Professional Online Banking Facility

Payments Guide

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PRIVATE WEALTH

Contents

Overview

This function enables you to transfer Domestic and International payment anywhere in the world.

- **Create Payments**
  Create a brand new payment or select a pre-defined template.

- **Draft Payments**
  Sort a payment.

- **Repair Payments**
  View / retrieve any payments the authorisers have put for amendments.

- **Verify & Authorise Payments**

- **Templates**
  Create a brand new payment template for regular payments effected.

- **Completed Payments**
  View a summary of the current day's instructions.

- **Error**
  Displays a summary of payment instructions which have not been successfully received by Nedbank Private Wealth.

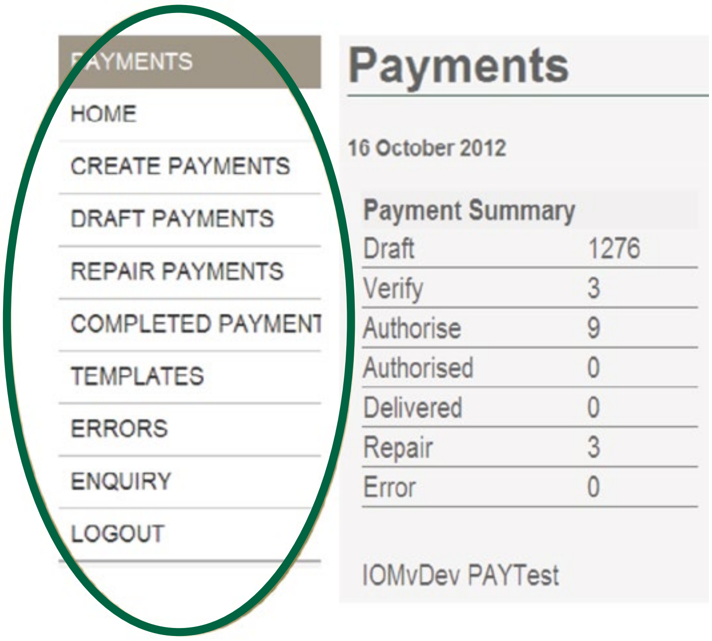
- **Enquiry**
  Can view historical payments.

- **Logout**
  To exit the program.

Home Enquiry Screen

From the home page you have the below options:

- **Create Payments** – Create a brand new payment or select a pre-defined template.
- **Draft Payments** – Sort a payment.
- **Repair Payments** – View / retrieve any payments the authorisers have put for amendments.
- **Verify & Authorise Payments**
- **Templates** - Create a brand new payment template for regular payments effected.
- **Completed Payments** – View a summary of the current day's instructions.
- **Error** – Displays a summary of payment instructions which have not been successfully received by Nedbank Private Wealth.
- **Enquiry** – Can view historical payments.
- **Logout** - To exit the program.

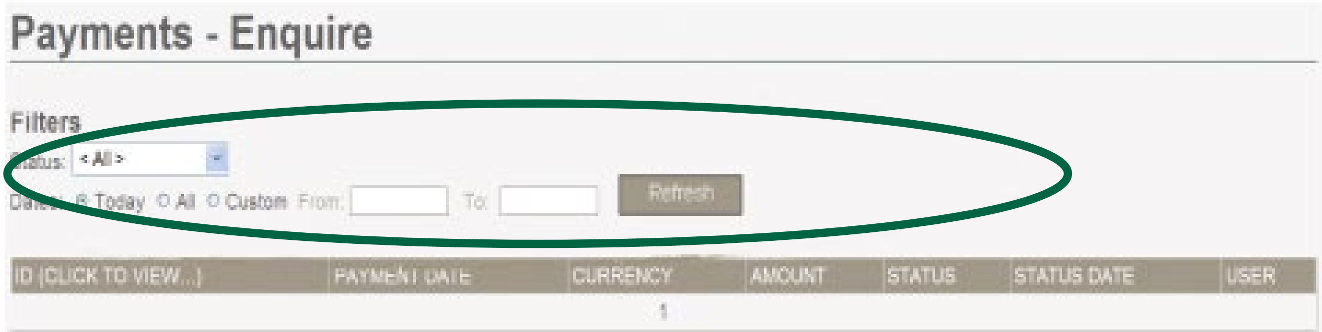


Section 2

Searching For A Payment Instruction

The Enquiry Summary Screen:

Enquiry Screen – From the Home page select Enquiry and this will bring up the Payments – Enquire screen.



