Get Account

Details: iNVESTMENT
TEST SET-UP

Available Balance: 0.00

Currency: GBP

Transfer Date: 16/10/2012

The Ticket Repair screen is almost identical to the input screen, except for the addition of the Reason for Repair field at the top of the screen and the Return to Repair button at the bottom. By entering the Transfer Repair screen the user takes ownership of the transfer. To other users, the transfer will have a status of In Repair.

A user can amend any of the details on the screen and re-submit it to be authorised by clicking the Input button.

If the user does not want to submit the ticket at this time, but does not want to delete the transfer then they must click the Return to Repair button. This will ignore any changes made to the ticket and change the status back to Repair. This means that another user can amend or delete it if necessary.

If the user wants to erase the transfer from the system then they need to click the Delete button. They will be asked if they are sure that they want to remove the transfer. If they wish to continue then they should click OK.

If the user is repairing a transfer but has been asked to do something else, they can click the Cancel button to return to the Repair Queues. The status of the transfer will still show In Repair and it will still be locked to them. They can finish their amendments at a later time by selecting the transfer from the In Repair queue.

It is important to remember the difference between the two buttons – Return to Repair and Cancel:

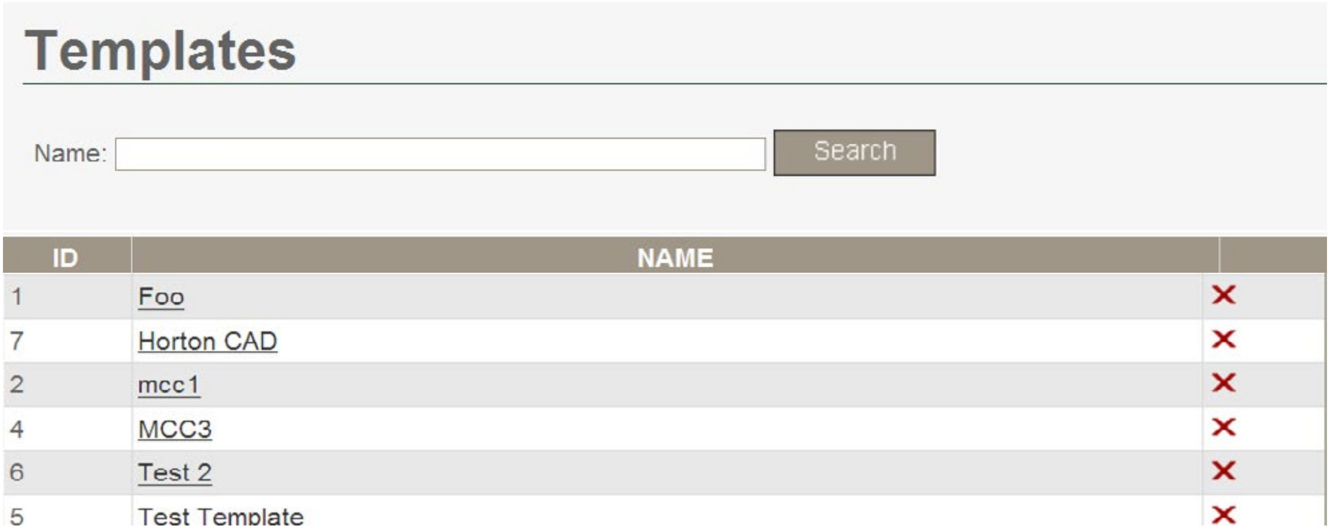
Return to Repair will remove ownership and allow another user to amend the transfer.

Cancel will retain ownership and give the transfer a status of In Repair. Other users can take ownership by clicking on the transfer reference number in the summary screen.

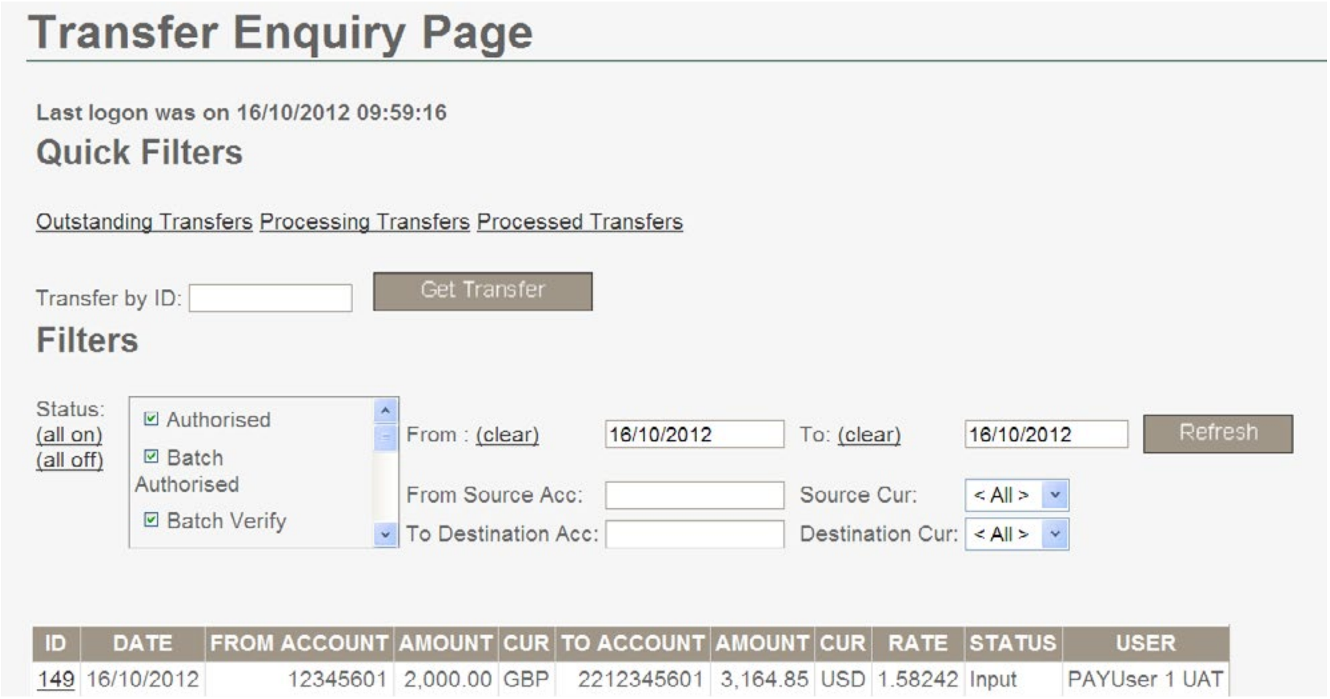
Clicking the show history toggle at the bottom will display the audit trail. Click Hide History to conceal it again.

