



# Professional Online Banking Services

# Agenda



## Overview of the functions available of the Professional Online Banking system

- Client Enquiries function
- Transfer function
- Foreign exchange function
- Payment functions
- Reporting Services
- Getting started/logging on to the system



# Client Enquiries Function

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# Account Viewing



- Search by client stem number (6 digit account number), name (max 6 characters) & full account number
- View recent client list & add clients to a favourite list
- View live banking transactions and investment positions
- View Security transaction data including contract notes and security classification data
- View current and historical bank transactions - statements and portfolio valuations.

## View client account information

- View bank standing orders
- View loan and term deposit details
- View visa card details
- Date accounts opened

# Client and Account Enquiries



## Client Enquiries

Search:

Search by stem number, full account number or part of account name

+ Recently viewed clients

+ Recently viewed accounts

+ Favourite Clients

Recent viewed clients list & add client to favourite list.

### Examples

Account name – Smith

Account stem number – 123456 (6 digit account number)

Full account number – 12345606

# Client Sort Key & Full Account Number Enquiry



Account Name Enquiry

### Client Enquiries

Search:

CLIENT NUMBER	CLIENT NAME
12345	Test Acc
270508	Test

## Full account number enquiry

### Account Details

Account: 12345601 **SUSPENSE ACCOUNT (Sterling)** Posted Balance: 0.00 GBP   
IBAN-GB58-RFLC-1657-4112-3456-01 Interest Balance: 0.00 GBP  
Client: 123456 IOM SUSPENSE ACCOUNT Suspense Balance: 0.00 GBP  
Available Balance: 0.00 GBP

Transaction Details | Account Details |

Statements:  << Prev Next >> Statement Schedule: **NOSTRO MONTHLY** Account Currency: Sterling

POSTED DATE	AVAILABLE	NARRATIVE	T.TYPE	DEBIT	CREDIT	BALANCE
		Brought forward		0.00	0.00	0.00
12/11/2012		FX CORRECTION 562924	37	0.00	50,000.00	50,000.00
13/11/2012		FX CORRECTION	37	-50,000.00	0.00	0.00
						<b>0.00</b>

# Client Stem Number – 6 digit account number



**Client Details**

Financial Summary | Additional Details | Back | Add to Favourites

Portfolio at:   Show Nil | Valuation Currency: Sterling

**Securities:**

SECURITY	FULL NAME	HOLDING	BOOK COST	MID PRICE	% PFL	MRK.CAP.VAL.
0015402	KIDDE ORD GBP0.10	0.00	0.00	1.6475 GBP		0.00
0015219	CHUBB PLC ORD 36P	0.00	0.00	0.745 GBP		0.00
0290317	WILLIAMS PLC ORD 28P	0.00	0.00	3.225 GBP		0.00
			0.00			0.00

**Accounts:**

ACCOUNT	NAME	TYPE	AVAILABLE BALANCE	POSTED BALANCE	SUSPENSE BALANCE	% PFL	GBP EQUIV.
12345601	SUSPENSE ACCOUNT (GBP)	CA	0.00	0.00	0.00		0.00
12345603	SUSPENSE ACCOUNT (GBP)	TD	0.00	0.00	0.00		0.00
1112345601	CURRENT ACCOUNT (EUR)	CA	0.00	0.00	0.00		0.00
2212345601	SUSPENSE ACCOUNT (USD)	CA	0.00	0.00	0.00		0.00
2312345601	SUSPENSE ACCOUNT (CAD)	CA	0.00	0.00	0.00		0.00

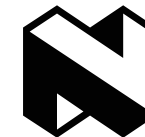
**Quick Filter – FTD Details**

49216103	Term Deposit (GBP)	TD	25,000.00	25,000.00	0.00	89.63	25,000.00
Fixed Term Details: Start Date: 10/08/2012 End Date: 12/08/2013 Capital: 25,000.00 GBP Interest: 502.74 GBP Interest Rate: 2.0000							

Securities Held

Bank Accounts

# Financial Summary –Portfolio Current / Historic History



**Client Details**

Client: 123456 IOM SUSPENSE ACCOUNT Back Add to Favourites

**Financial Summary** Additional Details

Portfolio at: **Current Position**  Show Nil Valuation Currency: Sterling

**Securities:**

SECURITY	FULL NAME	HOLDING	BOOK COST	MID PRICE	% PFL	MRK.CAP.VAL.
0015402	KIDDE ORD	0.00	0.00	1.6475 GBP		0.00
0015219	CHUBB PLC	0.00	0.00	0.745 GBP		0.00
0290317	WILLIAMS PL	0.00	0.00	3.225 GBP		0.00
			0.00			0.00

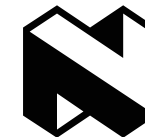
**Accounts:**

ACCOUNT	NAME	TYPE	AVAILABLE BALANCE	POSTED BALANCE	SUSPENSE BALANCE	% PFL	GBP EQUIV.
12345601	SUSPENSE A	CA	0.00	0.00	0.00		0.00
12345603	SUSPENSE A	TD	0.00	0.00	0.00		0.00
1112345601	CURRENT AC	CA	0.00	0.00	0.00		0.00
2212345601	SUSPENSE A	CA	0.00	0.00	0.00		0.00
2312345601	SUSPENSE A	CA	0.00	0.00	0.00		0.00

Valuations – click drop down box



# Securities Information



View Individual Securities

Portfolio at:   Show Nil Valuation Currency: Sterling

SECURITY	FULL NAME	HOLDING	BOOK COST	MID PRICE	% PFL	MRK.CAP.VAL.
0015402	KIDDE ORD GBP0.10	0.00	0.00	1.6475 GBP		0.00
0015219	CHUBB PLC ORD 36P	0.00	0.00	0.745 GBP		0.00
0290317	WILLIAMS PLC ORD 28P	0.00	0.00	3.225 GBP		0.00
			0.00			0.00

