

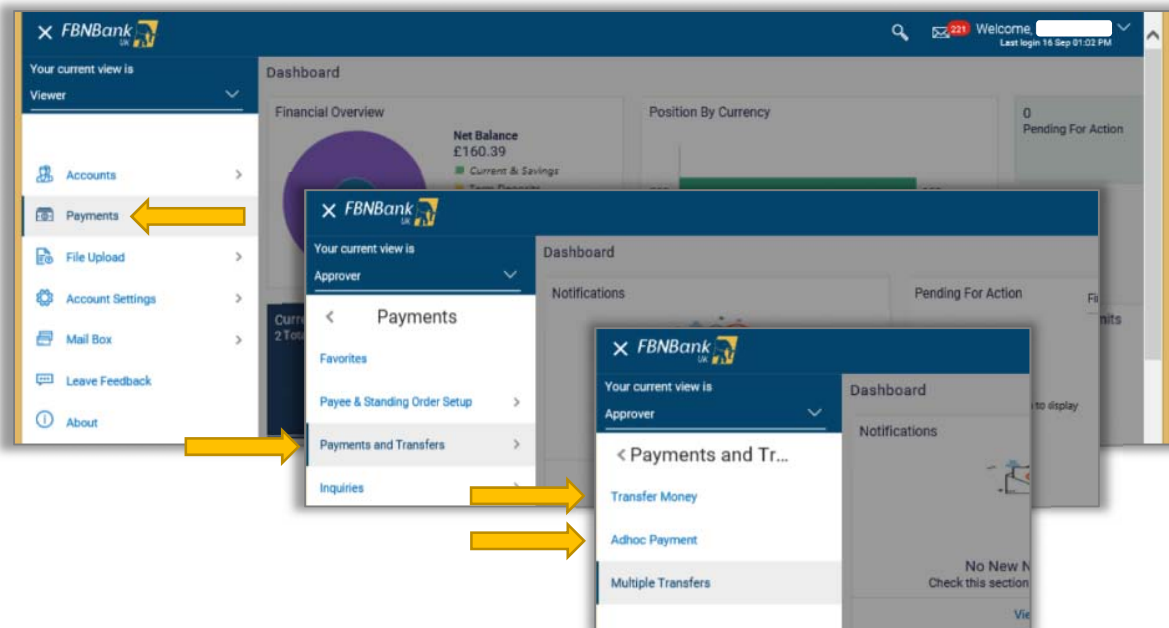
Internet Banking: Making Payments User Guide

What kind of payments can I make?

You can make international payments, UK payments as well as transfers between your own FBN Bank UK accounts via the **Transfer Money** option.



Click on the top left corner toggle menu (three horizontal lines) from the drop down select **Payments, Payments and Transfers**.



You can make a payment to an existing payee via **Transfer Money** or make an **Ad-hoc Payment** (where you have not already set up and saved a payee). You can also make **Multiple Transfers**.

Whenever you submit a payment, a One Time Password will be generated and sent to your registered contact information (via email). You must input this in order to complete the transaction.

Transfer Money - Payments to an Existing Payee

You can make a payment to one of your saved payees Via the **Transfer Money** option.

FBNBank UK

Transfer Type

Existing Payee Own Account Transfer

Payee

UP UK Payment Payee

Select the required payee from the drop-down list

UP	UK Payment Payee	
Account Number	Payment Type	Account Name
99999999	UK Payments	Example Name

Debiting Account

99999999-GBP-SMITH GBP

99999999-GBP- SMITH USD

99999999-GBP- SMITH GBP

GBP

Transfer When

Now Later

Reference

Example Transaction Ref

80 Characters Left

*Disclaimer : The actual Debit Amount for Future Dated Cross Currency Transfers may differ based on the prevailing exchange rate on the value date

Once the payment has been completed the One Time Password will be generated and sent to your registered contact details – this will be a 6-digit passcode that you will need to input in order to complete the payment.

If you have dual authentication set-up then the payment will appear in the queue to await approval by your registered authorizer.

