Online Banking

Bulk Payments
User guide

BARCLAYS

Contents

1. Introduction

The Bulk Payments functionality on Wealth Online Banking enables users to make bulk payments to beneficiaries.

It is expected that a user of Bulk Payments is familiar with the way in which Wealth Online Banking works and has read the documentation regarding the use of online banking. To use the Bulk Payments module you must be a registered Wealth Online Banking user and your organisation must be registered to use the module. In addition, both the user and organisation must have the privileges necessary to use the application.

The Bulk Payments functionality enables users to:
• Import inter-account transfers, UK same-day payments and international payments from an MT103 format file
• Import a list of BACS beneficiaries to create a BACS payment
• Make a BACS payment

BACS payments are managed entirely within the Bulk Payments extension, while inter-account transfers, UK same-day payments and international payments are managed as usual in Wealth Online Banking once the payments have been submitted.

2. Log in steps (all users)

1. Open your web browser

2. Ensure you have an Online Banking card, PIN and the software installed on your desktop/laptop

3. Copy and paste the url below in your web browser address bar

4. Click on 'Login' and enter your PIN

URL : https://www.barclayswealth.com/login/action/logon/unauthenticated/corporate/loginSigningGemplus

Welcome to Barclays Wealth Online Banking

Smart Card Login

Welcome to Barclays Wealth Online. To access our intermediary and corporate international banking services, including multi-currency payments, please log in below.

Important Security Information

You must only proceed beyond this point if you are authorised to access Barclays Wealth Online. Please note your use of the system may be monitored and any unauthorised attempts to access customer or bank information may be subject to legal action.

NEW! Batch authorisations functionality

If you already make use of our Bulk Payments facility, you can now take advantage of batch authorisations functionality too. Batch authorisations will allow you to select and approve up to 100 payments at a time, reducing the amount of administration required to carry out these important tasks.

If you are not already using our Bulk Payments facility then please speak to your Relationship Manager.

By continuing, you give Barclays permission to use cookies on this website. Please read our cookies policy.

Log in

QUICK LINKS

View demo

Log in to Gerrard Client Centre

Log in to Barclays Stockbrokers

Frequently asked questions

Have you secured your details?

GUARD THEM NOW

Log in to view our new look online banking...

Convenient, easy, secure

Important Information: Security reminder

We strongly recommend (where possible) that you use minimum dual approval for payments and administration changes (minimum one user to input, one user to approve).

We also recommend that the input and approval actions are undertaken by users on different computers/devices. This will help with the prevention of internal and external fraud cases.

We would also remind all users who have the authority to view account information and make payments of their responsibility to ensure they:

> Keep their smart card secure at all times in the same way as their bank or credit card. This means that it must be stored in such a way that no one else could access it.

4. Click on 'Login' and enter your PIN

3. Make BACS payments

To make a BACS payment to one or more beneficiaries navigate to the 'Banking' tab and select 'Make BACS payment' from the Payments option menu. You will then be directed to a page where you may select the account to make the payment from.

In each of the steps that follow you will be asked to enter the details for the BACS payment. If you make a mistake at any point, an error will be displayed on the page when you attempt to continue.

Once the payment has been completed, it may need to be verified and/or approved by another user or users from your organisation before it's finally executed.

3.1 Select BACS 'from' account

The 'Make BACS payment – step 1' page will be displayed. This page is used for specifying the 'from account' – the account from which the funds will be paid.

Two options are available for selecting the 'from account'. You may either enter the sort code and account number of the account to be debited, or you may select the account using the 'Select group' and 'Select account set' selection boxes.

To select an account using the 'Select group' and 'Select account set'selection boxes:

1. Select a group from the first selection box and click the 'Go' button to the right of it.

2. The 'Select account set' selection box will appear with the account sets belonging to the selected group. Select an account set and click the 'Go' button to the right of it.

3. The accounts belonging to the account sets will appear in the 'Select account' selection box. Select the required account.

4. Once you have selected or entered an account, click the 'Continue' button at the bottom of the page to continue to the next step.

If you click 'Cancel' on this page you will be asked to confirm the action, and all the data entered will be cleared from the page so that you can start again.

1. Select a group from the first selection box and click the 'Go' button to the right of it your PIN
2. The 'Select account set' selection box will appear with the account sets belonging to the selected group.Select an account set and click the 'Go' button to the right of it
3. The accounts belonging to the account sets will appear in the 'Select account' selection box. Select the required account

4. Once you have selected or entered an account, click the 'Continue' button at the bottom of the page to continue to the next step

3.2 Add payment details and beneficiaries

The next page is 'Make BACS payment – step 2' where you may enter further payment details and add beneficiaries.

Note: Several of the fields on this page require you to enter text using the valid BACS character set – this includes only the following characters (lower case letters are converted to upper case):

- Capital letters (A-Z)
- Digits (0-9)
- Characters (/, -, ., &)
- Space

On this page, the following payment details may be added:

1. 'Payment Name' (required) – the name given to this payment which will later be displayed in the 'View BACS Payments' screen. This must only contain valid BACS characters.

2. 'Value Date' (required) – the date when the beneficiary payment amounts should reach the beneficiary's accounts. The value date must be at least two working days in the future – the list only includes valid dates for the payment.

3. 'Notes' (optional) – information about the payment which is not sent to BACS.

4. 'Debit Charges From' – indicates whether charges for making the BACS payment will be debited from the 'Payment From' account or the 'Default Billing Account' for your organisation.

1. 'Payment Name' (required) – the name given to this payment which will later be displayed in the 'View BACS Payments' screen. This must only contain valid BACS characters

2. 'Value Date' (required) – the date when the beneficiary payment amounts should reach the beneficiary's accounts. The value date must be at least two working days in the future – the list only includes valid dates for the payment

4. 'Debit Charges From' – indicates whether charges for making the BACS payment will be debited from the 'Payment From' account or the 'Default Billing Account' for your organisation

3. 'Notes' (optional) – information about the payment which is not sent to BACS

Beneficiaries may be added by either selecting a previously entered beneficiary reference or by typing in a beneficiary name, sort code and account number. The beneficiary amounts and references may be added on the next screen.

You must enter at least one beneficiary. The screen shows up to 50 most recently added beneficiaries in two columns, with the last added beneficiary at the top left of the list. This is to help you keep track of where you are up to when adding large lists of beneficiaries. In all other screens the beneficiaries are shown in the order they are added (or imported from a BACS file).

To add a pre-defined beneficiary:

1. Select a beneficiary set from the selection box, either a named beneficiary set configured in Online Banking or an 'Unallocated' beneficiary. Click the 'Go' button to the right of it.

2. A list of pre-defined beneficiaries will appear in the 'Beneficiary' selection box. Select the required beneficiary from the selection box and click the 'Add' button to the right of it.

3. The beneficiary will be added to the list (appearing at the top left).

4. To add all beneficiaries in a set, select 'add all' and click 'go'

1. **Select a beneficiary set from the selection box, either a named beneficiary set configured in Online Banking or an 'Unallocated' beneficiary. Click the 'Go' button to the right of it**

2. **A list of pre-defined beneficiaries will appear in the 'Beneficiary' selection box. Select the required beneficiary from the selection box and click the 'Add' button to the right of it.**

Payment to

EITHER - select a beneficiary to include in the payment and select add.

Beneficiary set | Unallocated | GO

Beneficiary | DOM Beneficiary 3 | ADD

OR - enter the beneficiary's details and select add.

Beneficiary name

Sort code

Account number

Beneficiary reference

Default payment reference | ADD

☐ Save this beneficiary

<< BACK   CANCEL   SAVE   CONTINUE >>

Added beneficiaries

Total: 3 (Only the last 50 added beneficiaries will be displayed below)

BENEFICIARY NAME	SORT CODE AND ACCOUNT NUMBER	BENEFICIARY NAME	SORT CODE AND ACCOUNT NUMBER
DOMBENEFICIARY3	201580 40562300	DOMBENEFICIARY2	201580 40508667
DOMBENEFICIARY1	201580 40450456		

3. The beneficiary will be added to the list (appearing at the top left)

To add a new beneficiary:

1. Enter the beneficiary name (using valid BACS characters).

2. Enter the sort code and account number of the beneficiary account.

3. If you want to save this beneficiary for use in future payments, tick the 'Save this Beneficiary' box and enter a unique Beneficiary Reference (using valid BACS characters).

4. Click the 'Add' button.

5. The beneficiary will be added to the list (appearing at the top left).

Once you have completed all of the payment details and added the beneficiaries, you may click the 'Continue' button to move to the next step in the process. The system will perform a simple validation on the information you have entered. For instance, if the beneficiary's account is with Barclays, then a valid Barclays sort code and account number must have been entered.