Templates

This screen shows all the transfer templates, to view or use a transfer template, click on the reference of the template you require.



Foreign Exchange
Transfer Enquiry Page


Transfer Enquiry Page

Last logon was on 16/10/2012 09:59:16

Quick Filters

Outstanding Transfers Processing Transfers Processed Transfers

Transfer by ID: Get Transfer

Filters

Status: (all on) (all off)
☑ Authorised
☑ Batch Authorised
☑ Batch Verify

From : (clear) 16/10/2012 To: (clear) 16/10/2012 Refresh

From Source Acc: Source Cur: < All >

To Destination Acc: Destination Cur: < All >

ID	DATE	FROM ACCOUNT	AMOUNT	CUR	TO ACCOUNT	AMOUNT	CUR	RATE	STATUS	USER
149	16/10/2012	12345601	2,000.00	GBP	2212345601	3,164.85	USD	1.58242	Input	PAYUser 1 UAT

Quick Filters

The screen consists of four sections: the quick filter links at the top, which allow you to retrieve pre-defined search results: -

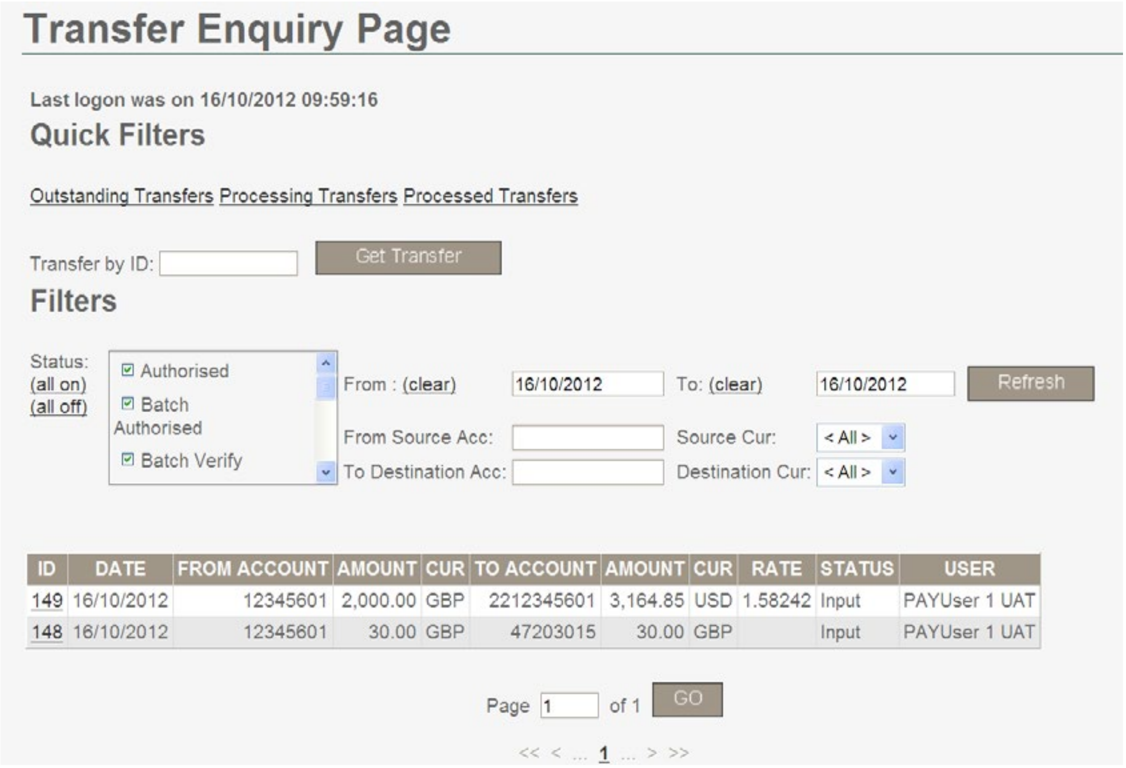
Outstanding Transfers
Will display all transfers with a status of Input for the current day.

