

E-banking Payments guide

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1. User roles

There are different types of user rights available:

Cardinality = 1: 2 eyes principle, user has 100% rights for payments

Cardinality = 2: 4 eyes principle, at least 2 users with 50% rights

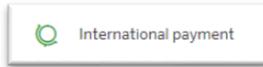
Cardinality = 3: 6 eyes principle, at least 3 users with 33% rights

Zero cardinality = user can only create payments, which should be approved by other users.

View only users are not allowed to create any payments.

Role privileges:	User roles:				
	"View only"	"Pay only"	"Six eyes" principle	"Four eyes" principle	"Two eyes" principle
View	<input checked="" type="checkbox"/>				
Insert transaction		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
% of approval rights*	0%	0%	33%	50%	100%

2. International payment



1. Go to Payments -> New Payment
2. Choose payment type
3. Choose the account you want to pay from

New payment

Enter payment ¹

Search for IBAN, account number or beneficiary

Source	Type	Benefi
Orange payment slip		
Red payment slip		
Domestic payment		
International payment		
Account transfer		

Payments overview

Payment approvals

Pending payments

New payment ¹

Account transfer

Mass account transfer

Payment templates

Enter Beneficiary data:

Account to be debited

Account to be debited * ³ ▼

Beneficiary

IBAN ⁹ Account

BIC (SWIFT) ¹⁰ Bank code ³

IBAN * ⁴ BIC (SWIFT)

Name/address * ⁵ Bank *

Address ⁶ Bank address

City ⁷ City of bank

Country ⁸ Country of bank

4. IBAN of beneficiary (International account number. May be up to 34 characters)
5. Name of Beneficiary (Company, Individual – whoever the account name is in)
6. Address of the beneficiary
7. City of beneficiary
8. Country of beneficiary
9. Alternatively you can use the Account number but then must also add BIC
10. SWIFT/Bank code

Enter Payment details:

Payment details

Execution type Single payment 11
 Recurring payments

Currency/Amount * USD 12
Currency Amount

Reason for payment * ⓘ 13

Booking text ⓘ 14

Confirmation document * Detailed confirmation document - single 15

Salary payment 16

Message to the bank ⓘ 17

Charge option ⓘ Share charges 18

Priority ⓘ Normal 19
 Urgent

Execution date * 29.06.2020 20

21

11. Single or recurring payments

12. CCY and Amount of CCY to be paid

13. Reason for payment is a message delivered to the **payment beneficiary** (invoice numbers, etc)

14. Booking text is shown as a remark on your account statements. Please include POP Code for AED payments here.

15. Confirmation document – there are 2 options: no confirmation document or detailed confirmation document single. Please note, if you choose an option “No Confirmation Document” you will not be able to receive/request payment advice.

16. Salary payment – select here when create salary payments.

17. Any text you want to deliver to **Sberbank (Switzerland) AG**. Please be informed, that any text here will stop direct payment processing on the banks side. In case of special requirements for payment route / correspondent bank please include information here.

18. Fees to be charged

19. Shared – Split between the sender and receiver

20. Sender to pay charges – only charged to sender

21. Beneficiary to pay charges – only charged to beneficiary (fees will be deducted from the total amount sent)

22. Priority - if your account balance is not sufficient to process all the payment orders, those designated as Urgent will be executed first

23. Execution date – when you want payment to be executed (can be at a future date if required)

24. Submit

For International payments in RUB please use additional fields:

The image shows a screenshot of a payment form. On the left, the 'Payment details' section includes fields for Execution type (Single payment selected), Currency/Amount (RUB, 123'456.00), Reason for payment (invoice #), Booking text, Confirmation document (Detailed confirmation document - single), Ruble payment instructions (with a green button 'Please click here to add instructions...'), Charge option (Share charges), and Execution date (20.10.2020). On the right, the 'Ruble payment instructions' section includes fields for Message to the bank, Vo-Code / Reason, INN-Code, KPP-Code, BIK, Acc with RCB, and KBK-Number, followed by Tax Payment Instructions and Close/Submit buttons.