## Accounts:

ACCOUNT	NAME	TYPE	AVAILABLE BALANCE	POSTED BALANCE	SUSPENSE BALANCE	% PFL	GBP EQUIV.
12345601	SUSPENSE ACCOUNT (GBP)	CA	0.00	0.00	0.00		0.00
12345603	SUSPENSE ACCOUNT (GBP) ...	TD	0.00	0.00	0.00		0.00
1112345601	CURRENT ACCOUNT (EUR)	CA	0.00	0.00	0.00		0.00
2212345601	SUSPENSE ACCOUNT (USD)	CA	0.00	0.00	0.00		0.00

# Security Details



**Security Details**

Security: 0015402 KIDDE ORD GBP0.10 [Back](#)  
 Client: 123456 IOM SUSPENSE ACCOUNT

Holding: 0.00 Book Cost: 0.00 GBP  
 Mid Price: 1.6475 Sterling Mkt. Cap.Value: 0.00 GBP

**Security Base Data:** [Show](#)

CONTRACT	TRANS. DATE	SETT. DATE	TRANS. TYPE	NOMINAL	BOOK COST	PROCEEDS	P/L BARGAIN
	19/11/2001		BONUS +	2,500.00	3,683.87 GBP	0.00 GBP	-3,683.87 GBP 1
132767	07/05/2002	10/05/2002	PURCHASE	5,000.00	2,316.25 GBP	0.00 GBP	-2,316.25 GBP 1
	04/04/2003		TAKE OFF	7,500.00	6,000.12 GBP	0.00 GBP	-6,000.12 GBP 1

**Security Details**

Security: 0015402 KIDDE ORD GBP0.10 [Back](#)  
 Client: 123456 IOM SUSPENSE ACCOUNT

Holding: 0.00 Book Cost: 0.00 GBP  
 Mid Price: 1.6475 Sterling Mkt. Cap.Value: 0.00 GBP

**Security Base Data:** [Hide](#)

**Main Details**

Type:	41 Equity Capital	Price Currency:	Sterling
Class:	101 Protection-Safety	Parent Security:	

**Issue Details**

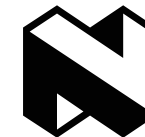
Country of issue:	United Kingdom	Pricing Code:	S0015402	<input type="checkbox"/> Bearer Stock
Date of issue:		Total issued:	849,182,447.00	<input type="checkbox"/> Dead Security

**Other Details**

Commission Code:	1	Valuation Code:	3900	<input checked="" type="checkbox"/> Stamp Duty
Nominal Value:	0.10 GBP	Paid up Value per share:	0.00	

CONTRACT	TRANS. DATE	SETT. DATE	TRANS. TYPE	NOMINAL	BOOK COST	PROCEEDS	P/L BARGAIN
	14/11/2000		MERGER +	1.00	0.00 GBP	0.00 GBP	0.00 GBP 1
	15/04/2005		REDEMPTION	1.00	0.00 GBP	1.65 GBP	1.65 GBP 1

# Contract Note



## Security Details

Security: 0015402 KIDDE ORD GBP0.10  
Client: 123456 IOM SUSPENSE ACCOUNT

[Back](#)

Holding: 0.00 Book Cost: 0.00 GBP  
Mid Price: 1.6475 Sterling Mkt. Cap.Value: 0.00 GBP

### Security Base Data:

[Show](#)

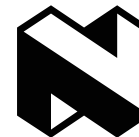
CONTRACT	TRANS. DATE	SETT. DATE	TRANS. TYPE	NOMINAL	BOOK COST	PROCEEDS	P/L	BARGAIN
	19/11/2001		BONUS +	2,500.00	3,683.87 GBP	0.00 GBP	-3,683.87 GBP	1
132767	07/05/2002	10/05/2002	PURCHASE	5,000.00	2,316.25 GBP	0.00 GBP	-2,316.25 GBP	1
	04/04/2003		TAKE OFF	7,500.00	6,000.12 GBP	0.00 GBP	-6,000.12 GBP	1

132767 07/05/2002 10/05/2002 PURCHASE 5,000.00 2,316.25 GBP 0.00 GBP -2,316.25 GBP 1

Close

Bargain Date:	07/05/2002	Consideration:	2,250.00 GBP
Exch. Rate:	1.00	Commission:	30.00 GBP
Price:	0.45 GBP	Broker Charges:	36.25 GBP
Consideration:	2,250.00 GBP	Custody Charges:	0.00 GBP
		Total Consideration:	2,316.25 GBP

# View Bank Account



## Client Details

Financial Summary

Additional Details

Back

Add to Favourites

Portfolio at:

Show Nil

Valuation Currency: Sterling

### Securities:

SECURITY	FULL NAME	HOLDING	BOOK COST	MID PRICE	% PFL	MRK.CAP.VAL.
<a href="#">0015402</a>	KIDDE ORD GBP0.10	0.00	0.00	1.6475 GBP		0.00
<a href="#">0015219</a>	CHUBB PLC ORD 36P	0.00	0.00	0.745 GBP		0.00
<a href="#">0290317</a>	WILLIAMS PLC ORD 28P	0.00	0.00	3.225 GBP		0.00
			0.00			0.00