Alternatively, you may choose to click:

• 'Back' to return to the previous screen if, for example, you realise you have selected the wrong 'from' account for the payment.

• 'Cancel' to cancel the creation of the payment. You will be asked to confirm the cancellation and then returned to the 'Step 1' page and all the data entered so far will be cleared.

• 'Save' to save the payment in its current state so that it may be amended (or deleted) later. The information you have entered will be validated as for 'Continue', then the 'View BACS Payments' page will be displayed including the payment with a status of 'Saved'.

Payment to

EITHER - select a beneficiary to include in the payment and select add.

Beneficiary set | Unallocated | GO

Beneficiary | DOM Beneficiary 3 | ADD

OR - enter the beneficiary's details and select add.

Beneficiary name | MR David James
Sort code | 203745
Account number | 98563778
Beneficiary reference | Clte Num 3345 - Mr James
Default payment reference | Payment Ref 665 | ADD

☑ Save this beneficiary

<< BACK   CANCEL   SAVE   CONTINUE >>

Added beneficiaries

Total: 3 (Only the last 50 added beneficiaries will be displayed below)

BENEFICIARY NAME	SORT CODE AND ACCOUNT NUMBER	BENEFICIARY NAME	SORT CODE AND ACCOUNT NUMBER
DOMBENEFICIARY3	201580 40562300	DOMBENEFICIARY2	201580 40508667
DOMBENEFICIARY1	201580 40450456		

3.3 Enter payment references and amounts

If the data passes validation, the next page in the BACS payments process is 'Make BACS payment – step 3' where you will be asked to provide a reference and payment amount for each of the beneficiaries.

The page shows the calculated headroom available for the payment. The headroom is the difference between the settlement risk configured for your organisation and the BACS payments already in progress (with a status of 'Execution Pending' or 'Completed') between the two dates.

It also shows the total value of the payments added so far (updated each time you refresh the page) and the requested and available value dates for the payment. Occasionally, the available value date may be different to the requested value date if, for example, there has been a significant delay between selecting the value date and arriving at this screen.

On this page, the following details should be supplied for each beneficiary:

1. 'Payment Reference' (required) – the reference for the payment to appear in the beneficiary account. Must only contain valid BACS characters.

2. 'Payment Amount' (required) – the amount (in GBP) of the payment to the beneficiary.

Once you have completed all of the beneficiary details, click the 'Continue' button to move on to the 'Confirmation' screen, the final step in the process. If there are any validation errors in the beneficiary details, you will be returned to the same page with explanatory error messages at the top and highlighting any invalid beneficiaries.

Alternatively, you may choose to click:
* 'Back' to return to the previous screen.
* 'Cancel' to cancel the creation of the payment. You will be asked to confirm the cancellation and then returned to the 'Step 1' page and all the data entered so far will be cleared.
* 'Save' to save the payment in its current state so that it may be amended (or deleted) later. The information you have entered will be validated as for 'Continue', then the 'View BACS Payments' page will be displayed including the payment with a status of 'Saved'.

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Make BACS payment - step 3

Payment details

Available headroom on value date   GBP 200.00
Total value (to date) of this payment   GBP 0.00
Requested value date   10/10/2014
Available value date   10/10/2014

Payment to

BENEFICIARY NAME	SORT CODE AND ACCOUNT NUMBER	PAYMENT REFERENCE	PAYMENT AMOUNT
DOMBENEFICIARY1	201580 40450456	Payment Ref 122	10
DOMBENEFICIARY2	201580 40508667	Payment Ref 123	15
DOMBENEFICIARY3	201580 40562300	Payment Ref 124	20
MR David James	204507 80698547	Payment Ref 665	25

<< BACK   CANCEL   SAVE   CONTINUE >>

1. 'Payment Reference' (required) – the reference for the payment to appear in the beneficiary account. Must only contain valid BACS characters.

2. 'Payment Amount' (required) – the amount (in GBP) of the payment to the beneficiary.

Note: To remove a beneficiary from the payment, simply leave or set the payment amount to blank or zero. The beneficiary will not be included when the payment is completed in the next step.

3.4 Confirm a BACS payment

Once you reach this step, you have completed all of the details necessary to make a BACS payment. Bulk Payments will display the 'Make BACS payment – step 4 – confirmation' screen for you to confirm these details.

This screen shows the payment details you have entered and provides the following details calculated for the payment:

1. 'Payment total' – the amount of the payment calculated by adding all of the individual beneficiary accounts.

2. 'Headroom available' – the amount of headroom (described in Section 3.3) available to make the payment on the requested value date.

3. 'Number of beneficiaries to be paid' – the number of beneficiaries with amounts greater than zero.

4. Click the 'Display' button to see the individual beneficiary details.

5. 'Execution Date' – the calculated execution date for the payment, usually two working days before the available value date.

6. 'Available Value Date' – the calculated value date for the payment (this will normally be the same as the requested value date).

7. 'Authorisation Required' – indicates whether verification and/or authorisation will be needed for this payment.

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Make BACS payment - step 4 - confirmation

Payment from

Account name M SCOTT &H SMITH
Sort code 201580
Account number 90475254
Currency GBP

Payment name and total

Payment name Test BACS payment
Payment total GBP 70.00
Headroom available GBP 200.00
Number of beneficiaries to be paid 4 DISPLAY

Indicative charges

Debit charges from Payment from account

Payment dates

Execution date 08/10/2014
Requested value date 10/10/2014
Available value date 10/10/2014

Authorisation required

Level of authorisation Authorisation (1)

To see the individual beneficiaries that will be included in the payment, click the 'Display' button. This will show another screen with a full list of all the beneficiaries. Click the 'Back' button to return to the 'Make BACS payment – Step 4 – confirmation' screen.

If the payment total is greater than the headroom available or is greater than the maximum authorisation limit configured for your organisation, one or more errors will be displayed and you will not be able to submit the payment.

Once you are satisfied that the payment details are all correct – and that there are no errors – you may click the 'Submit' button to complete the payment. The 'View BACS payments' page will then be displayed, including the payment you have just submitted.

The payment may then need to be verified and/or authorised by other users in your organisation before it is executed. If there is no requirement for the payment to be verified or authorised you will need to digitally sign the payment; this is described in Section 5 - 'Verify/authorise/reject BACS payments'.

Alternatively, you may choose to click:

1. 'Back' to return to the previous screen.

2. 'Cancel' to cancel the creation of the payment. You will be asked to confirm the cancellation and then returned to the 'Make BACS payment – step 1' page and all the data entered so far will be cleared.

3. 'Save' to save the payment in its current state so that it may be amended (or deleted) later. The information you have entered will be validated as for 'Submit', then the 'View BACS payments' page will be displayed showing the payment with a status of 'Saved'.

4. View a BACS payment

To view the BACS payments entered for your organisation, navigate to the 'Banking' tab and select the 'View BACS payments' option on the left hand menu.

This will take you to the 'View BACS payments' page showing a list of BACS payments for your organisation. The payments are shown in order of execution date, starting with saved payments with no execution date, followed by submitted payments in ascending execution date order.

The status of each payment in the list will be one of:
- 'Saved' for payments that were saved during the make BACS payment process or saved at the end of the 'Import payments' process (Section 6).

- 'Verification Pending' for payments that have been submitted and are awaiting verification.
- 'Authorisation Pending' for submitted payments awaiting their first or only authorisation.
- '2nd Authorisation Pending' for submitted and authorised payments awaiting second authorisation.
- 'Execution Pending' for payments that have been submitted and fully verified and/or authorised, and are now ready to be executed on the date indicated.
- 'Completed' for payments that have been executed on the execution date. These will remain in the list for up to six months.

Please note: Payments executed more than three months in the past will be removed from the list. Saved payments will remain until they are either deleted or submitted. Additionally, some payments may briefly disappear while they are being processed for BACS, usually late at night. Saved payments may be amended and submitted, or deleted, by clicking on the 'Payment Name' link. You may view details of submitted payments by clicking the 'Payment Name' link. This will take you to the 'Amend BACS payment – step 2'. Payments that are 'Execution Pending' may also be viewed, and, if the execution date is in the future, you may cancel them.

4.1 Amend or delete a saved BACS payment

During the process for making a BACS payment, a user may save a payment and resume it later. Payments may also be imported into the 'Saved' status during the BACS import process.

When you click on the 'Payment Name' link of a saved BACS payment in the 'View BACS Payments' page, the 'Amend BACS payment – step 2' screen will be displayed.

This page is similar to the 'Make BACS payment – step 2' screen with the following differences:

1. You may click the 'Delete' button here to delete the payment. You will be asked to confirm that you wish to delete the payment and, on confirmation, it will be deleted and the 'View BACS payments' page will be displayed.