- The default settings for a search are Status: All, Dates: Today.
- Options for the search: Status, Dates: Today or All, Custom - From – To Date
- By clicking the drop-down button next to status you can from a list of status types.
- You can change the date from Today to All or Custom. If you select Custom you should enter a From date and a To date.
- Click the Refresh button to bring up your search results.
- Like the other summary screens, individual instructions can be examined in detail by clicking on their ID numbers. This will open the Payment Details screen in View Only mode.

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Creating A Payment Instruction

The Payment Details Screen

From the Home page select **Create Payments.**

You have two options

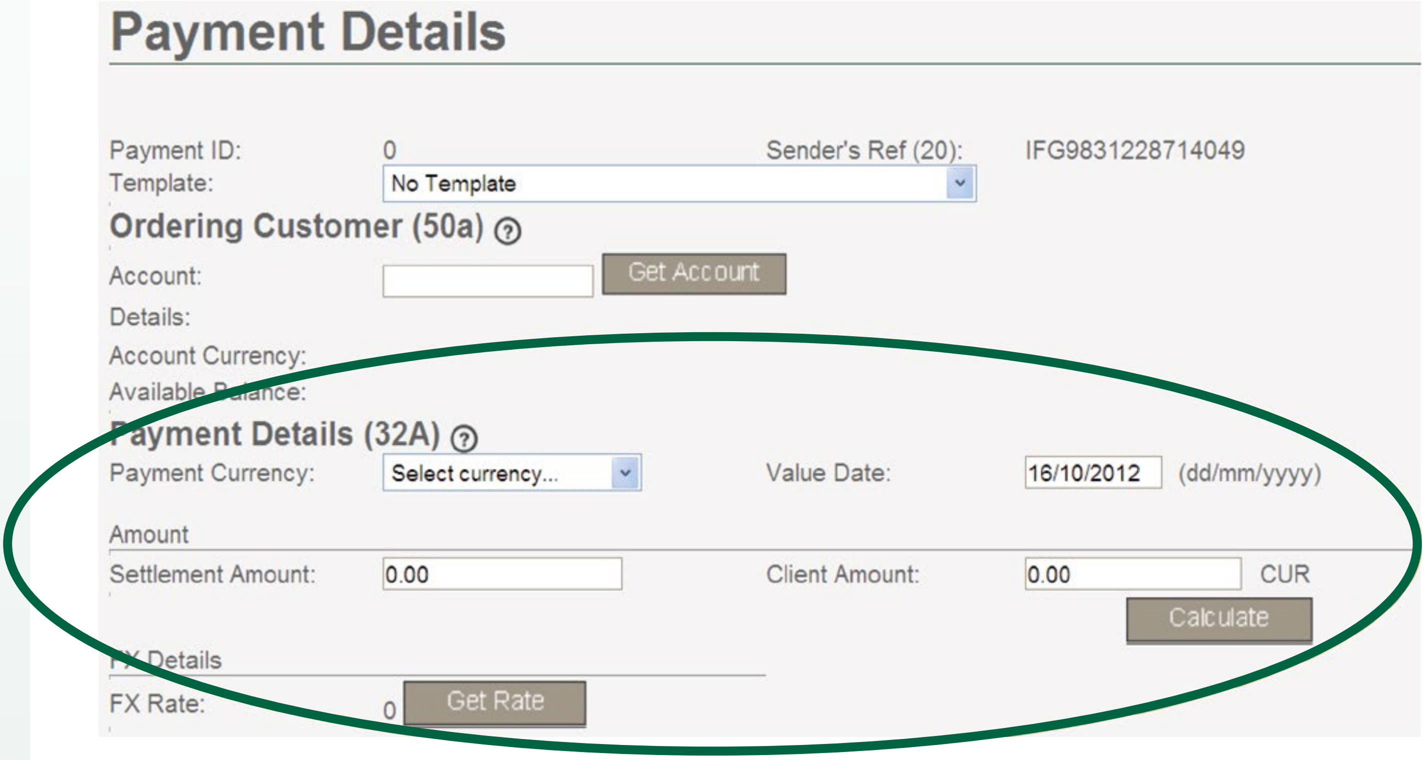
- Select a pre-defined instruction template.
- Create a new payment - If a suitable template is not available, then select the account to be debited by:-

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.