### Accounts:

ACCOUNT	NAME	TYPE	AVAILABLE BALANCE	POSTED BALANCE	SUSPENSE BALANCE	% PFL	GBP EQUIV.
<a href="#">12345601</a>	SUSPENSE ACCOUNT (GBP)	CA	0.00	0.00	0.00		0.00
<a href="#">12345603</a>	SUSPENSE ACCOUNT (GBP) ...	TD	0.00	0.00	0.00		0.00
<a href="#">1112345601</a>	CURRENT ACCOUNT (EUR)	CA	0.00	0.00	0.00		0.00
<a href="#">2212345601</a>	SUSPENSE ACCOUNT (USD)	CA	0.00	0.00	0.00		0.00
<a href="#">2312345601</a>	SUSPENSE ACCOUNT (CAD)	CA	0.00	0.00	0.00		0.00

# Account Details - Transaction Details



Account Details

Account: 12345601    SUSPENSE ACCOUNT (Sterling)    Posted Balance: 0.00 GBP    [Back](#)  
IBAN-GB58-RFLC-1657-4112-3456-01    Interest Balance: 0.00 GBP  
Client: 123456    IOM SUSPENSE ACCOUNT    Suspense Balance: 0.00 GBP  
Available Balance: 0.00 GBP

Transaction Details    Account Details    [Set default tab](#)

Statements: **Current Transactions**    << Prev    Next >>    Statement Schedule: NOSTRO MONTHLY    Account Currency: Sterling

POSTED DATE	AVAILABLE	NARRATIVE	T.TYPE	DEBIT	CREDIT
01/11/2012		TRANSFER TO King B D & Judge M E	4	0.00	19,000.00
01/11/2012		TRANSFER TO STAFF SOCIAL FUNDS	4	0.00	250.00
15/11/2012		TRANSFER TO Brindle F R Mr	4	1,200.00	0.00
15/11/2012		TRANSFER TO Capon J H Mr & A Mrs	4	346.66	0.00

Current Transactions

Transactions highlighted in yellow are forward dated transactions

# Account Details



Account Info

Over Draft Facility Info

Fixed Term Deposit Info

## Account Details

Account: 1234560    **SUSPENSE ACCOUNT (Sterling)**  
IBAN-GB58-RFLC-1657-4112-3456-01  
Client: 123456    IOM SUSPENSE ACCOUNT

Posted Balance: 0.00 GBP  
Interest Balance: 0.00 GBP  
Suspense Balance: 0.00 GBP  
Available Balance: 0.00 GBP

Transaction Details    **Account Details**    Set default tab

**Main Details:**  
Account Type: **CURRENT ACCOUNT [1]**  
Opened Date: 01/01/1988  
Portfolio Acc: No  
Blocked: No  
Scheduled for: --

**Facility Details:**  
Facility:  
Start Date:  
End Date:  
Review Date:

**Fixed Term Details:**  
Start Date:  
End Date:  
Capital:  
Interest:

**Visa Card Details:**  
Card Number: 4763741000015634    Limit: 0.00 GBP

**Interest Details:**  
Interest Rate: 0.00    Application schedule: Monthly    Pay away Account:

**Standing Orders:**

START DATE	NEXT DATE	FREQUENCY	DESCRIPTION	VALUE
05/08/2011	05/12/2012	1M	STO QUINNS NETBALL CLUB	10.00
01/10/2003			STO VISA SETTLEMENT	

Current Standing Order Info



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# Transfers System (Internal)

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# Transfers System



**This function enables intermediaries to instantly transfer cash internally between accounts in the same currency.**

- Transfer Enquiries - view current & historical transfers
- Create an Internal transfer between accounts in the same currency.
- Unable to transfer to or from a FTD account
- Live cash balance available when processing a transfer
- Create Internal Transfer Templates
- Facility to effect forward dated Internal Transfers
- Repair /Delete / Cancel transactions
- Review Transfer event Log, which is an audit of all transfers
- Three Transfer authorisation options available to match account mandates.

Option 1 – Three stage process which requires an Inputter, a Verifier and an Authoriser  
Individuals can be set up as having all three levels of authority, but can only fulfill one function in the process for each transfer.

Option 2 - Two stage process requiring an Inputter/verifier and then an Authoriser.  
Again individuals can be set up as having both levels of authority, but can only fulfil one function in the process of each transfer.

Option 3 - Single stage process requiring an inputter only

- The Internal Transfer system will let you input and authorise transfer(s) when no funds are available. The transfer(s) will sit in a holding area until funds are available. If no funds are available by 11.55pm they will expire.
- The cut off time for internal transfers is 11.55pm. All transfers must be verified and authorised and have funds available by 11.55pm or they will expire and will need to be re-input the following business day.



# Home Enquiry Page



ENQUIRY
JOURNAL TRANSFER
FX TRANSFER
REPAIR TRANSFERS
TEMPLATES
AUTHORISE TRANSFERS
TRANSFER EVENT LOG
LOGOUT

## Transfer Enquiry Page

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

### Quick Filters

[Outstanding Transfers](#) [Processing Transfers](#) [Processed Transfers](#)

Transfer by ID:

### Filters

Status:  all on  all off

Authorised  
 Batch  
Authorised  
 Batch Verify

From :   To:

From Source Acc:  Source Cur:

To Destination Acc:  Destination Cur:

ID	DATE	FROM ACCOUNT	AMOUNT	CUR	TO ACCOUNT	AMOUNT	CUR	RATE	STATUS	USER
<a href="#">149</a>	16/10/2012	12345601	2,000.00	GBP	2212345601	3,164.85	USD	1.58242	Input	PAYUser 1 UAT
<a href="#">148</a>	16/10/2012	12345601	30.00	GBP	47203015	30.00	GBP		Input	PAYUser 1 UAT

# Transfer Enquiry



## Transfer Enquiry Page

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

Date Last Logged On

### Quick Filters

[Outstanding Transfers](#) [Processing Transfers](#) [Processed Transfers](#)