Processing Transfers
Transfers currently waiting to be processed.

Processed Transfers
Will display all transfers that have been Processed for the current day.

Transfer by ID
Will enable you to specify a particular transfer instruction.

Filters



The first filters section is a control panel, which enables you to search for a particular transfer by

- Status,
- Date,
- Source Account,
- Source Currency,
- Designations Account
- Destination Currency

The second section is the table of matching results, which displays summary information matching your search criteria.

In the third section are the table controls at the bottom that allow you to quickly move through a large group of results; either by specifying a particular page number and pressing the GO button, or by using the forwards and backwards controls.

When you have located the transfer you require, click on the Reference Number to view the ticket in detail.

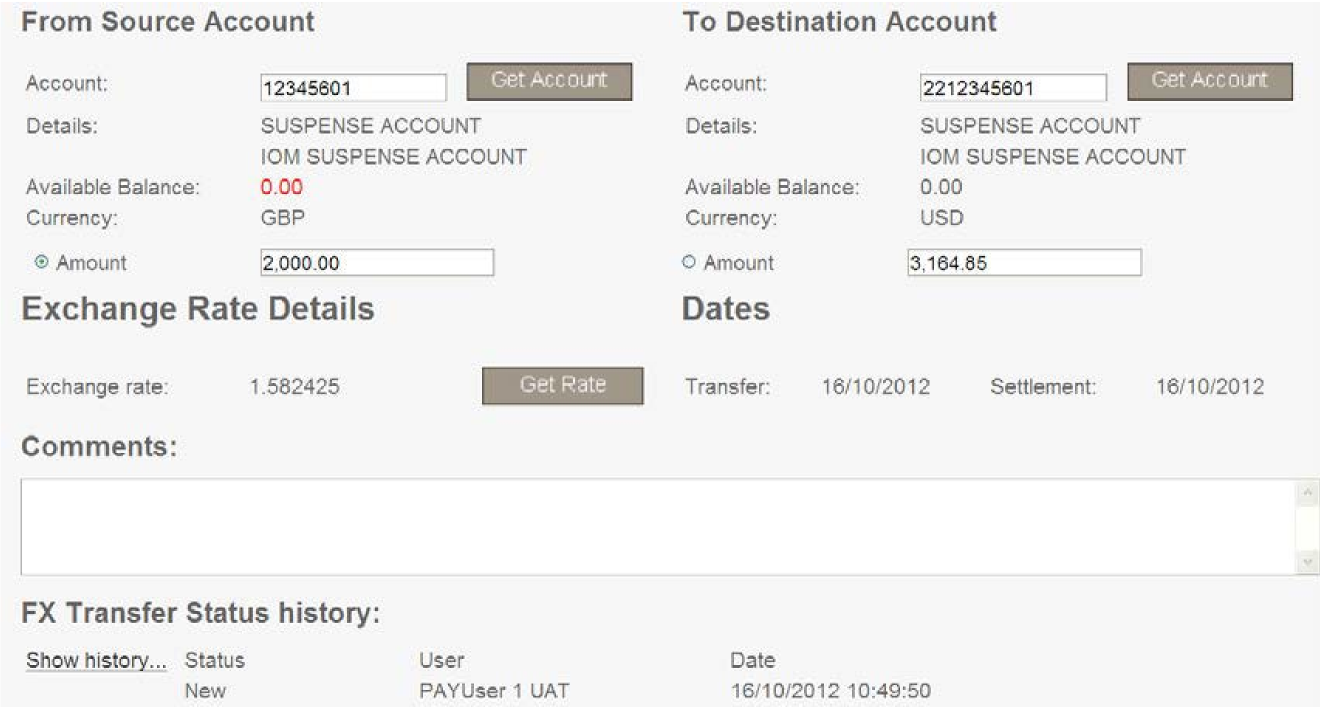
When you view a transfer through the Enquiry screen you will not be able to change any of the ticket information: it is view-only.

N.B. - When you view a transfer through the Enquiry screen you will not be able to change any of the ticket information: it is view-only.

FX Transfers

From this screen you can create an FX exchange transfer which, allows you to transfer cash balance to different currencies under the same stem account.

Click on the FX Transfer link in the navigation panel on the left-hand side of the screen and you will see the following:



This screen consist of six sections:

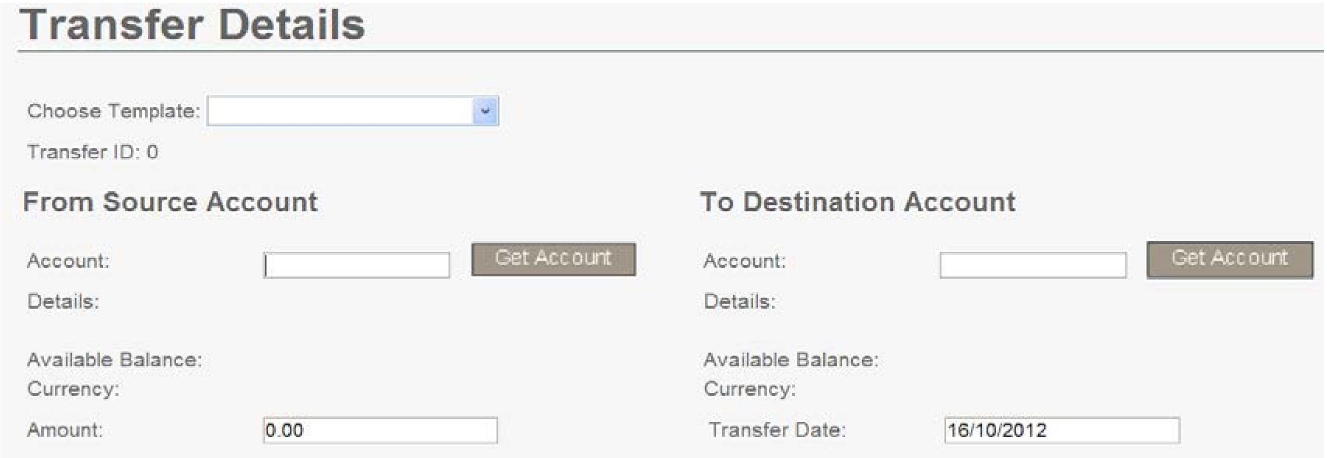
- Ticket ID
- From Source Account
- To Destination Account
- Exchange Rate Details
- Date
- Comments Box
- Transfer Status History

From Source Account - Debiting Account

(Mandatory field) - Type in either of the following -

1) Full account number - If you type in the full account number you only need to press Return to retrieve the account details.

This will also provide on screen the Client Name, Available Balance and Currency of the account.



2) Six-digit client stem - If you type in the six-digit client stem you will need to press the Get Account button to bring up the Account List screen.

N.B. - If you type in more than six letters you will see a red warning message: Please enter no more than 6 alphabetic characters for the sort key.

Account list for client 123456

ACCOUNT	CUR	DESCRIPTION	AVAILABLE BALANCE
12345601	GBP	SUSPENSE ACCOUNT	0.00
1112345601	EUR	CURRENT ACCOUNT	0.00
2212345601	USD	SUSPENSE ACCOUNT	0.00
2312345601	CAD	SUSPENSE ACCOUNT	0.00
4312345601	CHF	SUSPENSE ACCOUNT	0.00
5012345601	SEK	SUSPENSE ACCOUNT	0.00
6112345601	JPY	SUSPENSE ACCOUNT	0.00
6212345601	AUD	SUSPENSE ACCOUNT	0.00
7112345601	ZAR	Suspense Account	0.00
7312345601	IDR	SUSPENSE ACCOUNT	0.00

3) First three or four characters from the client's surname. If you type in the first three characters from the client's surname you will need to press the Get Account button to bring up the Account List.

Click on the link to select the relevant account or client.

Once you have selected the required account you will see the client's details displayed in the source account box.

To Destination Account: Crediting Account

This is a mandatory field and works exactly like the From Source Account field. Enter the full account number, the client stem or the first three characters from the client's surname. If the client stem or the first three characters are entered you will need to click the Get Account button.

Amount: Two ways to enter the amount.

- Either the amount to debit the Source Account or
- Either the amount that you wish to be received at the Destination Account

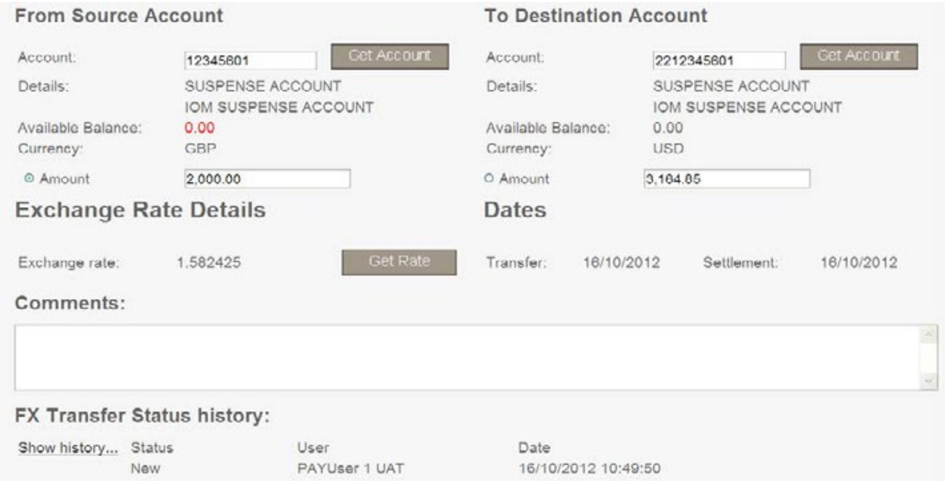
N.B. - It is important to remember that only one side of the transaction needs to be entered – either the buy amount or the sell amount. The other side will be calculated when the Get Rate button is clicked.

Obtaining a Exchange Rate

The rate are taken from a matrix which have been uploaded by our Treasury Department, you will need to click the Get Rate button: this will provide you with the exchange rate. You will also see that the currency amount representing the other side of the foreign exchange has been calculated and is displayed in either the Source Account or Destination Account.

N.B. - If the amount is over £50K (currency requirement) the system is unable to provide you with an exchange rate; you have to contact our office to affect the FX on your behalf.

Deal Date: defaults to today.
Settlement Date: defaults to two working days.



Comments:

Click on the Show history toggle to view the field. This field is for any useful information which provides background to the FX. It is a free-format field and will not show on the clients account.