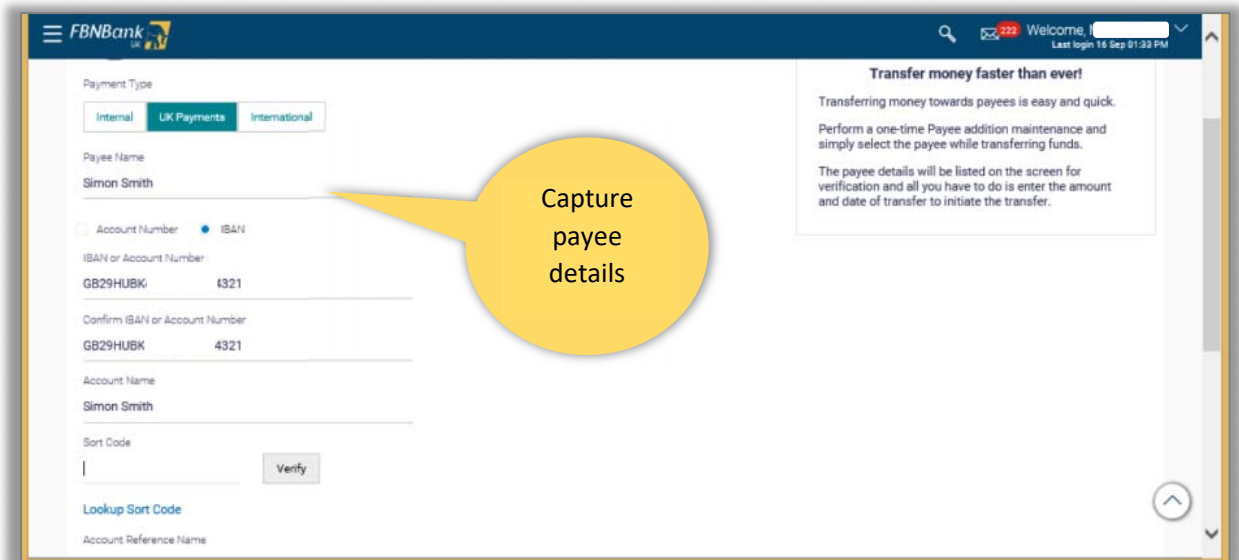
Ad-Hoc Payments- Creating a New Payee

You can create a new payee via **Payee and Standing Order Set up** and save it to your list of payees or you can make a one time payment to a new payee via the **Ad-Hoc Payment** option (and at the end of that process you can choose to save the payee)

UK Payees

If you wish to make a payment to a UK Bank account, you will require the following information:

- Payee Name
- **Account number** or **IBAN Number**
- Confirm the details in **Confirm IBAN** or **Account number**
- **Account Name**
- Lookup **Sort Code** or Verify the sort code by clicking on the options given.



The screenshot shows the FBNBank UK Payments interface. The 'Payment Type' is set to 'UK Payments'. The 'Payee Name' is 'Simon Smith'. The 'Account Number' and 'IBAN' options are selected, with the IBAN field containing 'GB29HUBK 4321'. The 'Confirm IBAN or Account Number' field also contains 'GB29HUBK 4321'. The 'Account Name' is 'Simon Smith'. The 'Sort Code' field is empty, and there is a 'Verify' button next to it. A yellow callout bubble points to the IBAN field with the text 'Capture payee details'. The interface also includes a 'Transfer money faster than ever!' banner and a 'Welcome' message in the top right corner.

The bank details are verified and populated.

Select **Private** or **Public** as **Access Type**.

- **Private** access type limits view and use of the beneficiary only to you.
- **Public** access type allows users mapped to you to view and use the beneficiary.

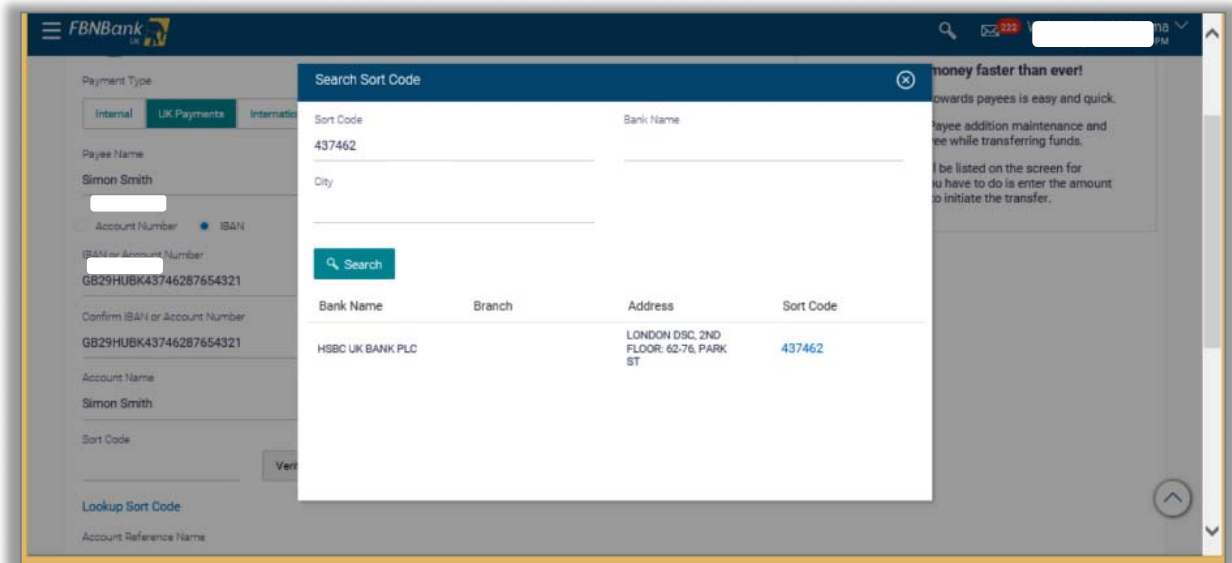
Click on **Add**.