Search Filters

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
<a href="#">149</a>	16/10/2012	12345601	2,000.00	GBP	2212345601	3,164.85	USD	1.58242	Input	PAYUser 1 UAT
<a href="#">148</a>	16/10/2012	12345601	30.00	GBP	47203015	30.00	GBP		Input	PAYUser 1 UAT

Current Payments Info

# Transfer Screen



## Transfer Details

Choose Template:

Select a template

Transfer ID: 0

### From Source Account

Account:

Get Account

Details:

Available Balance:

Currency:

Amount:

### To Destination Account

Account:

Get Account

Details:

Available Balance:

Currency:

Transfer Date:

### Transaction Narrative for Source Account

Narrative Prefix:

Narrative Line1:

(30 characters)

Narrative Line2:

(39 characters)

### Transaction Narrative for Destination Account

Narrative Prefix:

Narrative Line1:

(30 characters)

Narrative Line2:

(39 characters)

### Comments

Input own narrative or if left blank the system will automatically input From – To account names.

### Transfer Status history

[Show history...](#)

Status

User

Date

New

PAYUser 1 UAT

16/10/2012 10:17:56

### Template Options

Name:

Save

Overwrite existing template?

Option to save as template or overwrite existing template

### Actions

Input transfer

Cancel

# Verify / Authorise Transfer



## Transfers To Authorise

Multi Authorisation Boxes

ID	DATE	FROM ACCOUNT	AMOUNT	CUR	TO ACCOUNT	AMOUNT	CUR	RATE	STATUS	USER	INS. FUNDS
<u>148</u>	16/10/2012	12345601	20.00	GBP	47203015	20.00	GBP		Input	PAYUser 1 UAT	*

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

Transfer ID

Select All    Clear All

Authorise Selected

Select All

- Authorise all transfers

Clear All

- Cancel all selected transfers

Authorise Selected

- Authorised selected transfers

# Actions – Verify, Repair, Delete or Cancel Transfer



### Transfer Details

Choose Template:

Transfer ID: 148

<b>From Source Account</b>	<b>To Destination Account</b>
Account: <input type="text" value="12345601"/> <input type="button" value="Get Account"/>	Account: <input type="text" value="47203015"/> <input type="button" value="Get Account"/>
Details: SUSPENSE ACCOUNT IOM SUSPENSE ACCOUNT	Details: INVESTMENT TEST SET-UP
Available Balance: 0.00	Available Balance: 0.00
Currency: GBP	Currency: GBP
Amount: <input type="text" value="20.00"/>	Transfer Date: <input type="text" value="16/10/2012"/>

<b>Transaction Narrative for Source Account</b>	<b>Transaction Narrative for Destination Account</b>
Narrative Prefix: TRANSFER	Narrative Prefix: TRANSFER
Narrative Line1: (30 characters) <input type="text"/>	Narrative Line1: (30 characters) <input type="text"/>
Narrative Line2: (39 characters) <input type="text"/>	Narrative Line2: (39 characters) <input type="text"/>

**Comments**

**Transfer Status history**

<a href="#">Show history...</a>	Status	User	Date
	Input	PAYUser 1 UAT	16/10/2012 10:27:26

**Template Options**

Name:    Overwrite existing template?

**Actions**

# Repair Comment Screen



## Actions

Authorise Transfer

Repair

Delete

Cancel

Reason for repair box

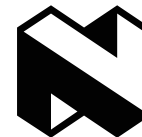
Please enter reason to return the transfer to repair.

Incorrect Amount Quoted

OK

Cancel

# Repair Queue



## Transfers To Repair

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

Page  of 1

<< < ... 1 ... > >>

Choose Template:

Transfer ID: 148

Repair Reason:

Incorrect Amount Quoted

### From Source Account

Account:

Details: SUSPENSE ACCOUNT  
IOM SUSPENSE ACCOUNT

Available Balance: **0.00**

Currency: GBP

Amount:

### To Destination Account

Account:

Details: INVESTMENT  
TEST SET-UP

Available Balance: 0.00

Currency: GBP

Transfer Date:

# Search / select template to use



## Templates

Name:

Search

ID	NAME	
<u>Test 2</u>		X
<u>Test Template</u>		X

Delete existing template





# Transfer Log – View all transfer for that day



## Transfer Event Log

Date:

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

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**.

**This is your responsibility to check daily**

### 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.



# Foreign Exchange Function

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# Foreign Exchange Function



**Fx transfer function enables intermediaries to transfer cash balances to different currencies under the same stem account.**

- Enquiries - view current & historical foreign exchanges
- Create an Internal transfer in different currencies between the same stem accounts – up to £50K.
- Unable to FX to or from a FTD account
- Live cash balance available when processing a transfer
- Three authorisation options available to match account mandates.
  - (1) - 3 stage process – Inputter, Verifier & Authoriser (Individuals can be set as all of these but, can only do one function in the process) or
  - (2)- 2 stage process - Inputter/verifier & Authoriser
  - (3) - Single stage process requiring inputter only
- Repair /Delete / Cancel Foreign exchange transactions
- Review Transfer event Log, which is an audit of all foreign exchanges.
- Foreign exchanges must be authorised by 5pm or they will expire and will need to be re-input the following business day.