Transfer Status History:

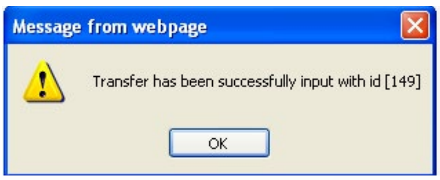
- Status – The current status of the FX.
- User – Who has input the FX
- Date & Time – The FX input.

Action: - Once you have completed the above selections you can now proceed with two options below.

Input FX - If happy with the transfer/FX which you have input click the input button.

Cancel – If not happy or don't want to proceed with the transfer/FX then click the Cancel button.

Once the transfer has been input incorrect then you will see the below message. Record the transfer ID number on your source document.



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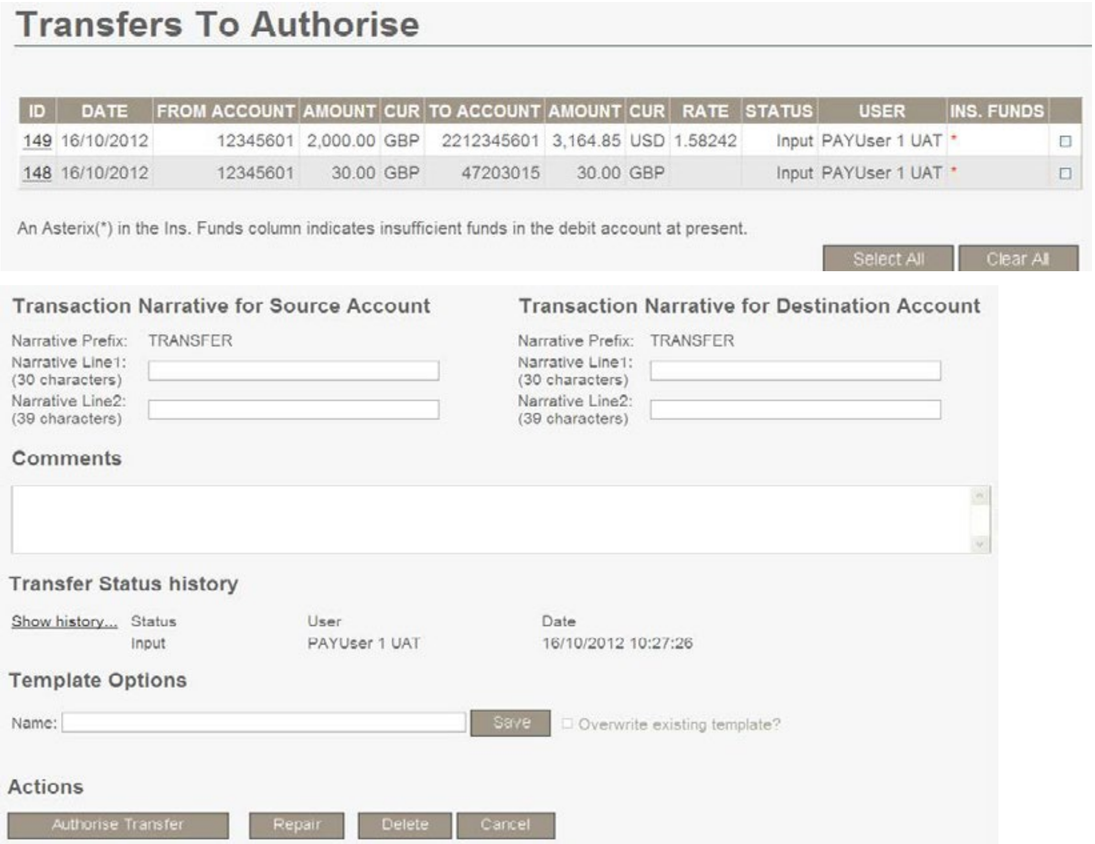
FX / Transfer Authorisation

This screen shows a list of transfers waiting to be authorised. Click on the ID number to view the Transfer detail.



You have four options:

Authorise Transfer

If you are satisfied with the details, click the Authorise button. The ticket will be removed from the Authorise queue and can be viewed in the Transfer Inquiry screen.

Repair

If you are not satisfied with the details, click the Repair button to send the ticket to the Repair queue.

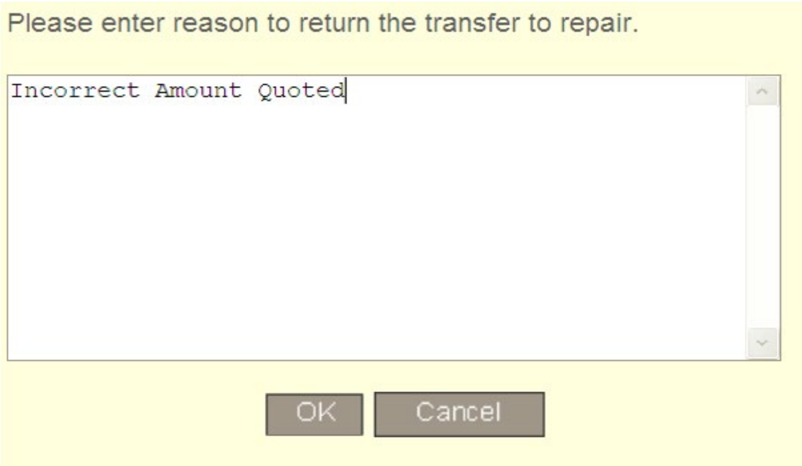
Delete

If you wish to reject the transfer then click the Delete button and the transfer will be deleted from the system.