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



The Clients Account, Currency and Available Balance fields will now contain the appropriate information.

Payment Currency

To select the payment currency clicking on the drop-down button and scrolling through the list of available currencies (currencies are listed in alphabetical order).
Click once on the correct currency to make it appear in the Payment Currency field.

Amount

Settlement - The amount which the client is to be sent.
Client Amount - The amount which the client is to be debited.

If you enter a **Settlement Amount**, click the **Get Rate** button and the relevant Foreign Exchange rate and Client Amount will appear.

If you enter a **Client Amount** and click the **Calculate** button, the Settlement Amount will appear but not the Foreign Exchange rate; you will need to click on the Get Rate button to continue.

Value Date

Sterling and US$ value dates is today's date, for currency payments needs to have a forward Date of two working days.

<u>Ordering Customer (50a)</u> Account:	This field is used for the debiting account holders number.
<u>Payment Details (32A)</u> Payment Currency: Value Date: Payment Amount:	This field is used for the Payment Currency, Payment amount & Payment Value date.
Intermediary Institution (56a) Party Identifier: BIC / SWIFT: Name & Address	This field is used for any intermediary/ correspondent banks. More often than not, only a **swift** code will be used here, though there are occasions you may use a fedwire or sort code in conjunction with the bank name. **N.B.** - Note that any correspondent Account numbers will be used in field 57, not in field 56.
Party Identifier: BIC / SWIFT: Name & Address:	This field is used for the beneficiary/Receiving bank details. • **GBP** transfers within the **UK**, only use the • six-digit sort code in “party identifier” field. Input - **//SCxxxxxx** (replace “**x**” with number) • For all other currency and country transfers, a swift code will be required in the “**bic/swift**” field or bank address (with a bank code) in the “name & address” field. • If using a correspondent account number, enter this in the party identifier • Enter any branch and address details in name & address
Beneficiary Customer (59a) Account No. / IBAN: Name & Address:	This field is used for the beneficiary Client details. Only the final beneficiary and their Account number should be entered into this field. Please note that a / (forward slash) is required in front of the account number or IBAN. Please also note that for all UK Domestic payments, the maximum characters allowed is 18 While a beneficiary client address is not mandatory for the majority of Countries, some still require it (such as Canada).

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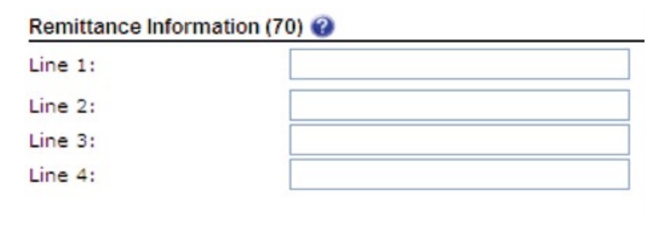
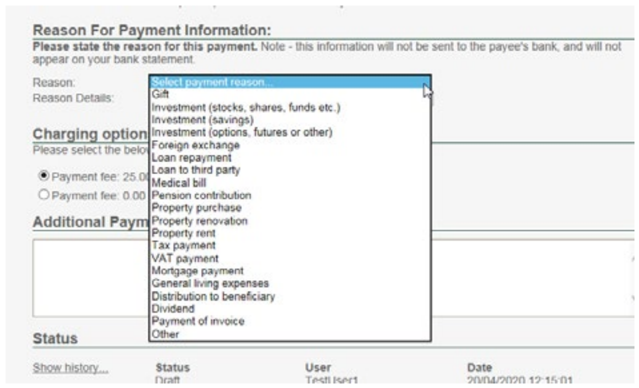
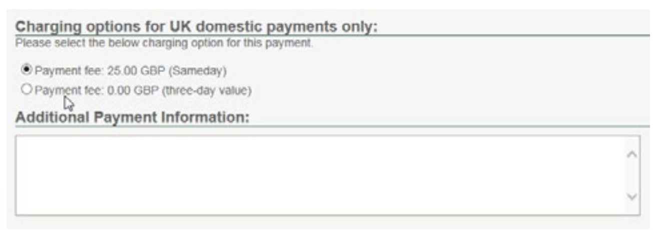


This field is used for any payment details pertaining to the payment, such as Invoice numbers or trade references.