# Foreign Exchange screen



## FX Transfer Details

Transfer ID: 0

**Amount/Currency**

### From Source Account

Account:

Details:

Available Balance:  
Currency:

Amount

### To Destination Account

Account:

Details:

Available Balance:  
Currency:

Amount

### Exchange Rate Details

Exchange rate:

### Dates

Transfer: 16/10/2012    Settlement: 16/10/2012

Get exchange rate

Date Fx clear's.  
Currency FX's are spot value

### Comments:

### FX Transfer Status history:

Show history...	Status	User	Date
	New	PAYUser 1 UAT	16/10/2012 10:49:50

### Actions:

Once completed – click the input button and it will place it in the authorization queue

# Verify / Authorise FX Transfer



## Transfers To Authorise

Multi Authorisation Boxes

ID	DATE	FROM ACCOUNT	AMOUNT	CUR	TO ACCOUNT	AMOUNT	CUR	RATE	STATUS	USER	INS. FUNDS
148	16/10/2012	12345601	20.00	GBP	47203015	20.00	GBP		Input	PAYUser 1 UAT	*

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

Transfer ID

Select All

Clear All

Authorise Selected

Select All

- Authorise all FX's

Clear All

- Clear all selected

Authorise Selected

- Authorised selected FX's

# Repair Reason



## Actions

Authorise Transfer

Repair

Delete

Cancel

Reason for repair box

Please enter reason to return the transfer to repair.

Incorrect Amount Quoted

OK

Cancel

# Confirm – Get Rate



Transfer ID: 148

Repair Reason:

Incorrect Amount Quoted

## From Source Account

Account:

Details: SUSPENSE ACCOUNT  
IOM SUSPENSE ACCOUNT

Available Balance: **0.00**

Currency: GBP

Amount

## To Destination Account

Account:

Details: SUSPENSE ACCOUNT  
IOM SUSPENSE ACCOUNT

Available Balance: 0.00

Currency: USD

Amount

## Exchange Rate Details

Exchange rate: 1.582425

## Dates

Transfer: 16/10/2012      Settlement: 16/10/2012

## Comments:

## FX Transfer Status history:

<a href="#">Show history...</a>	Status	User	Date
	New	PAYUser 1 UAT	16/10/2012 10:49:50

## Actions:

# Overview – Payment Functions



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

- Enquiries - view current & historical payment instructions
- Foreign exchange facility built into the payment function.
- Unable to transfer from a FTD account.
- Create a single payment instruction.
- Create a draft instruction (which will remain in draft until required)
- Create payment templates (If required, can be set to certain individuals only).
- View / use payment templates
- Live cash balance available when processing a payment
- Repair / Delete / Cancel payment instructions
- View completed payments and payment error screen





# Payments Function

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# Foreign Exchange Function



- Three Payment authorisation options available to match account mandates.

Option 1 – Three stage process which requires an Inputter, a Verifier and an Authoriser

Individuals can be set up as having all three levels of authority, but can only fulfill one function in the process for each payment.

Option 2 - Two stage process requiring an Inputter/verifier and then an Authoriser.

Option 3 – Single stage process requiring an inputter only

- Again individuals can be set up as having both levels of authority, but can only fulfil one function in the process of each payment.
- Financial maximum transaction limits/levels can be set for individuals who authorise.
- Standard Payment cut off times and charges apply to all payments, as in T & Cs, unless otherwise advised and agreed.
- Payments must be received by the agreed cut of time to be effected that day.
- All payments received after cut off time will be effected the following business day. Payments can be sent up to 5pm .
- Payment pre – advise. All payments above £50K must be advised by 11.30am, to enable the payments to be effected that day. (Once advised the payment can be sent up to the agreed payment cut off time).
- All payments with an FX must be verified and authorised by 5pm or they will expire and will need to be re-input the following business day.
- All payments without an FX must be verified and authorised by 11.50pm or they will expire and will need to be re-input the following business day

# Payment Charges



Please find listed below Nedbank Private Wealth payment charges for effecting Domestic and International payments anywhere in the world.

Currency	Amount
GBP Same Day	25
GBP 3 Day (BACS)	Free
EUR	35
USD	40
CAD	40
AED	145
CHF	40
DKK	200
SEK	275
NOK	220
JPY	3585
AUD	45
HKD	300
SGD	55
ZAR	275
NZD	50

NB - Please note the following if you would like a **BACS** payment effecting.

- 1) Bacs payments are 3 days value.
- 2) You must indicate in the payments narrative that the payment is to be set via BACS.



## Payments

16 October 2012

### PAYMENTS

HOME

CREATE PAYMENTS

DRAFT PAYMENTS

REPAIR PAYMENTS

COMPLETED PAYMENTS

TEMPLATES

ERRORS

ENQUIRY

LOGOUT

### Payment Summary

Draft	1276
-------	------

Verify	3
--------	---

Authorise	9
-----------	---

Authorised	0
------------	---

Delivered	0
-----------	---

Repair	3
--------	---

Error	0
-------	---

IOMvDev PAYTest

# Payment enquiry page



## Payments - Enquire

### Filters

Status:

Dates:  Today  All  Custom From:  To:

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

# Payment Detail Screen



## Payment Details

Payment ID: 0      Sender's Ref (20): ABACUSGIB5593750  
Template:

### Ordering Customer (50a) ⓘ

Account:

Details:  
Account Currency:  
Available Balance:

### Payment Details (32A) ⓘ

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

#### Amount

Settlement Amount:       Client Amount:  CUR

#### FX Details

FX Rate: 0

### Intermediary Institution (56a) ⓘ

Party Identifier:  
BIC / SWIFT:  
Name & Address:

### Bank Details (57a) ⓘ

Party Identifier:  
BIC / SWIFT:  
Name & Address:

### Beneficiary Customer (59a) ⓘ

Account No. / IBAN:  
Name & Address:

### Sender to Receiver Information (72) ⓘ

Information:

### Remittance Information (70) ⓘ

Reference for Beneficiary:  
Line 2:  
Line 3:  
Line 4:

Your Bank Statement Reference:

If not specified, this will default to beneficiary customer account name.