2. If you click the 'Cancel' button on the Step 2, 3 and 4 pages, you will be asked for confirmation then returned to the 'View BACS payments' page without saving any changes.

In addition, if you are amending an imported payment, any invalid beneficiaries (for example, those with an unknown sort code or invalid account number) will be highlighted.

Clicking on the 'Continue' button will lead through to Steps 3 and 4 as before so that you may submit the payment once all the details are complete, or save it again to resume later.

1. You may click the 'Delete' button here to delete the payment. You will be asked to confirm that you wish to delete the payment and, on confirmation, it will be deleted and the 'View BACS payments' page will be displayed

4.2 View a submitted BACS payment

Once a payment has been submitted for execution via verification and/or authorisation, it cannot be amended, except for the notes, unless it is firstly rejected (during verification/authorisation) or cancelled (when it has 'Execution Pending' status).

Click the 'Payment Name' link of a BACS payment on the 'View BACS payments' page. On this page you may add or modify the notes associated with the payment.

You may click one of the following buttons:

1. 'Print' to print the displayed payment details.

2. 'Display' to view the beneficiaries of the payment. This will take you to the 'View BACS beneficiaries' page.

3. 'Submit' to save any changes you have made to the payment 'Notes' field and return to the 'View BACS Payments' page.

4. 'Back' to return to the 'View BACS payments' page without saving the notes.

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View BACS payment   🖨 PRINT

Payment details

Input by	Ms C USER 1
Imported by	
Status	Authorisation Pending

Payment from

Account name	M SCOTT &H SMITH
Sort code	201580
Account number	90475254
Currency	GBP

Payment name and total

Payment name	Test BACS payment
Payment total	GBP 70.00
Number of beneficiaries to be paid	4 DISPLAY

Indicative charges

Debit charges from	Payment from account

Payment dates

Execution date	08/10/2014
Requested value date	10/10/2014
Available value date	10/10/2014

Authorisation required

Level of authorisation	Authorisation (1)
Verified by	
Authorised by	

Notes

This area is for your own use. It will not form any part of the payment instruction and can be updated at any stage in the payment cycle. You may enter up to 140 characters.

0 characters used out of 140 (this count may vary on different browsers)

<< BACK   SUBMIT

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Callouts:

1. 'Print' to print the displayed payment details

2. 'Display' to view the beneficiaries of the payment. This will take you to the 'View BACS beneficiaries' page

3. 'Submit' to save any changes you have made to the payment 'Notes' field and return to the 'View BACS Payments' page

4. 'Back' to return to the 'View BACS payments' page without saving the notes

4.2 View a submitted BACS payment

On clicking on the 'Display' button the 'View BACS beneficiaries' page will be displayed, showing all the beneficiaries of the BACS payment. On this page, click the 'Back' button to return to the 'View BACS payments' page. You may also click the 'Print' button to print the displayed beneficiary details.

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View beneficiary sets   >

View BACS beneficiaries   PRINT

Payment to

BENEFICIARY NAME	SORT CODE AND ACCOUNT NUMBER	PAYMENT REFERENCE	PAYMENT AMOUNT
DOMBENEFICIARY1	201580 40450456	Payment Ref 122	10.00 GBP
DOMBENEFICIARY2	201580 40508667	Payment Ref 123	15.00 GBP
DOMBENEFICIARY3	201580 40562300	Payment Ref 124	20.00 GBP
MR David James	204507 80698547	Payment Ref 665	25.00 GBP

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4.3 Cancel an 'Execution Pending' BACS payment

It is possible to cancel a fully verified and authorised payment (in the 'Execution Pending' state) at any time up to the day before the execution date of the payment.

On the 'View Bacs payments' page, click the 'Payment Name' for the payment you wish to cancel and click the 'Delete' button.

The 'Delete payment – confirmation' page will be displayed.

When you click the 'Confirm' button you will be asked to digitally sign the cancellation of the payment (see the description of digital signatures in Section 5).

Once you have digitally signed the cancellation of the payment, the payment status is set to 'Saved' and the 'View BACS payments' page is displayed. The payment may then be amended or deleted. If you wish to re-submit the payment it will need to be verified and/or authorised again as before.

5. Verify/authorise/reject BACS payments

Most payments will need to be verified, authorised or both – some payments will need to be authorised by two people. The requirements for each payment will depend on the configuration for your organisation and the total amount of the payment.

You must have the appropriate privileges to verify or authorise payments and these options will only be available on the menu if you have the privileges. A user may have 'Verify' and/or 'Authorise' privileges at level 'A' or 'B'. The requirement for 'A' or 'B' authorisation (by one or two users) depends on the value of the payment.

When verifying, authorising or rejecting payments you will be asked to provide a secure digital signature. You will also be asked to provide a secure digital signature when you delete a payment with a status of 'Execution Pending' (which is possible any time up to the day before the execution date), or if you submit a payment with no requirement for verification or authorisation.

A single user for an organisation may only perform one of 'Submit', 'Verify' or 'Authorise' on an individual payment. Therefore, a payment which requires verification and two authorisations will require actions from four people before it can be executed.

Payments awaiting verification or authorisation may be rejected, returning them to the 'Saved' state so that they may be amended or deleted. If you wish to re-submit the payment it will need to be verified and/or authorised again as before.

5.1 Verify a BACS payment

To verify or reject BACS payments with the 'Verification Pending' status, navigate to the 'Approvals' tab and click on the 'Verify BACS payments' menu option. This option will only be available if you have the verification privilege.

The 'Verify BACS payments' page will be displayed showing all BACS payments that you may verify; that is, those with the 'Verification Pending' status and that were submitted by another user.

For each BACS payment, the following details will be displayed:

1. 'Verify by' – the date by which the payment needs to be verified (the execution date). If this date has passed, the date will be highlighted. You will need to reject the payment, and either delete or re-submit it with a new value date so that Bulk Payments can calculate a new execution date.

2. 'Payment From' – the name of the account that the payment amount will be taken from.

3. 'Status' – the status of the payment (this should be 'Verification Pending').

4. 'Payment Name' – the name given to the payment when it was created. Click the name to view details of the payment and beneficiaries.

5. 'Amount' – the total amount of the payment in GBP.

6. 'Number Of Beneficiaries' – the total number of beneficiaries who will be paid by this payment.

7. 'Select' – tick this box to select the payment to be verified or rejected. You may select up to 100 payments to reject or verify at the same time.

VERIFY BY		PAYMENT FROM	STATUS	PAYMENT NAME	AMOUNT	NUMBER OF BNFS	SELECT
02/04/2013	!	M SCOTT &H SMITH	Verifi...	Bacs1	2,800.00	7	☐
02/05/2013	!	M SCOTT &H SMITH	Verifi...	SD	100.00	1	☐
31/05/2013	!	S JAMES & M OW	Verifi...	Test	99.00	1	☐
31/05/2013	!	S JAMES & M OW	Verifi...	Test	99.00	1	☐
31/05/2013	!	G ORMEROD & D PE	Verifi...	test GG	400.00	2	☐
31/05/2013	!	S JAMES & M OW	Verifi...	tool test	460.00	2	☐
03/06/2013	!	M SCOTT &H SMITH	Verifi...	Test posit...	1,099.95	5	☐
06/06/2013	!	G ORMEROD & D PE	Verifi...	Test	0.81	1	☐

The page also includes the following buttons:
- 'Verify' to verify up to 100 selected payments.
- 'Reject' to reject up to 100 selected payments.
- 'Print' to print the page.
- 'Show All' or 'Show Mine' to switch between showing only payments from your primary accounts or showing payments from all accounts.

To verify one or more BACS payments, select them by ticking their select boxes (up to 100 payments) and click the 'Verify' button.

The payment details will then be checked, in particular, there must be enough headroom available within your agreed BACS limit to make the payments. If there is insufficient headroom to allow the payments, or if you have selected no payments or too many payments or expired payments, an error will be displayed.

You may still be able to continue by changing the payments selected.

If there are no errors, the digital signature page will be displayed and the 'eSigner' window will pop up, showing full details of the payments you have selected.

You should inspect the contents of the 'eSigner' window to check that they are correct. Once you are satisfied, complete the verification process by clicking the 'Sign' button, ensuring that your Smart Card is in the reader. You will be asked to enter your PIN. Once you have entered your PIN correctly and clicked 'OK', the payments will be marked as 'Verified' and the 'Verify BACS payments' page will be displayed again without the payments you have just verified.

Once the payments have been verified, their status will either be 'Authorisation Pending' if authorisation is also required, or 'Execution Pending' if it is not required. You may select the 'View BACS payments' menu option to see the payments. If the payments require authorisation, they will need to be authorised by another user and, if you have the privilege to authorise payments, they will not appear in the list of payments you may authorise.