Any information entered in the "narrative" option **will not** appear on the **swift** advice or payment remittance. It will only be used to state extra information about the payment that will only be used by nedbank private wealth.



For payments over a certain level (which can change from time to time), you will be required to confirm the reason for the payment via a drop-down menu. If you select "other", please type the reason in the text box provided.



Please note you will be required to select between same-day CHAPS, or three-day payment.

Once all the payment details have been completed and you are happy then either click on Input to send the instruction to the Verify queue, or click on Save as Draft to save the message for completion at a later date.

Cancel will clear the payment information without saving and return you to the Home screen.

N.B. - Please note that Help is available to complete the instruction by clicking on the icon "?". This will open a second window displaying information relevant to that particular section.

Examples of a Payment Instruction

If you are in doubt as how to format a payment instruction, please do not hesitate to contact a member of our payments team on +44 1624 645000 or you can contact us by email outside these hours at outwardfundsqueries@fairbairnpb.com

UK Domestic Payment Example

Intermediary Institution (56a)

Party Identifier:	
BIC / SWIFT:	
Name & Address	

Bank Details (57a)

Party Identifier:	//SC165707
BIC / SWIFT:	
Name & Address:	

Beneficiary Customer (59a)

Account No. / IBAN:	/12345612
Name & Address:	Mr A Smith

Sender to Receiver Information (72)

Information:	

Euro Payment Example

Intermediary Institution (56a)

Party Identifier:	
BIC / SWIFT:	
Name & Address	

Bank Details (57a)

Party Identifier:	
BIC / SWIFT:	CGDIPTPL
Name & Address:	

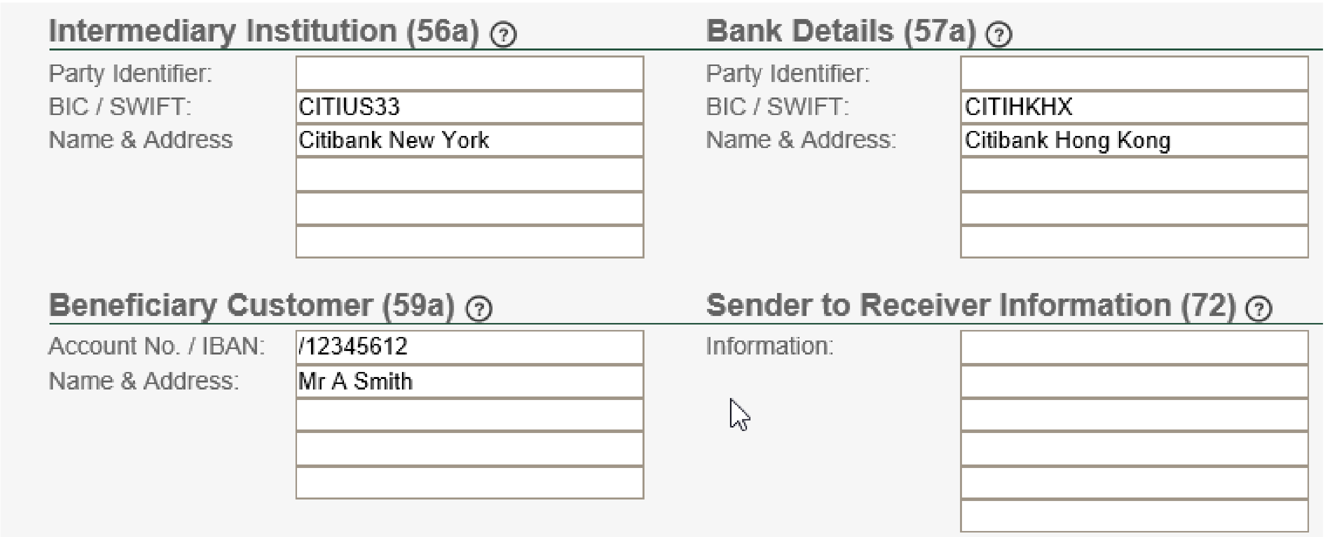
Beneficiary Customer (59a)

Account No. / IBAN:	/GB42RFLC161012345678
Name & Address:	Mr A Smith

Sender to Receiver Information (72)

Information:	