Cancel

If you do not wish to authorise transfer at this time click the Cancel button to return to the Authorise queue.

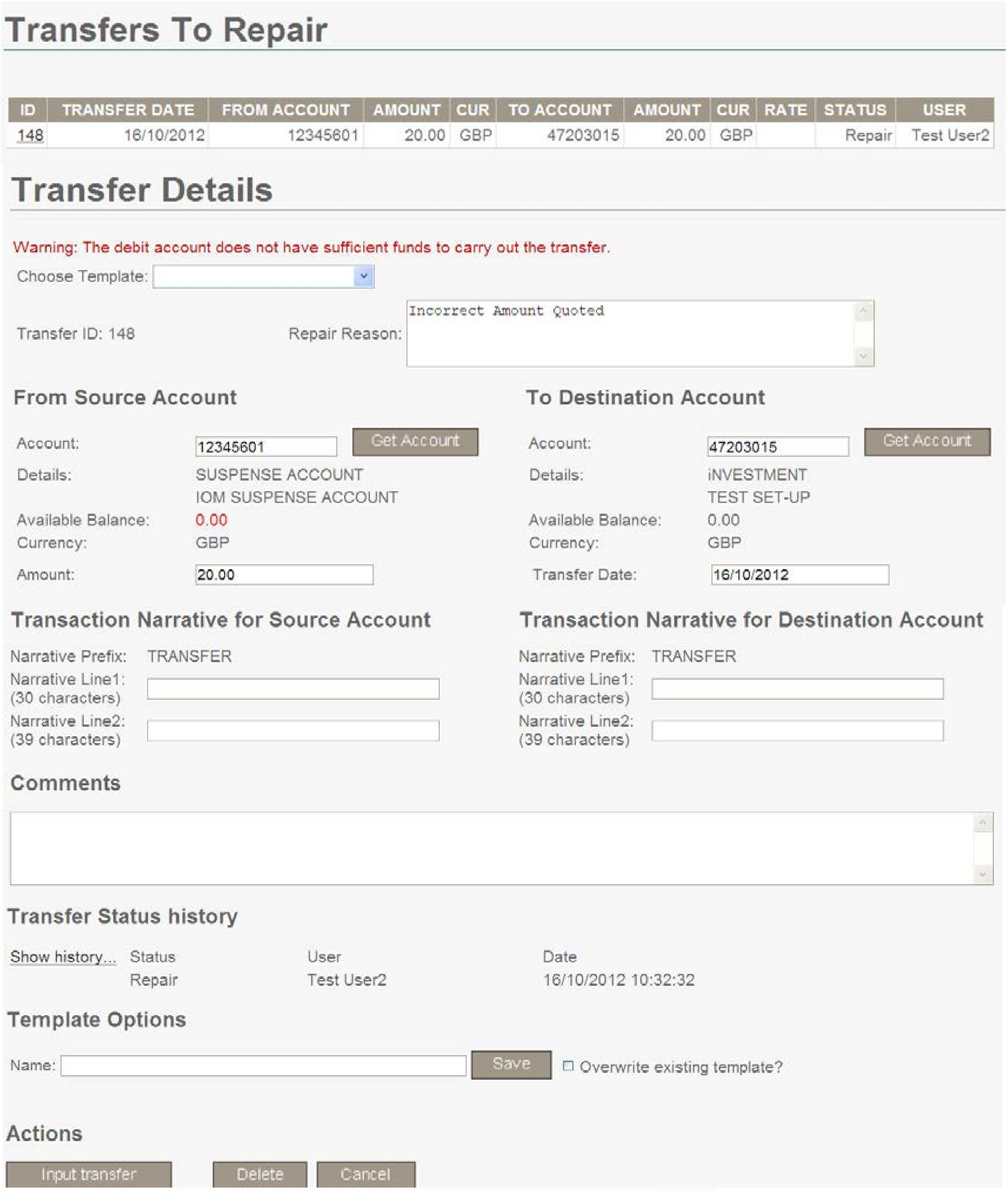
If click the Repair button the below comments screen will appear where you can specify the reason for the repair and thus enable the inputter to correct the problem swiftly (you can repair a message which you have sent to the Repair queue – but you will not be able to authorise it again).



If you do not wish to authorise or reject the ticket at this time click the Cancel button to return to the authorise queue.

To Repair A FX From The Repair Queue

This screen shows a list of transfer which require amending in some way. To view a transfer in detail, click on the reference number.



Transfers To Repair

ID	TRANSFER DATE	FROM ACCOUNT	AMOUNT	CUR	TO ACCOUNT	AMOUNT	CUR	RATE	STATUS	USER
148	16/10/2012	12345601	20.00	GBP	47203015	20.00	GBP		Repair	Test User2

Transfer Details

Warning: The debit account does not have sufficient funds to carry out the transfer.