If, when the digital signature window appears, you do not wish to complete the verification of the payments displayed in the window (for example, if some detail is incorrect or you cannot find your card) then click the 'Cancel' button. This will return you to the 'Verify BACS payments' page without verifying the selected payments.

5.2 Authorise BACS payments

The process for the authorisation of BACS payments is similar to verification. To authorise BACS payments with the 'Authorisation Pending' status, navigate to the 'Approvals' tab and click on the 'Authorise BACS payments' menu option. This option will only be available if you have one of the authorisation privileges ('A' or 'B').

The 'Authorise BACS payments' page will be displayed showing all BACS payments that you may authorise. These are payments whose status is either 'Authorisation Pending' or '2nd Authorisation Pending'.

Some payments will require authorisation by a user with the 'A' authorisation privilege while others may be authorized by a user with either 'A' or 'B' privileges. Also, each payment may only be authorised by a user who has not already submitted, verified or authorised the payment. The page will only include payments that you are able to authorize within these rules.

For each BACS payment, the following details will be displayed:

1. 'Authorise by' – the date by which the payment needs to be authorised (the execution date). If this date has passed, there will be an error message displayed when you click the verify button. You will need to reject the payment, and either delete it or re-submit it with a new value date so that a new execution date can be calculated.

2. 'Payment From' – the name of the account that the payment amount will be taken from.

3. 'Status' – the status of the payment, either 'Authorisation Pending' or '2nd Authorisation Pending'.

4. 'Payment Name' – the name given to the payment when it was created. Click the name to view details of the payment and beneficiaries.

5. 'Amount' – the total amount of the payment in GBP.

6. 'Number of Beneficiaries' – the total number of beneficiaries who will be paid by this payment.

7. 'Select' – tick this box to select the payment to be authorised or rejected. You may select up to 100 payments at the same time.

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BANKING   MESSAGES ✉   ADMIN   ACCOUNT OPENING   APPROVALS

APPROVALS
Approve changes >

PAYMENTS
Verify payments >
Authorise payments >
Verify BACS payments >
Verify MT103 file >
Authorise BACS payments >
Authorise MT103 file >

Authorise BACS payments

🖨 PRINT

> The payments highlighted have now expired. They must be rejected.

SHOW ALL

AUTHORISE BY	PAYMENT FROM	STATUS	PAYMENT NAME	AMOUNT	NUMBER OF BNFS	SELECT
24/01/2014 ⓘ	M SCOTT &H SMITH	Autho...	assignment	21.00	2	☐
30/04/2014 ⓘ	M SCOTT &H SMITH	Autho...	WOBMR12	15.00	5	☐
01/10/2014	M SCOTT &H SMITH	Autho...	test	4.20	1	☐
08/10/2014	M SCOTT &H SMITH	Autho...	Test BACS ...	70.00	4	☐
10/10/2014	M SCOTT &H SMITH	Autho...	vinayak	100.00	1	☐

REJECT   AUTHORISE

The page also includes the following buttons:
- 'Authorise' to authorise up to 100 selected payments.
- 'Reject' to reject up to 100 selected payments.
- 'Print' to print the page.
- 'Show All' or 'Show Mine' to switch between showing only payments from your primary accounts or showing payments from all accounts.

To authorise payments click the box next to each of the payments you want to authorise and click the 'Authorise' button. You may select up to 100 payments to authorise at the same time.

The payment details will then be checked in particular, there must be enough headroom available within your agreed BACS limit to make the payments. If there is insufficient headroom to allow the payments, or if you have selected no payments or too many payments or expired payments, an error will be displayed. You may still be able to continue by changing the payments selected.

If there are no errors, the digital signature page will be displayed and the 'eSigner' window will pop up, showing full details of the payments you have selected.

You should inspect the contents of the 'eSigner' window before you approve the payments. Once you are satisfied, complete the authorisation process by clicking the 'Sign' button, ensuring that your Smart Card is in the reader. You will be asked to enter your PIN. Once you have entered your PIN correctly and clicked 'OK', the payments will be authorised by you and the 'Authorise BACS Payments' page will be displayed again without the payments you have just authorised.

Once the payments have been authorised, their status will either be '2nd Authorisation Pending' if this was the first of two required authorisations, or 'Execution Pending'. You may select the 'View BACS Payments' menu option to see the payments. If the payments require a second authorisation, they will need to be authorised by another user and they will not appear in the list of payments for you to authorise.

If, when the digital signature window appears, you do not wish to complete the authorisation (for example, if some detail is incorrect) then click the 'Cancel' button. This will return you to the 'Authorise BACS Payments' page without authorising the selected payments.

5.3 Reject a BACS payment

If there is a reason why a payment should not be verified or authorised – for example, if the execution date has passed, there is a mistake in the payment or the reason for the payment has gone – you will need to reject the payment. This process is similar to verification and authorisation.

To reject payments on either the 'Verify' or 'Authorise' pages, select the payments you wish to reject (you may select up to 100 payments at any one time) and then click the 'Reject' button.

The digital signature page will be displayed and the 'eSigner' window will pop up showing full details of the payments you have selected.

You should inspect the contents of the 'eSigner' window to confirm that you have selected the right payments and, when you are satisfied, complete the rejection process by clicking the 'Sign' button, ensuring that your Smart Card is in the reader. You will be asked to enter your PIN. Once you have entered your PIN correctly and clicked 'OK', the payments will be authorised by you and the 'Verify' or 'Authorise BACS Payments' page will be displayed again without the payments you have just rejected.

Once the payments have been rejected, their status will be 'Saved'. You may navigate to the 'Banking' tab and select the 'View BACS Payments' menu option to see the payments and, by clicking on the 'Payment Name' link, either delete or amend and re-submit them.

If, when the digital signature window appears, you do not wish to complete the rejection (for example, if you have selected the wrong payment) then click the 'Cancel' button. This will return you to the 'Verify' or 'Authorise BACS Payments' page without rejecting the selected payments.

6. Import payments

An important feature of Online Banking is the ability to import payments from a file generated by another financial application.

It is possible to import the following types of file:
• 'BACS', a BACS file format describing the beneficiaries for a BACS payment
• 'MT103', a file containing a mixture of one or more inter-account transfers (IAT), UK same-day payments (SDP) and international payments (IP)

The process for importing payments is similar for both types of file. First, upload the file into the application where the format of the file will be checked. **It is important that you do not close the browser window and do not click any other menu options, links or buttons while this is in progress as this will prevent the file from being uploaded properly.**

The 'View Imports' page will be displayed while a background process validates the payment details and determines if each payment should be:
• 'Submitted' for verification and authorisation if the payment is valid and complete.
• 'Saved' for amendment or deletion if the payment is incomplete or has minor problems.
• 'Rejected' if the payment is not valid.

The file status will appear as 'Validation pending' while it is waiting to be validated, then 'Validation in progress' while it is being validated, and finally 'Submission pending' once validation is complete. This process may take a long time for large files or when Online Banking is particularly busy.

Once the file status is shown as 'Submission Pending' (click the 'Refresh' button occasionally to see the current status of the file) you may view a list of payments imported for the file by clicking the file name and choose whether to 'Submit', 'Save' or 'Reject' each payment before submitting the file.

BACS payments that are 'Saved' or 'Submitted' will appear in the list on the 'View BACS Payments' page which is available from the main menu. MT103 payments that are 'Saved' or 'Submitted' will appear in the 'View Payments' screen.

Once you submit the file, its status will become 'File Submitted' or, if you reject all the payments in the file, its status becomes 'Rejected'. These files will then be removed from the list of imports after about two weeks.

To import a BACS or MT103 file, navigate to the 'Banking' tab and select the 'Import Payments' menu option.

You can use the payment file conversion tool to format your payment files. See section 8 for a description of the tool.

6.1 Import a BACS payment file

To import a BACS file, select the 'BACS' radio button on the 'Import Payments' page and enter the full file name and path for the BACS file you wish to import. You may use the 'Browse' button to pick the file.

Click the 'Continue' button – the system will upload the file and check that it is a properly formatted BACS file. **It is important that you do not close the browser window and do not click any other menu options, links or buttons while this is in progress as this will prevent the file from being uploaded properly.**

For a BACS file, only the beneficiary details are imported to make a single BACS payment, so you will need to provide the remaining payment details such as debit account number and value date to complete the import.

If the file was uploaded successfully, the 'Import Payments – BACS' page is displayed. If there were any errors in the file, the 'Import Payments' page will be re-displayed showing any errors found. You will need to correct the errors and re-import the file.

On this page you will need to enter the following details:

1. 'Payment From Account' – select the account from which the payment will be made.

2. 'Payment Name' – the name given to this payment which will later be displayed in the 'View BACS Payments' screen. This must only contain valid BACS characters.