US Dollar Payment Example

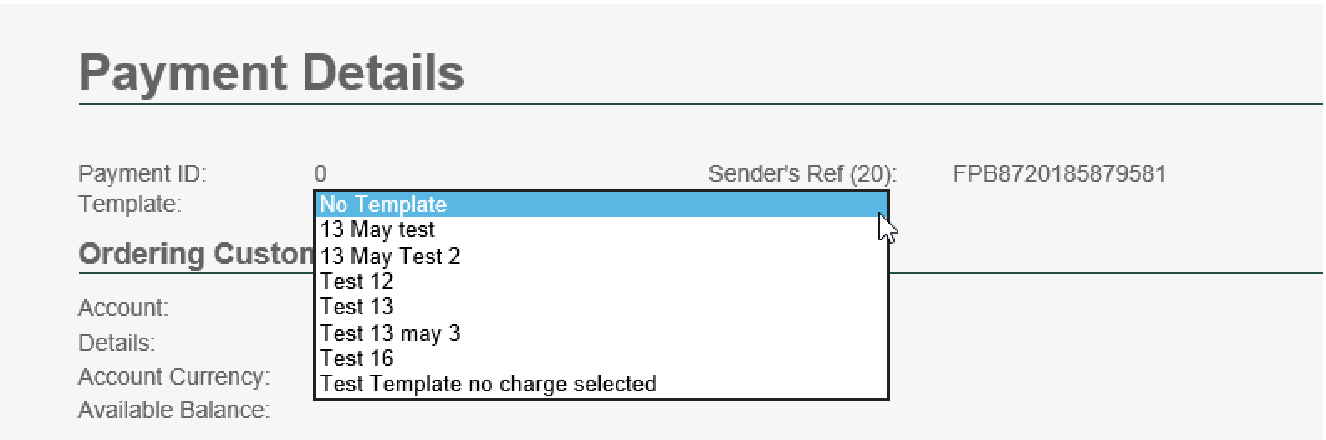


Payment template options:-

1. From the Home page select **Templates.** You will see a summary screen showing a list of payment templates that have been created.

   The screen will display a list of up to twenty templates per page, with links to additional pages at the bottom of the list.

   Each template has an **ID** number which is automatically assigned by the application and a Name which is assigned by the user. To search for a template, enter the template name in the field provided and click on the **Refresh** button.



2. You can select a template from the Create Payment screen, by selecting a template from the drop down box.

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Creating A New Payment Template

Click the New Template button and this will take you to the Template Details screen


Templates

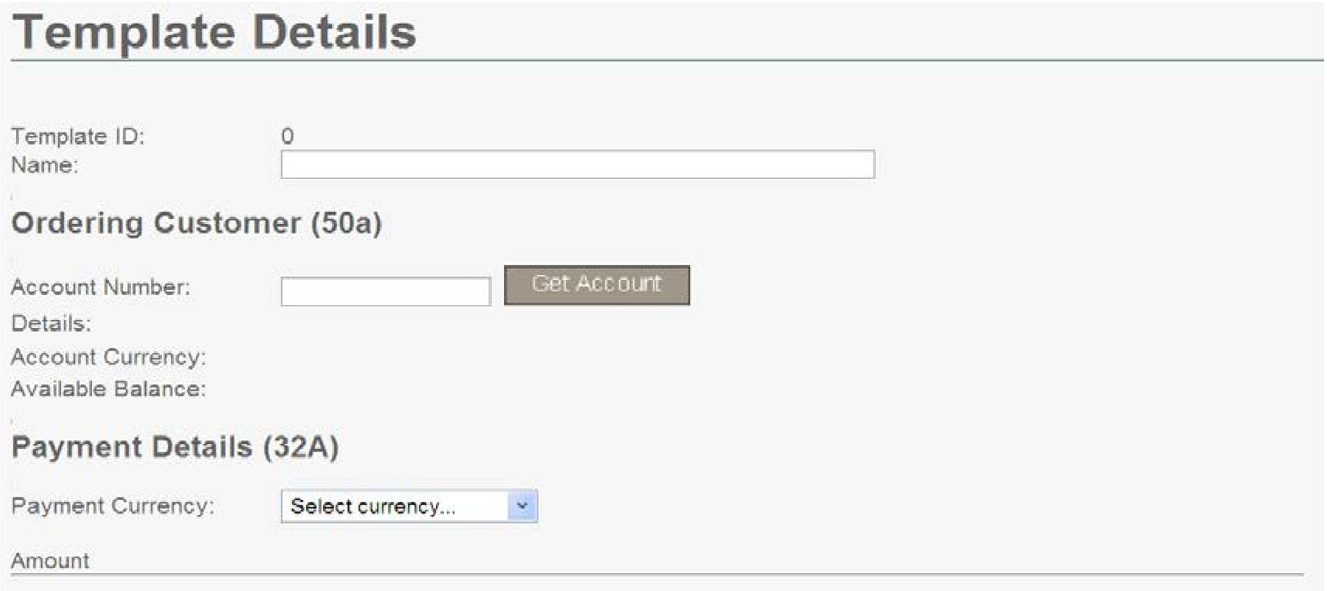
Filters

Name:

Refresh

New Template

ID	NAME	ACCOUNT	CURRENCY	AMOUNT	PARTYIDENTIFIER (57A)	RECIPIENT ACCOUNT	RECIPIENT NAME	USER	
424	13 May test		GBP	0.00	//SC165707	/12345678	Test	TestUser1	×
425	13 May Test 2			0.00	//SC165707	/12345678	Test 2	TestUser1	×
421	Test 12		GBP	0.00	//SC165707	/11111111	Test 12	TestUser1	×
422	Test 13		GBP	0.00	//sc587110	/15915915	Test 13	TestUser1	×
426	Test 13 may 3			0.00	165707	/13456781	Test	TestUser1	×
423	Test 16		GBP	0.00	//SC870201	/12345678	Test 16	TestUser1	×


Template Details

Template ID: 0

Name:

Ordering Customer (50a)

Account Number:

Get Account

Details:

Account Currency:

Available Balance:

Payment Details (32A)

Payment Currency: Select currency...

Amount

1. At the top of the screen you will see the ID number and the Name field. Type in a name for your template.

2. Select an Account to be debited from the drop-down list. You will see the account-holder's name, the account currency and the available balance.

3. Select a payment currency for the instruction and an amount – you do not have to enter these details to complete the template.

4. Enter the details of the payment as detailed above in payment details.

5. Once happy with template click the Save Template button to add this instruction to your list of templates.

6. If don't require the template click the Cancel button to return to the Template summary screen without saving.

Verifying A Payment Instruction

Payments - Verify

ID (CLICK TO VIEW...)	PAYMENT DATE	CURRENCY	AMOUNT	STATUS	VERIFY DATE	USER	
1715	28/08/2012	EUR	1.00	Input	23/08/2012 15:29:00	Payments User 1 (iomvdev)	☐
1706	08/12/2011	USD	12.00	Input	06/12/2011 12:42:04	Payments User 3	☐
420	11/05/2011	EUR	10.00	Input	06/05/2011 13:43:44	Payments User 3	☐

Select All Clear All

Verify Selected Payments

From the Home page select **Verify Payments.**

You will see a summary screen showing a list of payment instructions awaiting verification. Click on the instruction's **ID** number to view the instruction in detail.

After clicking on the **ID** number you will see the Payment Details screen. Three fields will be shaded in grey **(Payment Currency, Payment Amount** and **Date)**, the information in these fields must be re-entered by the Verifier as part of the checking process.

Account Currency: EUR
Available Balance: 0.00

Payment Details (32A)

Payment Currency: EUR   Value Date: (dd/mm/yyyy)