Choose Template:

Transfer ID: 148

Repair Reason: Incorrect Amount Quoted

From Source Account

Account: 12345601 Get Account

Details: SUSPENSE ACCOUNT

IOM SUSPENSE ACCOUNT

Available Balance: 0.00

Currency: GBP

Amount: 20.00

To Destination Account

Account: 47203015 Get Account

Details: iNVESTMENT

TEST SET-UP

Available Balance: 0.00

Currency: GBP

Transfer Date: 16/10/2012

Transaction Narrative for Source Account

Narrative Prefix: TRANSFER

Narrative Line1: (30 characters)

Narrative Line2: (39 characters)

Transaction Narrative for Destination Account

Narrative Prefix: TRANSFER

Narrative Line1: (30 characters)

Narrative Line2: (39 characters)

Comments

Transfer Status history

Show history...	Status	User	Date
	Repair	Test User2	16/10/2012 10:32:32

Template Options

Name: Save ☐ Overwrite existing template?

Actions

Input transfer Delete Cancel

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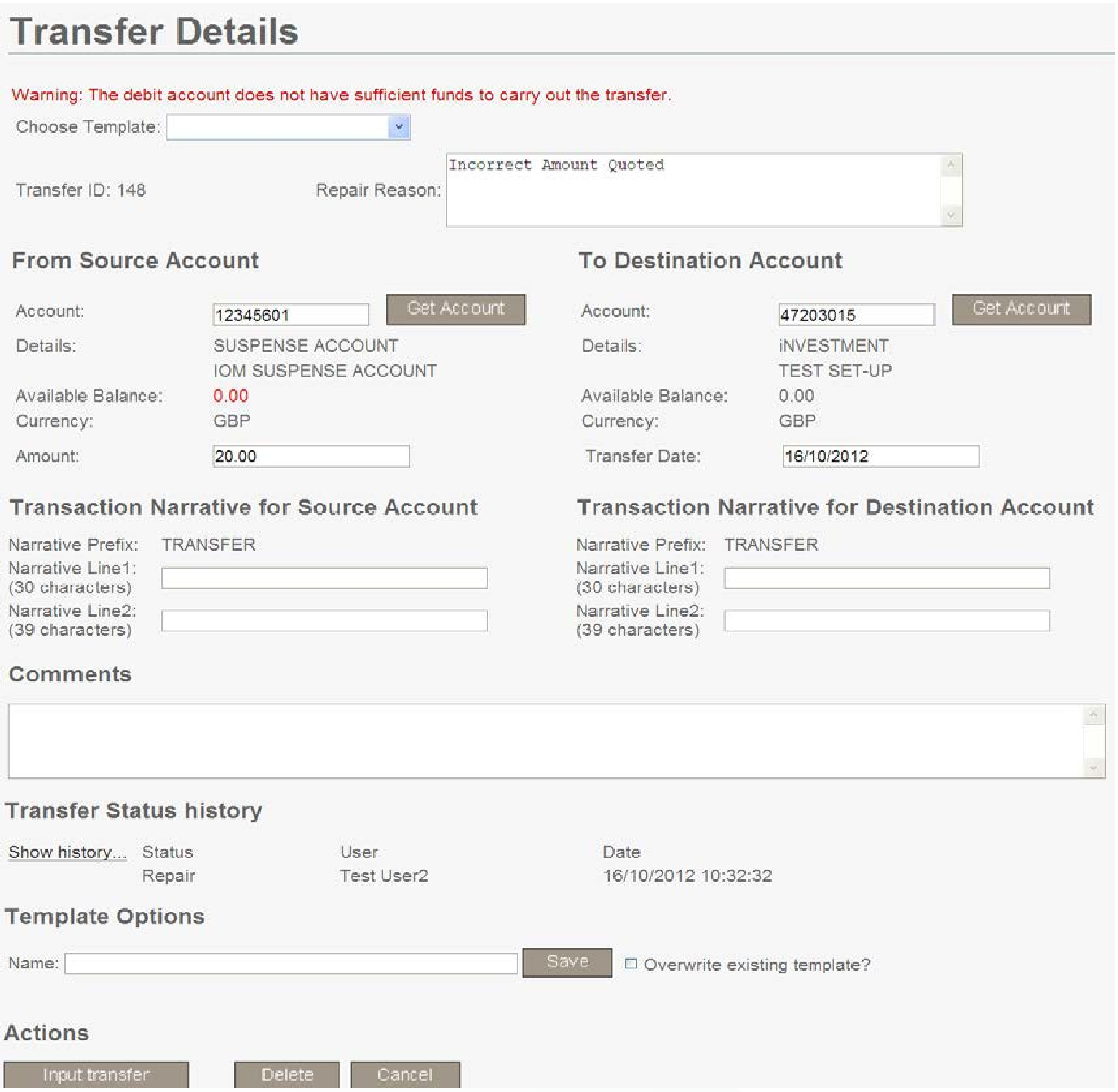
The Ticket Repair screen is almost identical to the input screen, except for the addition of the Reason for Repair field at the top of the screen and the Return to Repair button at the bottom. By entering the Transfer Repair screen the user takes ownership of the transfer. To other users, the transfer will have a status of In Repair.

A user can amend any of the details on the screen and re-submit it to be authorised by clicking the Input button. It is important to remember that the user must get a new rate if they are re-submitting the ticket.

If the user does not want to submit the ticket at this time, but does not want to delete the transfer then they must click the Return to Repair button. This will ignore any changes made to the ticket and change the status back to Repair. This means that another user can amend or delete it if necessary.



If the user wants to erase the transfer from the system then they need to click the Delete button. They will be asked if they are sure that they want to remove the transfer. If they wish to continue then they should click OK.