3. 'Value Date' – the date when the beneficiary payment amounts should reach the beneficiary's accounts. The value date must be at least two working days in the future – the list only includes valid dates for the payment.

4. 'Debit Charges From' – indicates whether charges for making the BACS payment will be debited from the 'Payment From' account or the 'Default Billing Account' for your organisation.

Enter the 'Payment From Account' in exactly the same way as on the 'Make BACS Payment – Step 1' page by selecting an account using the 'Account Group' and 'Set' list boxes or by entering the sort code and account number directly.

The remaining details are entered as on the 'Make BACS Payment – Step 2' page.

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BANKING   MESSAGES ✉   ADMIN   ACCOUNT OPENING   APPROVALS

BALANCES AND TRANSACTIONS

View account sets   ›

Account services   ›

PAYMENTS

View payments   ›

Make payment   ›

View BACS payments   ›

Make BACS payment   ›

Import payments   »

View imports   ›

View exchange rates   ›

BENEFICIARIES

Add beneficiary   ›

View beneficiaries   ›

Add beneficiary set   ›

Import payments - BACS

Enter BACS from account and payment details

EITHER - select the **from account** from your groups and account sets.

Select group | GBP Group ▼ | GO

Select account set | UKBA Not CU Accounts ▼ | GO

Select account | M SCOTT &H SMITH ▼ |

OR - specify a sort code and account number for the **from account** in the payment instruction.

Sort code   [   ]

Account number   [   ]

Payment details

Once you have completed the details on the page, click the 'Continue' button to complete the import process. To cancel the file import, click the 'Cancel' button. You will be returned to the 'Import Payments' page and the file will not be imported.

The 'View Imports' page will be displayed – you will need to wait for the payments to be validated before proceeding.

6.2 Import MT103 payment files

To import an MT103 file, select the 'MT103' radio button on the 'Import Payments' page and enter the full file name and path for the MT103 file you wish to import. You may use the 'Browse' button to pick the file.

Click the 'Continue' button – the system will upload the file and check that it is a properly formatted MT103 file. **It is important that you do not close the browser window and do not click any other menu options, links or buttons while this is in progress as this will prevent the file from being uploaded properly.**

For an MT103 file, all of the payment details of one or more payments are read from the file.

Payments will be validated, and if the file was uploaded successfully, the 'View Imports' page will be displayed. You will need to wait for the payments to be validated before proceeding.

If there were any errors in the file, the 'Import Payments – Step 1' page will be re-displayed, showing any errors found. You will need to correct the errors and re-upload the file before proceeding.

6.3 View imported files

To view BACS and MT103 files that have been imported by users of your organisation, navigate to the 'Banking' tab and click the 'View Imports' menu option.

The 'View Imports' page will be displayed with a list of files that have been imported with the following details:

1. 'Date, Time' – the date and time that the file was imported.

2. 'Filename' – the name of the file imported. You may click this link to view the payments imported from a file when the file status is 'Submission Pending'.

3. 'Import Status' – the current status of the file.

4. 'Total' – the total number of payments imported from the file and validated.

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BANKING   MESSAGES ✉   ADMIN   ACCOUNT OPENING   APPROVALS

BALANCES AND TRANSACTIONS
View account sets   >
Account services   >

PAYMENTS
View payments   >
Make payment   >
View BACS payments   >
Make BACS payment   >
Import payments   >
View imports   »
View exchange rates   >

BENEFICIARIES
View beneficiaries   >
View beneficiary sets   >

SERVICES
Management information   >
BARX Commercial   >
Trade services   >
Order stationery   >
Stop card/cheque   >

View imports   🖨 PRINT

The list below shows the status of all your import files.

1) Imports with a status of **Submission pending** have completed validation and you should select the link below to submit the payments to the database where they can then be authorised.

2) Imports with a status of **Validation pending** or **Validation in progress** are in the process of being validated and no action is required at this time.

REFRESH

DATE	TIME	FILENAME	IMPORT STATUS	TOTAL
27/08/2014	10:54:58	MT103_Raza_Demo_20140827	Import complete	25
28/07/2014	09:27:31	BACS_Sample_Payment_File_imported	Submission pending	1
06/03/2014	07:58:24	1922_6th March 2014	Submission pending	9
16/12/2013	08:37:02	MT103_Export	Submission pending	5
16/12/2013	06:35:59	QQQQQQ.txt	Submission pending	2
16/12/2013	06:26:56	QQQQQQ.txt	Submission pending	2
16/12/2013	05:51:53	tttttt.txt	Submission pending	1
16/12/2013	05:28:28	BACS_export01	Submission pending	1

Click the 'Refresh' button to update the status of the files listed if, for example, you are waiting for a file to finish being validated. Click the 'Print' button to print the page.

The status of each file will be one of the following values:

- 'Validation Pending' – the file has been uploaded but is waiting for all the payments to be validated by a background process.
- 'Validation in Progress' – a background process is validating the details of each payment in the file.
- 'Submission Pending' – the file has been uploaded and validated and is now ready for a user to submit the file and its payments (depending on the results of the validation). This is described in the next section.

- 'Import complete' – the file has been imported, validated and submitted. No further action is required for the file.
- 'Rejected' – all of the payments in the file were rejected. No further action is required for the file.

Once a file has been submitted (or rejected), it will remain in the 'View Imports' list for a further two weeks before being removed.

6.4 Submit an imported file

The final step to import a file is to submit the imported payments into the normal payments process.

Click on the 'Filename' of the payment when it is shown with a status of 'Submission Pending'. The 'Import File Results' or 'Import BACS File Results' page will be displayed, showing all of the payments imported from the file:

- BACS files will have only one BACS payment.
- MT103 files will have one or more IAT, SDP or IP payments.

The following details are shown for each payment:

1. 'Type' – the type of payment imported, with one of the following values:
   - 'BACS' for a BACS payment
   - 'IAT' for an inter-account transfer
   - 'SDP' for a UK same-day payment
   - 'IP' for an international payment

2. 'Payment From/To' – the name of the 'From' account (for BACS payments) or the 'Beneficiary Account' (for IAT, SDP and IP). Click this name to view details of the payment.

3. 'Amount' – the total amount of the payment in the payment currency.

4. 'Ccy' – the currency of the payment amount.

5. The action radio buttons
   - 'Reject' – select this radio button to reject the payment.
   - 'Save' – select this radio button to save the payment.
   - 'Submit' – select this radio button to submit the payment.

When the page is first displayed, the radio buttons for each payment will be selected or disabled according to the results of the background validation process:

- 'Submit' – selected if the payment was complete and successfully validated. You may also choose to have the payment saved or rejected.
- 'Save' – selected if the payment was incomplete or had only minor validation errors. You may also choose to have the payment rejected, but not submitted.
- 'Reject' – selected if the payment failed validation. The payment cannot be saved or submitted.

Once you have selected the action you require for each of the payments, click the 'Continue' button. Each of the payments will be processed according to the type and selected action:

- 'Reject' (all types)' – the payment will not be imported.
- 'Save (BACS)' – the payment will be imported as a BACS payment in a 'Saved' state. Click on 'View BACS Payments' in the main menu to view it. You may then amend and continue the payment or delete it.
- 'Save (IAT, SDP, IP)' – the payment will be imported in a saved state as an IAT, SDP or IP payment. Use the 'View Payments' menu options to amend and continue the payment or to delete it.
- 'Submit (BACS)' – the payment will be imported as a BACS payment in a status of 'Verification Pending' or 'Authorisation Pending' depending on your organisation's configuration. If neither verification nor authorisation is required, it will be added in 'Saved' status.

- 'Submit (IAT, SDP, IP)' – the payment will be imported as an IAT, SDP or IP payment in a status of 'Verification Pending' or 'Authorisation Pending' depending on your organisation's configuration. If neither verification nor authorisation is required, it will be added in 'Saved' status.

Also, you may click on the 'Payment From/To' name for a payment to view details of the payment and to add or modify the notes associated with the payment. For example, if you click on the 'Payment To' name for an inter-account transfer (IAT) the 'View Transfer' page will be displayed.

Click on the 'Submit' button to save any changes to the 'Notes' field, or click on the 'Back' button to discard the changes. In either case you will return to the 'View Import Results' page.

For a BACS payment, you will also be able to click on the 'Details' button to view the beneficiaries.

Note: Any beneficiaries whose details are not valid will be highlighted. They will also be highlighted if the payment is saved and you choose to amend the payment. To complete the payment you will need to set the payment amount for all of the invalid beneficiaries to 'zero' to exclude them from the payment. Alternatively, you may reject the payment (and the file) and correct the errors before re-importing the file.

7. Verify/Authorise MT103 files

Most payments will need to be verified, authorised or both – some payments will need to be authorised by two people. The requirements for each payment will depend on the configuration for your organisation and the total amount of the payment.