### Reason For Payment Information:

Please state the reason for this payment. Note - this information will not be sent to the payee's bank, and will not appear on your bank statement.

Reason:

Reason Details:

If Other, please provide full details of the transaction.

### Charging options for UK domestic payments only:

Please select the below charging option for this payment.

- Payment fee: 25.00 GBP (same day)  
 Payment fee: 0.00 GBP (three-day value)

### Internal Comments Box:

Please be advised that Nedbank Private Wealth will not act on any comment in this box.

### Status

[Show history...](#)

Status  
Draft

User  
Rachael Seed

Date  
01/07/2020 10:47:04

# Completing the payment screen – Section 1



## Payment Details

Payment ID: 0      Sender's Ref (20): 9831228714049

Template: No Template

**Ordering Customer (50a) ?**

Account:

Details:

Account Currency:

Available Balance:

**Payment Details (32A) ?**

Payment Currency: Select currency...

---

Amount

Settlement Amount: 0.00      Client Amount: 0.00 CUR

---

FX Details

FX Rate: 0

Amount to be sent

## Section 2 - Payment Fields

### Payment Field (56a)



**Intermediary Institution (56a) ?**

Party Identifier:	<input type="text"/>
BIC / SWIFT:	<input type="text"/>
Name & Address	<input type="text"/>
	<input type="text"/>
	<input type="text"/>
	<input type="text"/>

This field is used for any intermediary/correspondent banks.  
NB – make sure // is quoted at start of Party Identifier box or payment will fail.

Example – Fedwire number

Example – Swift code

**Intermediary Institution (56a) ?**

Party Identifier:	<input type="text" value="//FW267084131"/>
BIC / SWIFT:	<input type="text"/>
Name & Address	<input type="text"/>
	<input type="text"/>
	<input type="text"/>
	<input type="text"/>

**Intermediary Institution (56a) ?**

Party Identifier:	<input type="text"/>
BIC / SWIFT:	<input type="text" value="CTBAAU2S"/>
Name & Address	<input type="text"/>
	<input type="text"/>
	<input type="text"/>
	<input type="text"/>



# Payment Field (57a)



## Bank Details (57a) ?

Party Identifier:	<input type="text"/>
BIC / SWIFT:	<input type="text"/>
Name & Address:	<input type="text"/>
	<input type="text"/>
	<input type="text"/>
	<input type="text"/>

This field is used for the beneficiary/receiving bank details.  
NB – make sure // is quoted at start of Party Identifier box or payment will fail.

Example – sort code

<b>Bank Details (57a) ?</b>	
Party Identifier:	<input type="text" value="//SC165741"/>
BIC / SWIFT:	<input type="text"/>
Name & Address:	<input type="text"/>
	<input type="text"/>
	<input type="text"/>
	<input type="text"/>

Example - swift code

<b>Bank Details (57a) ?</b>	
Party Identifier:	<input type="text"/>
BIC / SWIFT:	<input type="text" value="CTBAAU2S"/>
Name & Address	<input type="text"/>
	<input type="text"/>
	<input type="text"/>
	<input type="text"/>

Beneficiary bank a/c no

<b>Bank Details (57a) ?</b>	
Party Identifier:	<input type="text" value="//12345678"/>
BIC / SWIFT:	<input type="text"/>
Name & Address:	<input type="text" value="Commonwealth Bank of Australia"/>
	<input type="text"/>
	<input type="text"/>
	<input type="text"/>

# Payment Field (59a)



## Beneficiary Customer (59a) ?

Account No. / IBAN:

Name & Address:

This field is used for the beneficiary client details.

NB – make sure / before IBAN / account number or payment will fail.

## Beneficiary Customer (59a) ?

Account No. / IBAN:

/DE51280501000002146520

Name & Address:

Mr E Smith

## Beneficiary Customer (59a) ?

Account No. / IBAN:

/12345678

Name & Address:

Mr Smith

# Payment Field (72)



**Sender to Receiver Information (72) ?**

Information:


This field is used for extra information for the bank detailed in field 57.  
NB – make sure / is quoted at start of first line then // start of the other lines  
or payment will fail.

**Sender to Receiver Information (72) ?**

Information:

/ACC/COMMOMNWEATH BANK C
//BELMORE RD RANDWICK
//SYDNEY, SORT CODE 06 2230

## Payments Field (70)



### Remittance Information (70) ?

Line 1:

Line 2:

Line 3:

Line 4:

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

# Section 3 – Narrative box / Payment Status & Options



## Reason for Payment Information:-

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 box provided.

## Charge option

For UK domestic Payment you will be required to select between same-day CHAPS, or three-day payment.

Any information entered in the “narrative” **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.

Reference: \_\_\_\_\_  
If not specified, this will default to beneficiary customer account name.

**Reason For Payment Information:**  
Please state the reason for this payment. Note - this information will not be sent to the payee's bank, and will not appear on your bank statement.

Reason: \_\_\_\_\_  
Reason Details: \_\_\_\_\_

**Charging options for UK domestic payments only:**  
Please select the below charging option for this payment.

Payment fee: 25.00 GBP (same day)  
 Payment fee: 0.00 GBP (three-day value)

**Internal Comments Box:**  
Please be advise that Nedbank Private Wealth will not act on any comment in this box.

\_\_\_\_\_

**Status**

Show history...    Status: Draft    User: Rachael Seed    Date: 01/07/2020 10:47:04

If Other, please provide full details of the transaction.