Amount

Settlement Amount: EUR

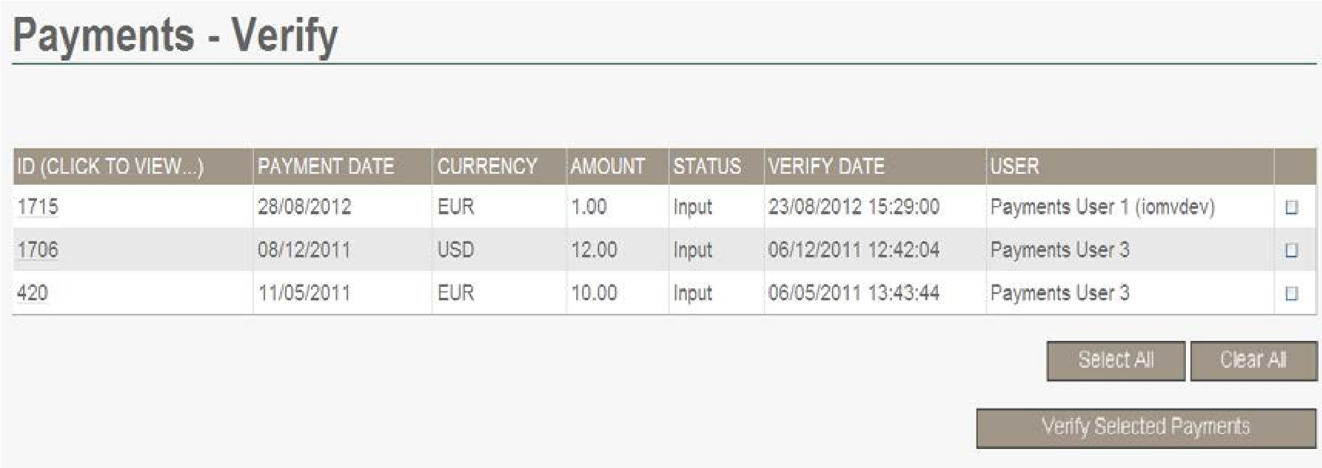
Once the information has been entered and you are satisfied with the rest of the instruction, click on **Verify** to send the instruction to the Authorise Payments queue.

N.B. - If the information entered into the three grey fields does not match what was entered by the Inputter you will see a RED error message when you click on Authorise.

You will have three attempts and then the instruction will be sent to the **Repair** queue for the Inputter to amend.

If you are not satisfied with the information then you can manually send the instruction to the Repair queue by clicking the **Repair** button.

- Unable to batch process payments
  [Payment 415]
  Unable to change to status verified. This Payment was set to input on 01/11/2010. Payments must be input, verified, and authorised on the same day



ID (CLICK TO VIEW...)	PAYMENT DATE	CURRENCY	AMOUNT	STATUS	VERIFY DATE	USER	
1715	28/08/2012	EUR	1.00	Input	23/08/2012 15:29:00	Payments User 1 (iomvdev)	☐
1706	08/12/2011	USD	12.00	Input	06/12/2011 12:42:04	Payments User 3	☐
420	11/05/2011	EUR	10.00	Input	06/05/2011 13:43:44	Payments User 3	☐

Batch Verify: on the Verify Payments message summary screen, click the tick-box against each instruction you wish to verify. Or, you can tick all the boxes by clicking the Select All button.

To de-select all the boxes click the Clear All button. To verify the selected batch of instructions, click the Verify Selected Payments button.

When you have clicked the Verify Selected Payments button the screen will change to show that the application is checking the validation of the fields within each payment instruction. Depending on the number of instructions selected, the verifying process can take some time.

If a payment fails the validation check you will see a red warning message appear at the top of the screen giving details of the instruction number and the items which require correction:

Each instruction that passes the validation check will be verified and move on to the next stage of the checking and release process.

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Authorising A Payment Instruction

ID (CLICK TO VIEW...)	PAYMENT DATE	CURRENCY	AMOUNT	STATUS	VERIFY DATE	USER	
1715	28/08/2012	EUR	1.00	Input	23/08/2012 15:29:00	Payments User 1 (iomvdev)	☐
1706	08/12/2011	USD	12.00	Input	06/12/2011 12:42:04	Payments User 3	☐
420	11/05/2011	EUR	10.00	Input	06/05/2011 13:43:44	Payments User 3	☐

Select All | Clear All

Verify Selected Payments

From the Home page select **Authorise Payments.**

You will see a summary screen showing a list of payment instructions awaiting authorisation. Click on the instruction's **ID** number to view it in detail.

After clicking the **ID** number you will see the Payment Details screen with three fields shaded grey (Payment Currency, Date and Payment Amount). The fields will be empty and must be re-entered to complete the authorisation process.

If the Authoriser has been set up to use Sight-Verification then these fields will have information in them.

N.B. - If the information does not match that which was entered by the Inputter, you will see an error message. You will have three attempts to enter the correct information before the instruction is automatically sent to the Repair queue.

Once you are satisfied with the instruction, click the **Authorise** button to send the payment to Nedbank Private Wealth.

If you are not satisfied with the instruction, click on the **Repair** button to send it to the Repair queue for the Inputter to amend.

In the same manner as the Verification stage, you can **batch authorise** payment instructions from the Authorise Payments Summary Screen. Click on the **tick-box** against each instruction you wish to authorise (or click Select All to tick all the boxes in one go) and then click the Authorise Selected Payments button.