A single user for an organisation may only perform one of 'Submit', 'Verify' or 'Authorise' on an individual payment. Therefore, a payment which requires verification and two authorisations will require actions from four people before it can be executed.

Payments awaiting verification or authorisation may be rejected, returning them to the 'Saved' state so that they may be amended or deleted. If you wish to re-submit the payment it will need to be verified and/or authorised again as before.

You must have the appropriate privileges to verify or authorise payments and these options will only be available on the menu if you have the privileges. A user may have 'Verify' and/or 'Authorise' privileges at level 'A' or 'B'. The requirement for 'A' or 'B' authorisation (by one or two users) depends on the value of the payment.

When verifying, authorising or rejecting payments you will be asked to provide a secure digital signature. You will also be asked to provide a secure digital signature when you delete a payment with a status of 'Execution Pending' (which is possible any time up to the day before the execution date), or if you submit a payment with no requirement for verification or authorisation.

Note: MT103 payments imported via the 'Import payments' option can be verified, authorized and/or rejected at either single payment level, or at import file level. For example, if you have imported a file with 100 payments all could be verified/authorized/rejected in one go. Or you could choose to do it on an individual basis.
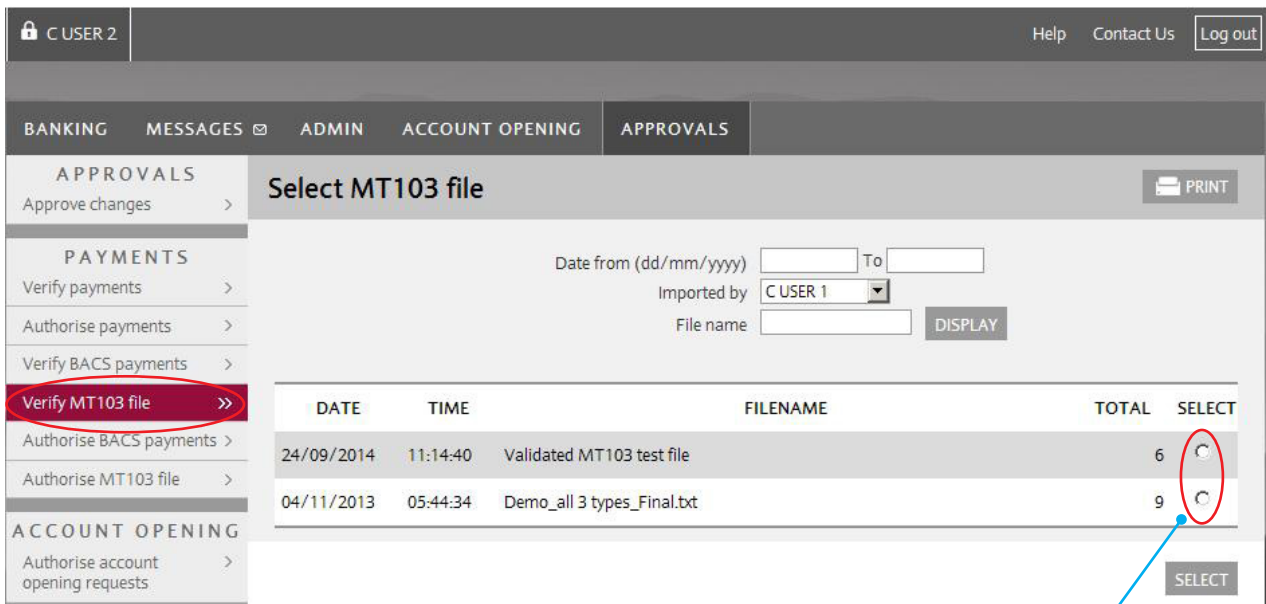
7.1 Verify an MT103 file

To verify or reject an MT103 file with payments with the 'Verification Pending' status, navigate to the 'Approvals' tab and click on the 'Verify MT103 file' menu option. This option will only be available if you have the verification privilege.

The 'Select MT103 file' page will be displayed showing all MT103 files with payments that you may verify; that is, those with the 'Verification Pending' status and that were submitted by another user. This screen will allow you to filter the files per import date, import user or file name.

For each file the following details will be displayed:

1. 'Date' – the date at which the file was imported

2. 'Time' – the time at which the file was imported

3. 'Filename' – the name of the import file

4. 'Total' – the number of payments imported in the file

5. 'Select' – a radio button that will allow you to select the file you wish to verify

5. 'Select' – a radio button that will allow you to select the file you wish to verify

The 'MT103 file details' page will be displayed showing all payments that you may verify; that is, those with the 'Verification Pending' status and that were submitted by another user. This screen will allow you to filter the payments per execution date, paying account name, payment type, and currency.

For each payment, the following details will be displayed:

1. 'Verify by' – the date by which the payment needs to be verified (the execution date). If this date has passed, the date will be highlighted. You will need to reject the payment, and either delete or re-submit it with a new value date so that Bulk Payments can calculate a new execution date.

2. 'Payment type' - International, urgent or transfer

3. 'Payment From' – the name of the account that the payment amount will be taken from.

4. Amount' – the total amount of the payment

5. 'CCY' – the currency of the payment amount

6. 'Payment To' – the beneficiary account of the payment

7. 'Status' - the status of the payment (this should be 'Verification Pending')

8. 'Select' – tick this box to select the payment to be verified or rejected.

The page also includes the following buttons:
- 'Select all' to select all payments
- 'Verify' to mark the selected payments as verified
- 'Reject' to reject the selected payments.
- 'Print' to print the page.
- 'Show All' or 'Show Mine' to switch between showing only payments from your primary accounts or showing payments from all accounts.

The payment details will then be checked. If there is an error with any payment these will be highlighted and an error message will be displayed.

You may still be able to continue by changing the payments selected.

If there are no errors, the digital signature page will be displayed and the 'eSigner' window will pop up, showing full details of the payments you have selected.

You should inspect the contents of the 'eSigner' window to check that they are correct. Once you are satisfied, complete the verification process by clicking the 'Sign' button, ensuring that your Smart Card is in the reader. You will be asked to enter your PIN. Once you have entered your PIN correctly and clicked 'OK', the payments will be marked as 'Verified' and the 'MT103 file details' page will be displayed again without the payments you have just verified.

Once the payments have been verified, their status will either be 'Authorisation Pending' if authorisation is also required, or 'Execution Pending' if it is not required. You

may select the 'View payments' menu option to see the payments. If the payments require authorisation, they will need to be authorised by another user and, if you have the privilege to authorise payments, they will not appear in the list of payments you may authorise.

If, when the digital signature window appears, you do not wish to complete the verification of the payments displayed in the window (for example, if some detail is incorrect or you cannot find your card) then click the 'Cancel' button. This will return you to the 'MT103 file details' page without verifying the selected payments.

7.2 Authorise an MT103 file

The process for the authorisation of MT103 files is similar to verification. To authorise the 'Authorisation Pending' status payments imported on a given MT103 file, navigate to the 'Approvals' tab and click on the 'Authorise MT103 file' menu option. This option will only be available if you have one of the authorisation privileges ('A' or 'B').

The 'Select MT103 file' page will be displayed showing all MT103 files with payments that you may authorise; that is, those with the 'Authorisation Pending' or '2nd Authorisation Pending' status and that were submitted and verified by other users. This screen will allow you to filter the files per import date, import user or file name.

For each file the following details will be displayed:

1. 'Date' – the date at which the file was imported

2. 'Time' – the time at which the file was imported

3. 'Filename' – the name of the import file

4. 'Total' – the number of payments imported in the file

5. 'Select' – a radio button that will allow you to select the file you wish to verify

5. "Select' – a radio button that will allow you to select the file you wish to verify

The 'MT103 file details' page will be displayed showing all payments that you may authorize. Some payments will require authorisation by a user with the 'A' authorisation privilege while others may be authorized by a user with either 'A' or 'B' privileges. Also, each payment may only be authorised by a user who has not already submitted, verified or authorised the payment. The page will only include payments that you are able to authorise within these rules.

This screen will allow you to filter the payments per execution date, paying account name, payment type, and currency.

For each payment, the following details will be displayed:

1. 'Authorise by' – the date by which the payment needs to be authorised (the execution date). If this date has passed, the date will be highlighted. You will need to reject the payment, and either delete or re-submit it with a new value date so that Bulk Payments can calculate a new execution date.

2. 'Payment type'- International, urgent or transfer

3. 'Payment From' – the name of the account that the payment amount will be taken from.

4. 'Amount' – the total amount of the payment

5. 'CCY' – the currency of the payment amount

6. 'Payment To' – the beneficiary account of the payment

7. 'Status' - the status of the payment (this should be 'Authorisation Pending' or '2nd Authorisation Pending')

8. 'Select' – tick this box to select the payment to be authorised or rejected.