**Charging options for UK domestic payments only:**  
Please select the below charging option for this payment.

Payment fee: 25.00 GBP (same day)  
 Payment fee: 0.00 GBP (three-day value)

**Internal Comments Box:**  
Please be advise that Nedbank Private Wealth will not act on any comment in this box.

\_\_\_\_\_

**Status**

Show history...    Status: Draft    User: Rachael Seed    Date: 01/07/2020 10:47:04

# Payment Example



Dear Sirs

Please effect a transfer to the below quoted details.

Amount: £50,000.00 (fifty thousand pounds)

Beneficiary Bank: Natwest, South Norwood Branch

Sort Code: 51-50-02

Account Number: 12345678

Account Name: Mr & Mrs Smith

Yours faithfully

Mr & Mrs Smith

## Intermediary Institution (56a) ?

Party Identifier:	<input type="text"/>
BIC / SWIFT:	<input type="text"/>
Name & Address	<input type="text"/>
	<input type="text"/>
	<input type="text"/>
	<input type="text"/>

## Bank Details (57a) ?

Party Identifier:	<input type="text" value="//SC515002"/>
BIC / SWIFT:	<input type="text"/>
Name & Address:	<input type="text"/>
	<input type="text"/>
	<input type="text"/>
	<input type="text"/>

## Beneficiary Customer (59a) ?

Account No. / IBAN:	<input type="text" value="/12345678"/>
Name & Address:	<input type="text" value="Mr Smith"/>
	<input type="text"/>
	<input type="text"/>
	<input type="text"/>

## Sender to Receiver Information (72) ?

Information:	<input type="text"/>
	<input type="text"/>
	<input type="text"/>
	<input type="text"/>
	<input type="text"/>
	<input type="text"/>

# Payment Example



Dear Sirs

Please effect a swift transfer to the below quoted details.

Amount: £50,000.00

Correspondent: HSBC Bank PLC,  
Canary Wharf, London

Swift Code: MIDLGB22

Beneficiary Bank: HSBC Bank,  
Bermuda Limited, 6 Front Street,  
Hamilton, Bermuda.

Swift BBDABMHM

Account Number: 011016540511

Account Name: Mr & Mrs Smith

Yours faithfully

Mr & Mrs Smith

Intermediary Institution (56a) ⓘ		Bank Details (57a) ⓘ	
Party Identifier:	<input type="text"/>	Party Identifier:	<input type="text"/>
BIC / SWIFT:	MIDLGB22	BIC / SWIFT:	BBDABMHM
Name & Address	<input type="text"/>	Name & Address:	<input type="text"/>
	<input type="text"/>		<input type="text"/>
	<input type="text"/>		<input type="text"/>
	<input type="text"/>		<input type="text"/>
Beneficiary Customer (59a) ⓘ		Sender to Receiver Information (72) ⓘ	
Account No. / IBAN:	/011016540511	Information:	/Acc/ HSBC Bank, Bermuda Limit
Name & Address:	Mr & Mrs Smith		//6 Front Strret
	<input type="text"/>		//Hamilton, Bermuda
	<input type="text"/>		<input type="text"/>
	<input type="text"/>		<input type="text"/>
	<input type="text"/>		<input type="text"/>

# Verify / Authorisation Queue )



## Payments - Verify

Multi Authorisation Boxes

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

Select All

Clear All

Verify Selected Payments

Transfer ID

Select All

- Verify all payments

Clear All

- Clear all selected

Verify Selected Payments

- Verify selected payments



# Payment Repair Queue



## Payments - Repair

ID (CLICK TO VIEW...)	PAYMENT DATE	CURRENCY	AMOUNT	STATUS	REPAIR DATE	USER	
<a href="#">1705</a>	08/12/2011	USD	1.00	Repair	06/12/2011 12:41:28	Payments User 3	X
<a href="#">1702</a>	02/12/2011	JPY	100.00	Repair	30/11/2011 09:56:26	Payments User 2	X
<a href="#">416</a>	03/11/2010	AUD	1.00	Repair	01/11/2010 16:31:24	Payments User 2	X
			1				

Transfer ID

X – Delete Payment selected

# Template – Set Up



Current template set up. To amend select ID and amend accordingly

### Templates

Filters  
Name:

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:  Template Name

**Ordering Customer (50a)**  
Account Number:    
Details:  
Account Currency:  
Available Balance:

**Payment Details (32A)**  
Payment Currency:   
Amount

Delete Template

# Payment Draft Queue



## Payments - Draft

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

Payment ID

✗ – Delete Payment selected

# Payments complete for that current day



Payments - Complete - Today						
ID (CLICK TO VIEW...)	PAYMENT DATE	CURRENCY	AMOUNT	STATUS	COMPLETE DATE	USER
1						
<a href="#">1715</a>	28/08/2012	EUR	1.00	Completed	28/08/2012	Payments User 1
<a href="#">1706</a>	08/12/2011	USD	12.00	Completed	08/12/2011	Payments User 3

Lists all payments complete for that current day

# Payment Error Screen – Any payments that have failed transmitted



## Payments - PaymentError

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

List any payments that have failed during that current day

This is your responsibility to check daily.



# Reporting Services Function

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**NEDBANK**  
PRIVATE WEALTH

# Reporting Services



The reporting application has been developed to give our clients the ability to create and export report information relating to their client investments and Bank account information.

- Able to create reports and produce data for export in Microsoft Excel format on a ad-hoc basis or a pre-determined date and time in the future.
- Monitor the progress of submitted reports
- Retains a record of all historical report requests
- User Guide built into the function

# Reporting Services – Home Page



The screenshot shows the Reporting Services Home Page. On the left is a vertical navigation menu with the following items: REPORTING SERVICES (highlighted), AVAILABLE REPORTS, ACTIVE REPORTS LIST, SCHEDULED REPORTS, USER GUIDE (PDF), and LOGOUT. The main content area displays the text 'You last logged on 09/04/2013 13:53:44' at the top, followed by the heading 'Available Reports' which is underlined. Below this heading is a bulleted list of report types: Bank Statement Report, Current Cash Positions, Current Investment Positions, Month-End Investment Positions, Investment Transactions, Month-End Cash Positions, and Cash Transactions. Each item in the list is a blue, underlined hyperlink.