Review the details and select:

- **Confirm** to confirm the beneficiary
- **Cancel** to cancel the entry
- **Back** to make modifications.

To differentiate the accounts for the same payee you can give each account an *Account Reference Name* i.e. a memorable description for example "SMITH LTD USD" or "SMITH LTD GBP" etc.

You will also have an option to give a new payment a *Reference*, this will allow you to identify the transaction in the future when you view your monthly statement.



The bank details are populated. Select **Access Type**.

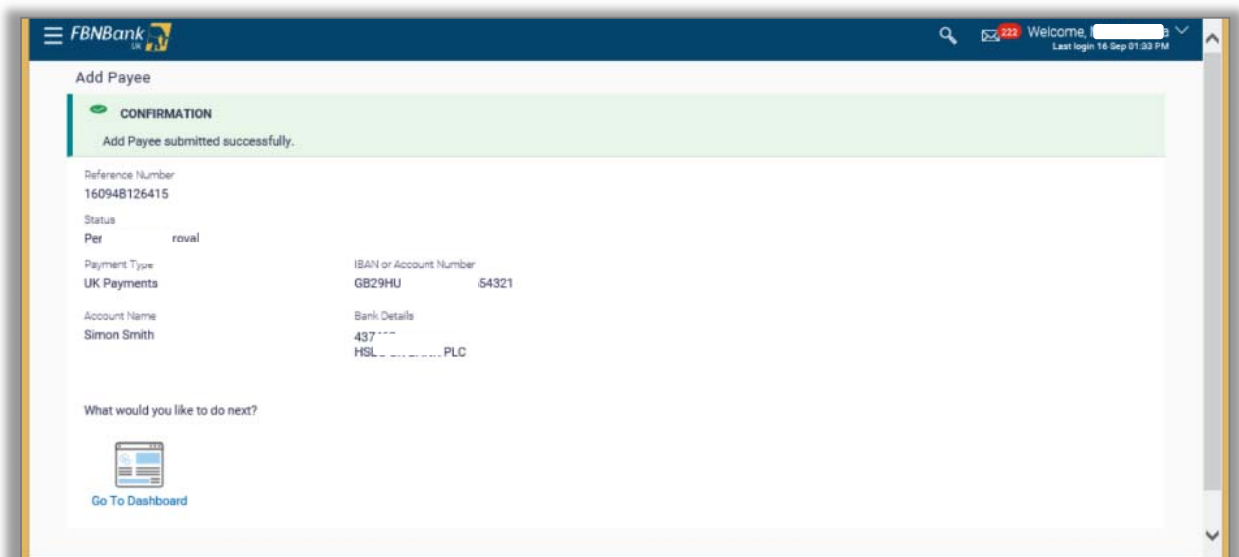
Select **Private** or **Public** as access type.

- **Private access** type limits view and use of the beneficiary only to you.
- **Public access** type allows users mapped to you to view and use the beneficiary.

Click on **Add**.

Review the details and select:

- **Confirm** to confirm the beneficiary
- **Cancel** to cancel the entry
- **Back** to make modifications.



On approval of the payee by the approver, you will receive a confirmation of the payee details as an email to your registered contact information.

International Payees

If you wish to add a beneficiary holding an account outside of the UK, capture the following information:

- **Payee Name,**
- **IBAN number** or the **Account Number,**
- Confirm the account number by capturing it again in **Confirm IBAN or Account Number**
- **Payee Name**

The screenshot shows the FBNBank International Payee form. The 'Payment Type' is set to 'International'. The 'Payee Name' is 'Christopher Helmes'. The 'IBAN or Account Number' is 'DE89371 1001'. The 'Confirm IBAN or Account Number' is 'DE89370 18001'. The 'Account Name' is 'Christopher Helmes'. The 'Address Line 1' is 'Hochstrabe 4, 60313,' and the 'Address Line 2' is 'Frankfurt am Main Germany'. An error message is displayed: 'Transfer ERROR Duplicate payee not allowed. Perform simply select the payee while transferring funds. The payee details will be listed on the screen for verification and all you have to do is enter the amount and date of transfer to initiate the transfer.' A yellow speech bubble points to the form with the text 'Capture payee details'.