3. Domestic payment



1. Go to Payments -> New Payment
2. Choose payment type
3. Choose the account you want to pay from
Enter Beneficiary data:

Beneficiary

IBAN (account) *	4	CH15 0076 7000 L531 4598 5	Clearing no. *	00767	<input type="button" value="Q Search"/>
Name/address *	5	Test company AG	Bank *	Banque Cantonale Vaudoise	
Address	6	Gartenstrasse 2	Bank address	St-François	
City	7	Lausanne	City of bank	1001 Lausanne	
Country	8	Switzerland	Country of bank		

4. IBAN of beneficiary (International account number. May be up to 34 characters). Clearing no. will be filled automatically.
5. Name of Beneficiary (Company, Individual – whoever the account name is in)
6. Address of the beneficiary
7. City of beneficiary
8. Country of beneficiary

Enter Payment details:

Payment details

Execution type Single payment 9
 Recurring payments

Currency/Amount * CHF 10
Currency Amount

Reason for payment * 11

Booking text 12

Confirmation document * Detailed confirmation document - single 13

Salary payment 14

Message to the bank 15

Charge option 16

Priority Normal 17
 Urgent

Execution date * 18

19

9. Single or recurring payments

10.CCY and Amount of CCY to be paid

11.Reason for payment is a message delivered to the payment beneficiary (invoice numbers, etc)

12.Booking text is shown as a remark on your account statements

13.Confirmation document – there are 2 options: no confirmation document or detailed confirmation document single.

14.Salary payment – select here when create salary payments.

15.Any text you want to deliver to a bank. Please be informed, that any text here will stop direct payment processing on the banks side. In case of special requirements for payment route / correspondent bank please include information here.

16.Fees to be charged:

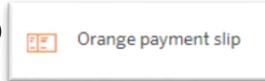
- Shared – Split between the sender and receiver
- Sender to pay charges – only charged to sender
- Beneficiary to pay charges – only charged to beneficiary (fees will be deducted from the total amount sent)

17.Priority - if your account balance is not sufficient to process all the payment orders, those designated as Urgent will be executed first

18.Execution date – when you want payment to be executed (can be at a future date if required)

19.Submit

4. Orange payment slip



1. Go to Payments -> New Payment
2. Choose payment type
3. Choose the account you want to pay from
4. Enter Beneficiary data – Post account number from your orange slip:

Account to be debited

Account to be debited * ⓘ salary account EUR 4'026.29 ▼

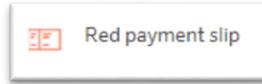
Beneficiary

Post account number *

❗ Post account is required

5. Enter Payment details
6. Submit

5. Red payment slip

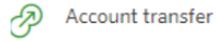


1. Go to Payments -> New Payment
2. Choose payment type
3. Choose the account you want to pay from
4. Enter Beneficiary data – Post account number from your red slip, IBAN:

Beneficiary	
Post account number	<input type="text"/>
IBAN (account)	<input type="text"/>

5. Enter Payment details
6. Submit

6. Account transfer



1. Go to Payments -> New Payment
2. Choose payment type
3. Choose to be debited
4. Choose to be credited
5. Enter Payment details
6. Submit

Account to be debited

Account to be debited  11456264.2002 Current account USD 641.19 

Payee

Account to be credited  salary account EUR 4'026.29 

Amount details

Currency/amount* USD  1'122.00
Currency Amount

Payment details

Reason for payment   own funds transfer

7. Payment approval

If payment needs to be approved, you can find it under Pending payments with a status “Partially approved”. Every payment should have at least 100% approvals. Please check percentage of approvals in payment history:

Bank address	BREMEN
BIC (SWIFT)	SBREDE22XXX
Name/address	[redacted]
Address	[redacted]
City	[redacted]
Country	[redacted]
Execution type	Single payment
Amount	[redacted]
Reason for payment	[redacted]
Booking text	Payment to: sarah
Confirmation document	Detailed confirmation document - single
Priority	Normal
Execution date	09.06.2020
Value date	09.06.2020
Status	To be approved
External reference	47585549

Payment history

Actions performed on payment

Modification date	Contract	Description	Signature percentage	Total signature percentage
08.06.2020 11:10	746894	Approved	50%	50%
08.06.2020 11:10	746894	Order edited	0%	0%
08.06.2020 11:10	746894	Approved	50%	50%
08.06.2020 11:10	746894	Order created	0%	0%

should be =<100%

8. Payment statuses

To be approved - order need to be approved (by you or another authorized user)

Partially approved - order created, approved by you and need to be approved by other users

Approved – order approved, will go out at the execution date

In progress – order was created, approved, but not executed. Check funds sufficiency or cut-off time

Processed – order was executed successfully