Available Reports – Provides a list of the reports the user is able to create – (1) on a ad-hoc basis providing required information on their client investments and bank accounts. Or (2) – request to run a report at a pre-determined date and time in the future. (Note that this report can only be run monthly)

Active Reports List – This function enables you to monitor the progress of submitted reports and also retains a record of all historical report requests.

Scheduled Reports – This function enables you to view pre-determined reports requested



# Available Reports



## Available Reports

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- [Bank Statement Report](#)

Produces a detailed report showing all the transactions for all the accounts as per a specified account manager code (or group of account manager codes) for a specified statement date.

- [Current Cash Positions](#)

Produces a report showing a summary of the current cleared balances of all the accounts as per a specified account manager code (or group of account manager codes).

- [Current Investment Positions](#)

Produces a report showing current security holdings for all clients as per a specified account manager code (or group of account manager codes).

- [Month-End Investment Positions](#)

Produces a report showing a summary of the investment holdings for all accounts as per a specified account manager code (or group of account manager codes) for a specified month-end date.

- [Investment Transactions](#)

Produces a detailed report showing all the investment transactions for all accounts as per a specified account manager code (or group of account manager codes) between two specified dates.

- [Month-End Cash Positions](#)

Produces a report showing the a summary of the cash account positions for all accounts as per a specified account manager code (or group of account manager codes) for a specified month-end date.

- [Cash Transactions](#)

Produces a report showing the transaction processed for all accounts as per a specified account manager code (or group of account manager codes) for a specified date or a date range.

# Select Report



## Cash Transactions Report

[Back](#)

Ad-Hoc

Reference:

Cash Transactions Report

Posting Date From:  (dd/mm/yyyy)

Posting Date To:  (dd/mm/yyyy)

Submit

Reference:

Cash Transactions Report

Posting Date From:  (dd/mm/yyyy)

Posting Date To:  (dd/mm/yyyy)

Submit

Report has been successfully requested ID:94711

# Active Report List



This screen enables you to monitor the progress of submitted reports, view reports and also retains a record of all historical report requests

REPORTING SERVICES
AVAILABLE REPORTS
ACTIVE REPORTS LIST
SCHEDULED REPORTS
USER GUIDE (PDF)
LOGOUT

## Reports List

Definition:  From:  To:

Delete Report

ID	DEFINITION	REFERENCE	CREATED	STATUS	USER	
86758	Intermediary Current Investment Positions	Current Investment Positions	25/03/2013 07:30:14	Complete		

Report – Excel Download

# Scheduled Reports



REPORTING SERVICES
AVAILABLE REPORTS
ACTIVE REPORTS LIST
SCHEDULED REPORTS
USER GUIDE (PDF)
LOGOUT



This screen enables you to view submitted reports that have been requested to run at a pre-determined date and time in the future

## Scheduled Reports

ID	NAME	CREATED	STATUS	NEXT INVOCATION	USER
83	CashPositions	23/02/2012 15:46:16	Pending	26/03/2013 04:00:00	



**NEDBANK**  
PRIVATE WEALTH

# How to log on

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# First time you get in



- 1 Open a web browser and type in:  
<https://pobs.nedsecure-int.com/menu/>

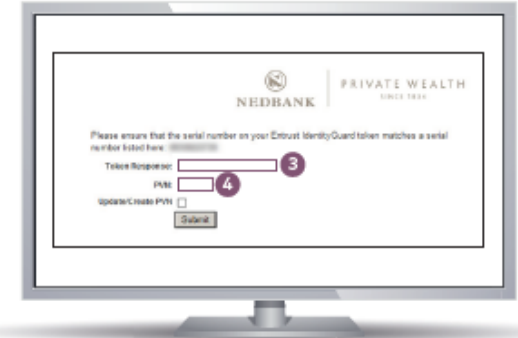


- 2 Type in the username and password provided to you by the client service team  
Click OK

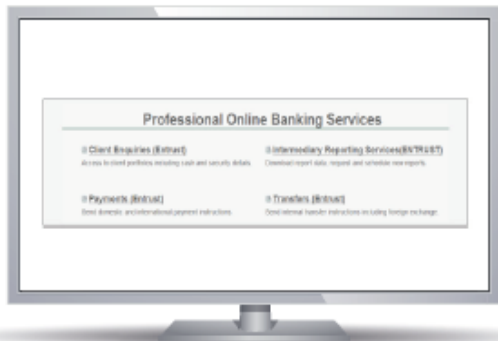
Your account will be locked out after three unsuccessful login attempts.  
If this occurs, please contact your security manager.



- 3 Enter the token response number from your Entrust token



- 3 Enter this number into the 'Token Response' box on screen
- 4 Enter your four-digit PVN and then click 'Submit'



- 5 Navigate to the function required

# Disclaimer



Nedbank Private Wealth is a registered trade name of Nedbank Private Wealth Limited.

Nedbank Private Wealth Limited is licensed and regulated by the Isle of Man Financial Services Authority. Registered office: St Mary's Court 20 Hill Street Douglas Isle of Man.

The Jersey branch is regulated by the Jersey Financial Services Commission.

The London branch is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registration No: 313189.

The UAE representative office in Dubai is licensed by the Central Bank of UAE.

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C515 08/24