Lookup for **BIC Code** or capture **Bank Details**.

The screenshot shows the FBNBank Search BIC form. The 'Country' is 'Germany' and the 'City' is 'Frankfurt'. The 'Search' button is highlighted. A table of bank details is displayed:

Bank Name	Address	BIC
HSBC GLOBAL ASSET MANAGEMENT (DELTS)	KOENIGSALLEE 21/23 GERMANY	HAMGDEDBXXX
HSBC GLOBAL ASSET MANAGEMENT (DELTS)	KOENIGSALLEE 21/23 GERMANY	HAMGDEDDXXX
HSBC TRINKAUS UND BURKHARDT AG	GAENSEMARKT 45 GERMANY	TUBDDEHHXXX

A yellow speech bubble points to the table with the text 'Populate BIC details of Bank'. The 'Pay Via' section is set to 'BIC Code'.

The bank details are populated. Select **Access Type**.

Select **Private** or **Public** as access type.

- **Private access** type limits view and use of the beneficiary only to you.
- **Public access** type allows users mapped to you to view and use the beneficiary.

Click on **Add**.

Review the payee details and confirm the details have been entered correctly.

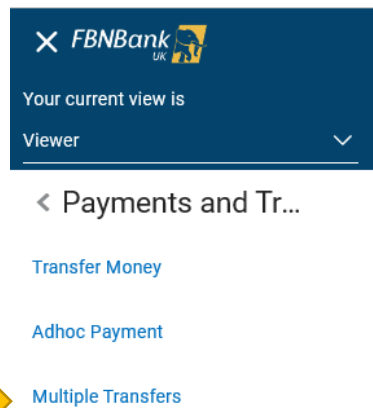


On approval of the payee by the approver, you will receive a confirmation email.

Making Multiple Payments

It is possible to make multiple payments at the same time – select the Multiple Transfers option from the Payments and Transfer menu.

These will need to be payees that you have already set up on the system.



The screenshot shows the FBNBank online transfer interface. At the top, there is a navigation bar with the FBNBank logo, a search icon, and a notification icon showing '660'. Below the navigation bar, there are two forms for adding payees. The first form, labeled 'Payee 1', has a 'Payee' dropdown menu with 'Please Select' and a trash icon. The 'Debiting Account' is '108007-GBP-CACORP-02' with a balance of '£0.00'. There is a 'Forex Rate*' field and a 'Transfer When' section with radio buttons for 'Now' (selected) and 'Later'. At the bottom of the form are buttons for 'Save', 'Make a Copy & Save', and 'Reset Fields'. A disclaimer below the form states: '*Disclaimer : The actual Debit Amount for Future Dated Cross Currency Transfers may differ based on the prevailing exchange rate on the value date'. The second form, labeled 'Payee 2', has a 'Payee' dropdown menu with 'Please Select' and a trash icon. The 'Debiting Account' is '108007-GBP-CACORP-01' with a balance of '£17,436.85'. It also has a 'Forex Rate*' field and a 'Transfer When' section with radio buttons for 'Now' (selected) and 'Later'. To the right of the forms is a box titled 'What are the benefits?' with an elephant icon. The text in the box reads: 'The Multiple Transfers service allows you to transfer money to several payees simultaneously. If preferred, transfer funds from different accounts and on different dates to each payee.'

Click on **Add Another Payment** at the bottom of the screen to add more payees

How will I know the payment has gone through?

Look at the **Online Transfer Status** displayed on your *main dashboard*. Payments which have been completed will display a status of *Success* next to them. Any which are not yet complete will show as *In Progress*. Any which have not gone through will display a message of *Failed*. You should contact Customer Services or your Relationship Manager.

Please note that any payments submitted after 3pm will show as debited instantly but will be effected the next working day; similarly any payments initiated over the weekend or bank holidays will be effected the following working day.

Online Transfer Status

AV	Payee	£3.00	⋮
		Success	
	18 Dec 2019		
IT	Payee	£1.00	⋮
		Success	
	11 Dec 2019		
FO	Payee	£1.00	⋮
		Success	
	20 Nov 2019		
View All			

Should you not find the answer you need in the FAQs above, please contact your Relationship Manager or Client Services for further help on +44 (0) 20 7920 4920