You will see the screen change to show a message: Authorising Payments – Please Wait…. Depending on the number of instructions selected, the batch authorisation process can take some time.

If an instruction fails the field validation check, you will see a red error message at the top of the screen giving details about the items which require amendment. Instructions which pass the validation check will be sent to Nedbank Private Wealth and can be viewed in the Completed Payments screen or the Enquiry screen.

Repairing A Payment Instruction

Payments - Repair

ID (CLICK TO VIEW...)	PAYMENT DATE	CURRENCY	AMOUNT	STATUS	REPAIR DATE	USER	
1705	08/12/2011	USD	1.00	Repair	06/12/2011 12:41:28	Payments User 3	✕
1702	02/12/2011	JPY	100.00	Repair	30/11/2011 09:56:26	Payments User 2	✕
416	03/11/2010	AUD	1.00	Repair	01/11/2010 16:31:24	Payments User 2	✕

1

From the Home page select Repair Payments.

You will see a summary screen showing a list of payment instructions awaiting repair.
To view a payment in detail click on the ID number.

You can also delete a payment by clicking on the red X. If you choose to delete a

From the Home page Select Repair Payment.

You will see a summary screen showing a list of payments instructions awaiting repair. To view a payment in detail click on the ID number.

You can also delete a payment by clicking on the Red X. If you choose to delete a payment, you will be prompted for confirmation.

Once you have clicked on the ID number you will be taken to the Payment Details page where you can amend the instructions and re-submit them for verification by pressing Input.

The instruction will be sent to the Verify queue and you will be returned to the Repair Payments summary screen.

Pressing Cancel will ignore any amendments you have made and return you to the Repair Payments summary screen.

Saving Payment Instructions - Draft

Payments - Draft

ID (CLICK TO VIEW...)	PAYMENT DATE	CURRENCY	AMOUNT	STATUS	DRAFT DATE	USER	
1699	24/10/2011	EUR	0.00	New	24/10/2011 23:44:17	Payments User 1	X
1698	24/10/2011	EUR	0.00	New	24/10/2011 23:33:46	Payments User 1	X
1697	24/10/2011	EUR	0.00	New	24/10/2011 23:33:44	Payments User 1	X
1696	24/10/2011	EUR	0.00	New	24/10/2011 23:33:42	Payments User 1	X
1695	24/10/2011	EUR	0.00	New	24/10/2011 23:33:40	Payments User 1	X
1693	24/10/2011	EUR	0.00	New	30/11/2011 11:10:31	Payments User 1	X
1692	24/10/2011	EUR	0.00	New	24/10/2011 23:33:34	Payments User 1	X
1691	24/10/2011	EUR	0.00	New	24/10/2011 23:33:32	Payments User 1	X

From the Home page select Create Payments
On the Create Payments screen input the instruction details as you would for a normal payment. After you have entered the information, click on Save as Draft.

The information you have entered will be cleared from the screen ready to create a new message and your instruction will be saved in the Drafts queue.

Click on Draft Payments to open the Draft Payments summary screen
From here you can open a saved instruction by clicking on the ID number or delete it by clicking on the red X.

If you open the instruction you will see the Payment Details screen in Input Mode which allows you to amend the instruction and either submit it to be verified by clicking on Input, continue to save it by clicking on Save as Draft or cancel your amendment and return to the summary screen by clicking on Cancel.

Completed Payments

Payments - Complete - Today

ID (CLICK TO VIEW...)	PAYMENT DATE	CURRENCY	AMOUNT	STATUS	COMPLETE DATE	USER

1

This screen allows you to view a summary of the current days' instructions which have successfully been received by Nedbank Private Wealth.

To view a payment in detail, click on the ID number and you will be taken to the Payment Details screen – which will be in View Only mode:

To return to the summary screen click on the Completed Payments link in the navigation column.

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The Errors Screen

Payments - PaymentError

ID (CLICK TO VIEW...)	PAYMENT DATE	CURRENCY	AMOUNT	STATUS	DATE	USER
		1				

This screen displays a summary of payment instructions which have not been successfully received by Nedbank Private Wealth.

If an instruction appears in the Errors queue, Nedbank Private Wealth need to be notified as soon as possible so that they can investigate the cause of the failure.
Contact a member of our payments team on +44 1624 645000

Instructions appearing in this queue can be examined in detail by clicking in the ID number.

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