# E-banking Payments guide

Content:

# 1. User roles

There are different types of user rights available:

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

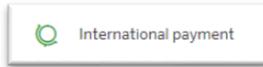Cardinality = 2: 4 eyes principle, at least 2 users with 50% rights

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 | ☑ | ☑ | ☑ | ☑ | ☑ |
| Insert transaction | | ☑ | ☑ | ☑ | ☑ |
| % 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



### Enter Beneficiary data:

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:**



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:**

## 3. Domestic payment



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  🔍 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:

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
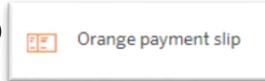


1. Go to Payments -> New Payment
2. Choose payment type
3. Choose the account you want to pay from
4. Enter Beneficiary data – Post account number from your orange slip:

**Account to be debited**

Account to be debited * ⓘ | salary account EUR 4'026.29 | ⌄
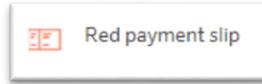
**Beneficiary**

Post account number *

⚠ Post account is required

5. Enter Payment details
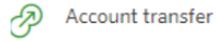6. Submit

## 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

IBAN (account)

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 • ❶
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 • ❶
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 | |
| Address | |
| City | |
| Country | |
| Execution type | Single payment |
| Amount | |
| Reason for payment | |
| 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

should be =<100%

| 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% |

## 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