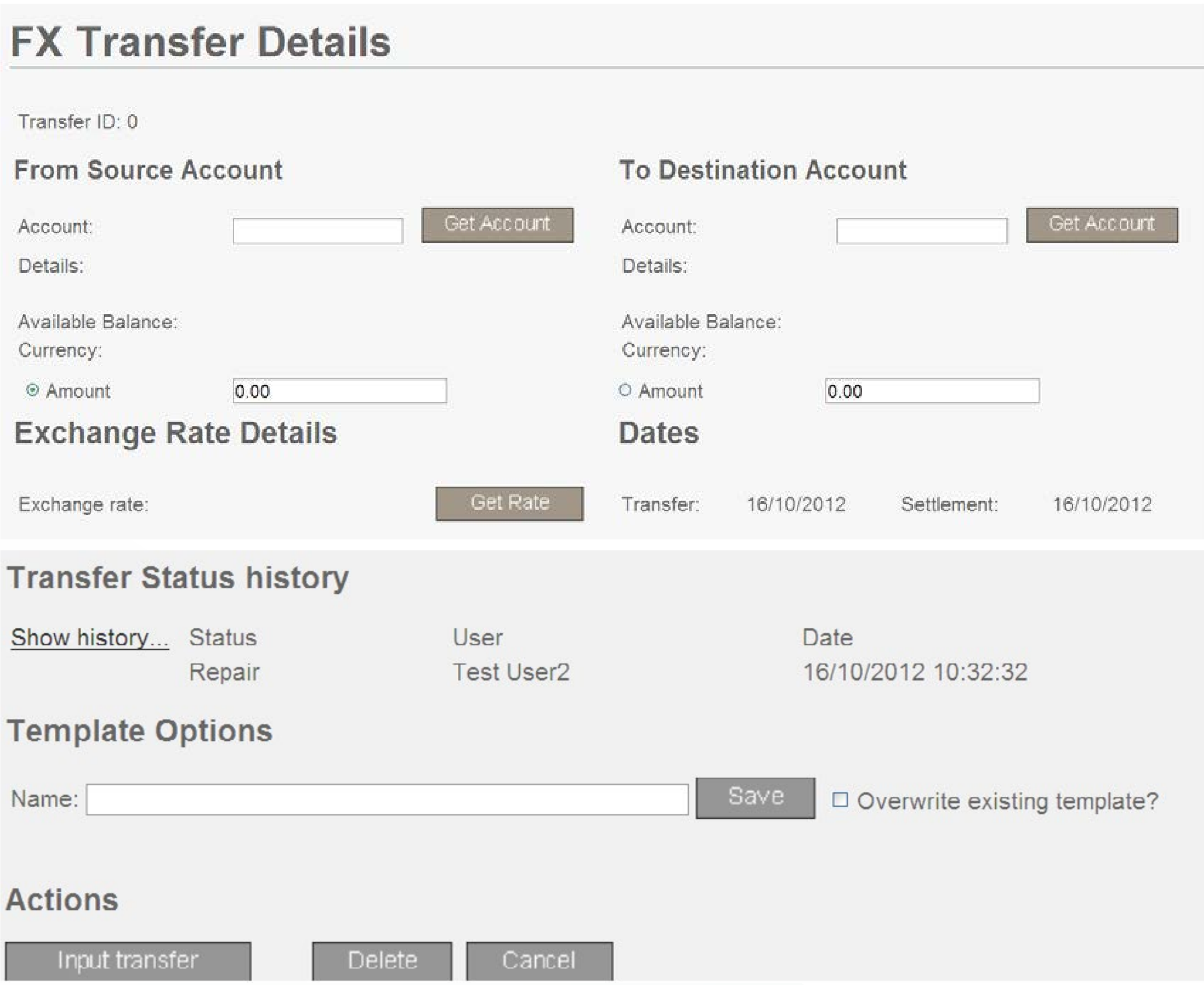
If the user is repairing a transfer but has been asked to do something else, they can click the Cancel button to return to the Repair Queues. The status of the ticket will still show In Repair and it will still be locked to them. They can finish their amendments at a later time by selecting the transfer from the In Repair queue.

It is important to remember the difference between the two buttons – Return to Repair and Cancel:

Return to Repair will remove ownership and allow another user to amend the transfer.

Cancel will retain ownership and give the transfer a status of In Repair. Other users can take ownership by clicking on the transfer reference number in the summary screen.

Clicking the Show History toggle at the bottom will display the audit trail. Click Hide History to conceal it again.



NEDBANK PRIVATE WEALTH

Transfer Event Log

This screen shows a list of any internal transfer or Foreign exchanges that have not been processed and have expired. To view a transfer in detail, click on the ID number.

Transfer Event Log

Date: 16/10/2012 Refresh

22/06/2011 09:56:54	104	⊞ Show
22/06/2011 09:56:54	105	⊞ Show
22/06/2011 09:56:54	106	⊞ Show
22/06/2011 17:00:00	113	⊞ Show
22/06/2011 17:00:00	117	⊞ Show
22/06/2011 18:00:00	115	⊞ Show

Reasons:

- Insufficient funds to effect transfer by 5pm
- Transfer input but not verified & authorised by 5pm
- Transfer input & verified but not authorised by 5pm
- Transfer left in repair screen.

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