The page also includes the following buttons:
• 'Select all' to select all payments
• 'Verify' to mark the selected payments as verified
• 'Reject' to reject the selected payments.
• 'Print' to print the page.

• 'Show All' or 'Show Mine' to switch between showing only payments from your primary accounts or showing payments from all accounts.

The payment details will then be checked. If there is an error with any payment these will be highlighted and an error message will be displayed.

You may still be able to continue by changing the payments selected.

If there are no errors, the digital signature page will be displayed and the 'eSigner' window will pop up, showing full details of the payments you have selected.

You should inspect the contents of the 'eSigner' window before you approve the payments. Once you are satisfied, complete the authorisation process by clicking the 'Sign' button, ensuring that your Smart Card is in the reader. You will be asked to enter your PIN. Once you have entered your PIN correctly and clicked 'OK', the payments will be authorised by you and the 'MT103 file details' page will be displayed again without the payments you have just authorised.

Once the payments have been authorised, their status will either be '2nd Authorisation Pending' if this was the first of two required authorisations, or 'Execution Pending'. You may select the 'View Payments' menu option to see the payments. If the payments require a second authorisation, they will need to be authorised by another user and they will not appear in the list of payments for you to authorise.

If, when the digital signature window appears, you do not wish to complete the authorisation (for example, if some detail is incorrect) then click the 'Cancel' button. This will return you to the 'Authorise BACS Payments' page without authorising the selected payments.

eSigner MainFrame

Post   Actions

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Total number of payments to Authorise is 3
----------------------------------------

Debit Account Sort Code:      201580
Debit Account Number:         90475254
Debit Account Currency:       GBP
Credit Account Sort Code:     203532
Credit Account Number:        42287011
Credit Account Currency:      EUR
Payment Amount:               EUR 5.50
Requested Value Date:         03/11/2014
Value Date:                   03/11/2014
Booked Deal Number:           1110011
Booked Deal Rate:             1.2
Exchange Rate:

Payment Reference:            Trans6
```

Sign   Cancel

7.3 Reject an MT103 file

If there is a reason why a payment should not be verified or authorised – for example, if the execution date has passed, there is a mistake in the payment or the reason for the payment has gone – you will need to reject the payment. This process is similar to verification and authorisation.

To reject payments on either the 'Verify' or 'Authorise' pages, select the payments you wish to reject and then click the 'Reject' button.

The digital signature page will be displayed and the 'eSigner' window will pop up showing full details of the payments you have selected.

You should inspect the contents of the 'eSigner' window to confirm that you have selected the right payments and, when you are satisfied, complete the rejection process by clicking the 'Sign' button, ensuring that your Smart Card is in the reader. You will be asked to enter your PIN. Once you have entered your PIN correctly and clicked 'OK', the payments will have been rejected by you and the 'Verify' or 'Authorise Payments' page will be displayed again without the payments you have just rejected.

Once the payments have been rejected, their status will be 'Saved'. You may navigate to the 'Banking' tab and select the 'View Payments' menu option to see the payments and, by clicking on the 'Payment Name' link, either delete or amend and re-submit them.

If, when the digital signature window appears, you do not wish to complete the rejection (for example, if you have selected the wrong payment) then click the 'Cancel' button. This will return you to the 'Verify' or 'Authorise Payments' page without rejecting the selected payments.

8. Payment file conversion tool

A common payment rejection error with processing both BACS and MT103 payments is that a payments file is not formatted correctly. The payment file conversion tool enables the user to validate their BACS or MT103 payments file prior to uploading this into Wealth Online Banking. This tool is accessible from the 'Import payments' menu option.
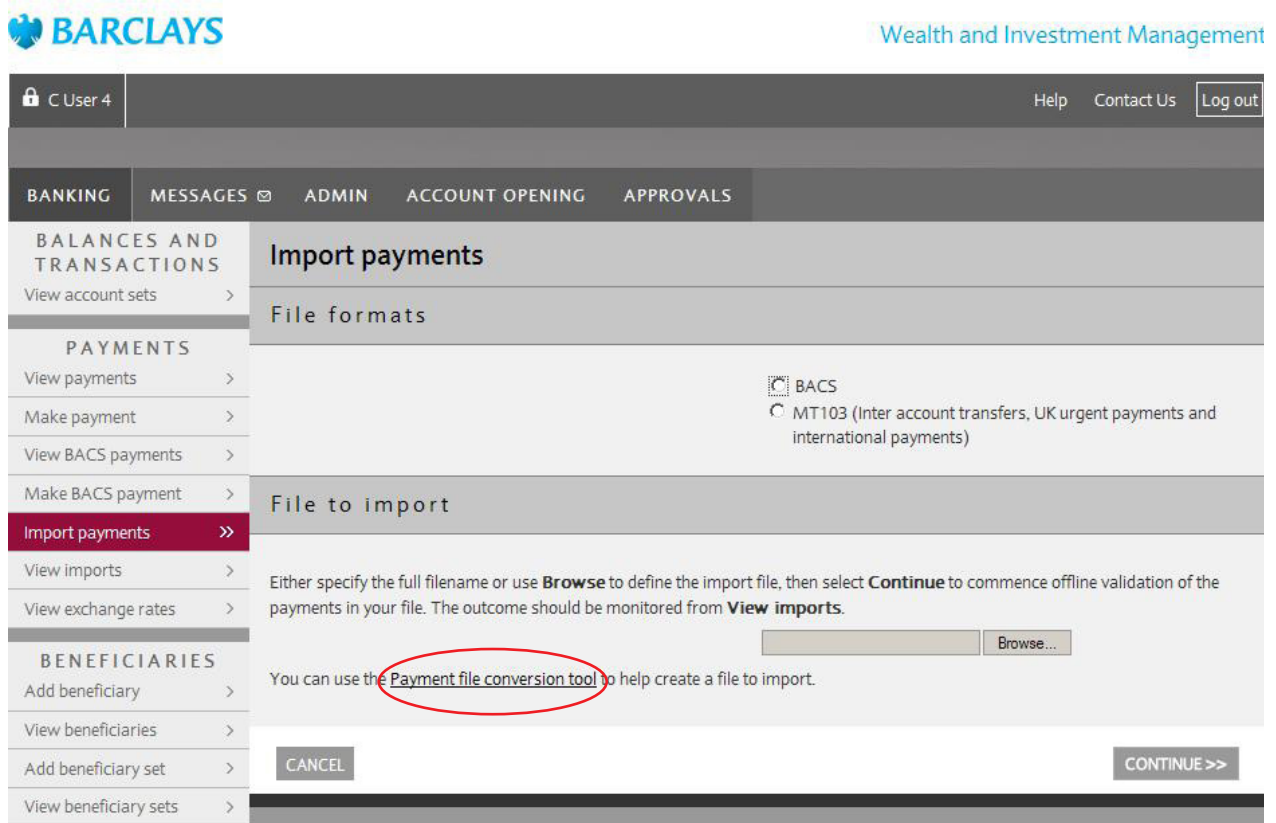
8.1 MT103/BACS file upload

As a prerequisite to using this facility the client must have at least Java 7 update 40 installed.

The first step the user has to take is to select which type of file they wish to validate. The user does this by clicking on the File drop down option located in the top left of the screen.

1. The User must select the one of the two options displayed to continue:
   • Open MT103
   • Open BACS

2. Once a file type is selected a pop up box will appear and the user should select the file that they wish to validate. The source file must be a .CSV, an .XLS, or an .XLSX file.

3. Once the user has selected the file they must click on the 'Open' button to proceed to the next step.
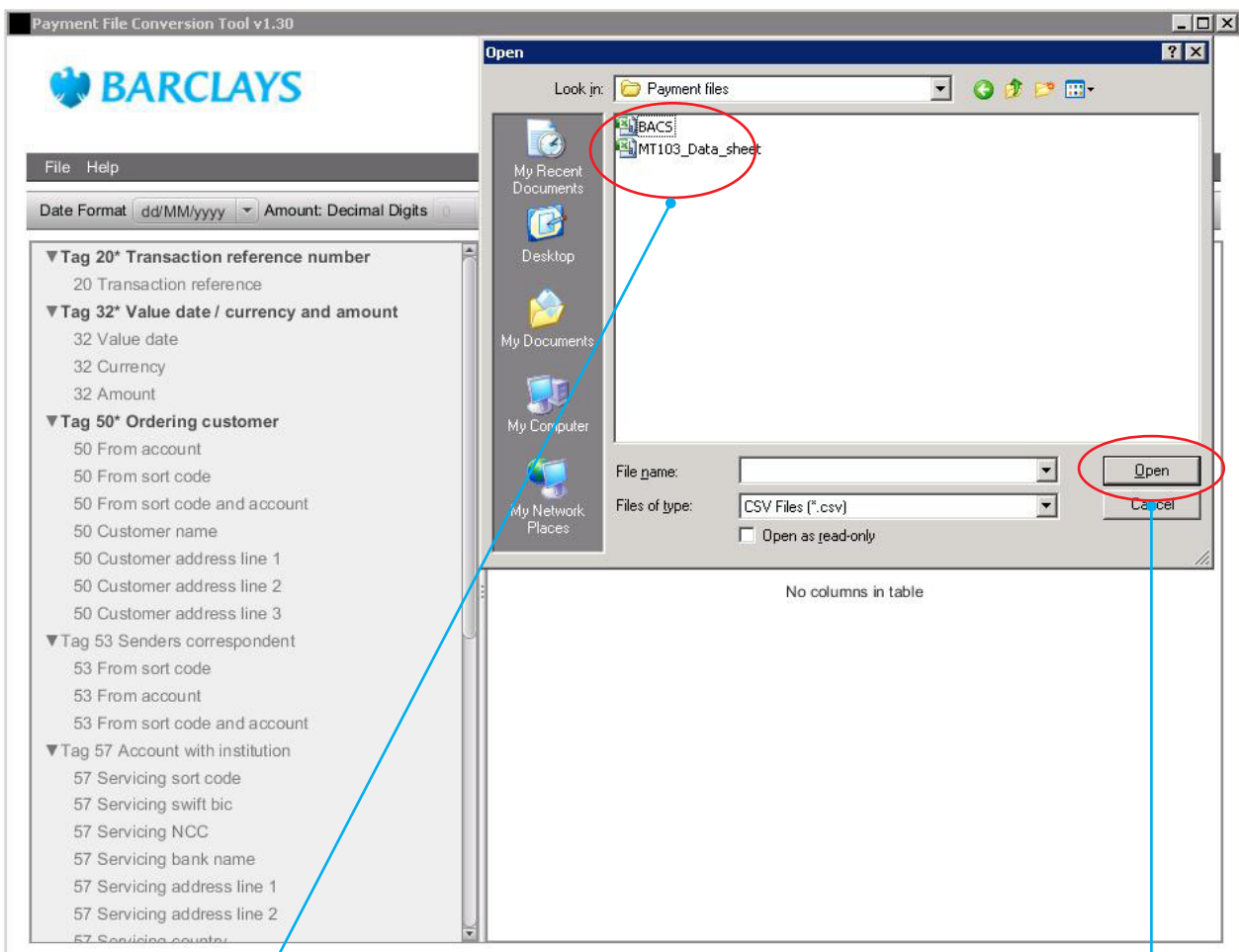
2. Once a file type is selected a pop up box will appear and the user should select the file that they wish to validate

3. Once the user has selected the file they must click on the 'Open' button to proceed to the next step

4.   The file pop up box will disappear and the data that
     was contained within the file will now be displayed in
     the utility application screen.

4. The file pop up box will disappear and the data that was
   contained within the file will now be displayed in the utility
   application screen

8.2 Validating the payments file

Once the file has been uploaded into the payment file conversion tool it needs to be validated. This is done by firstly mapping the columns in your payment file to the tags that are appropriate for the file type you wish to validate – MT103 or BACS. The conversion tool will then verify that the mandatory details have been stated on each payment.

1. If your file has a header line, click on the 'Header Row' button at the top of the screen to ensure that this row is ignored. Then choose the date format on your imported file from the drop down box.

2. Now you need to assign a value to each column from the pre-set tags on the left-hand side of the page. The tags with an asterisk are mandatory and must be assigned to a column on the right pane. To assign the tags, click on one tag on the left hand menu, drag and drop it to a column in the right hand pane, then let go.

1. Select the header option at the top of the screen. This is done by clicking on the box. (A tick will appear if done correctly)

2. Click and drag the column headers (Tags) from the options (available on the left side of the screen) to the relevant column of data.

Please note that some tags will become mandatory depending on other tags . For example, if you select Tag 59 "beneficiary IBAN" you will also need to select Tag 57 "SWIFTBIC" and assign it to a column.

To validate the file the user needs to simply click on the validate button.

This will highlight whether or not there is missing mandatory information on any of the payments, if all mandatory details are there this should be successful.
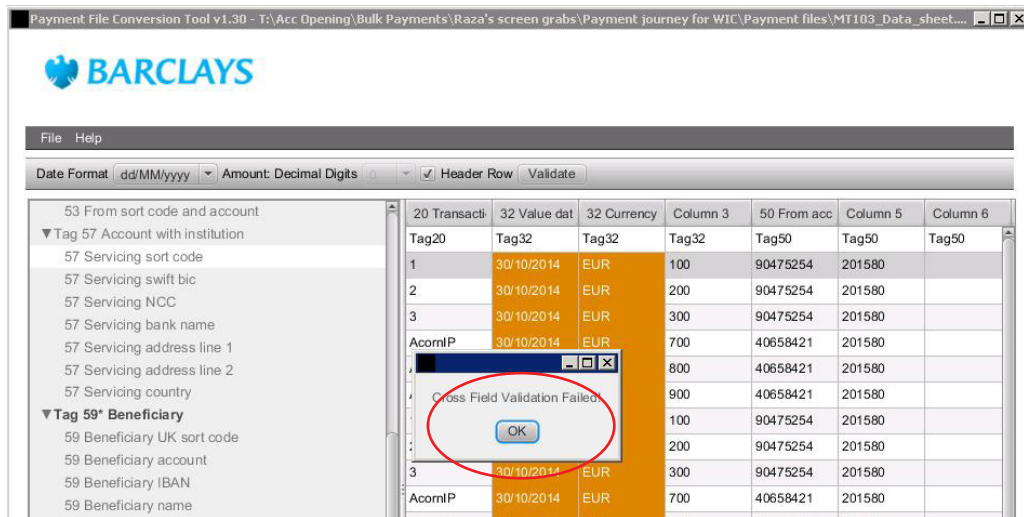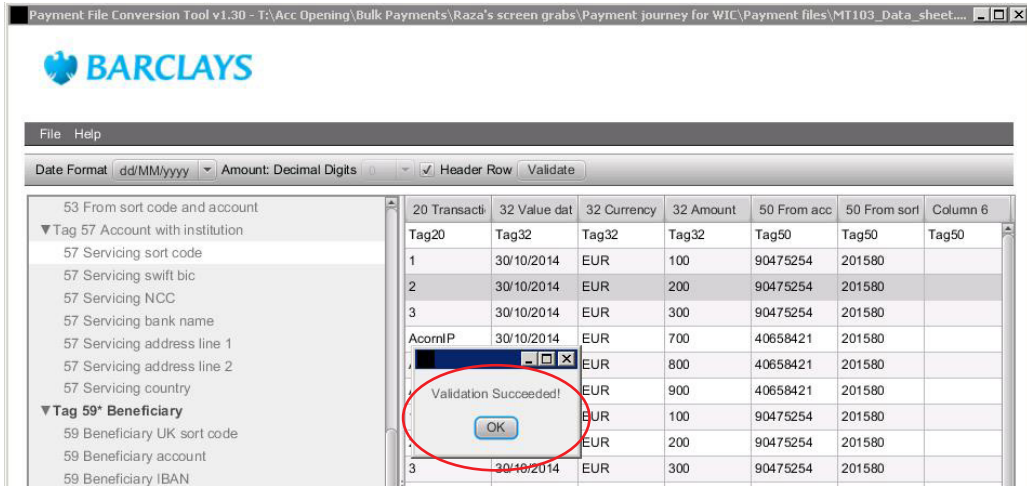
The file now meets the required MT103 format as ready for uploading in to WOB.

If the user has not tagged every column which is holding data or if the user has duplicated a tag an error message will appear.

The user must review each tag to ensure that they have labelled each data column correctly and then press the validation button again until the validation succeeded pop up box appears.

8.3 Payments file template creation

Once you've validated your file, you can create a template which will save you time in future. The purpose of creating templates is to save the mapping between tags and your payment file columns. If you have payment files that conform to different layouts you may wish to create a template per file layout. Just click on 'File' and 'Save template'.

Having saved the template, next time you wish to format a payment file you would carry out the following steps:

1. open the source file where the payment data is

2. open the template file that holds the mapping between your data fields and the BACS or MT103 tags

3. validate the file

4. export the validated file. It will now be in the necessary format for import into Wealth Online Banking

8.4 Exporting the payment file

After successful validation the payment file can be exported. This will create a file that will be readily imported via the 'Import payments' menu option in Wealth Online Banking.

To do this click on the 'Export formatted file' option from the File drop down menu and name the file. The file is ready for import.
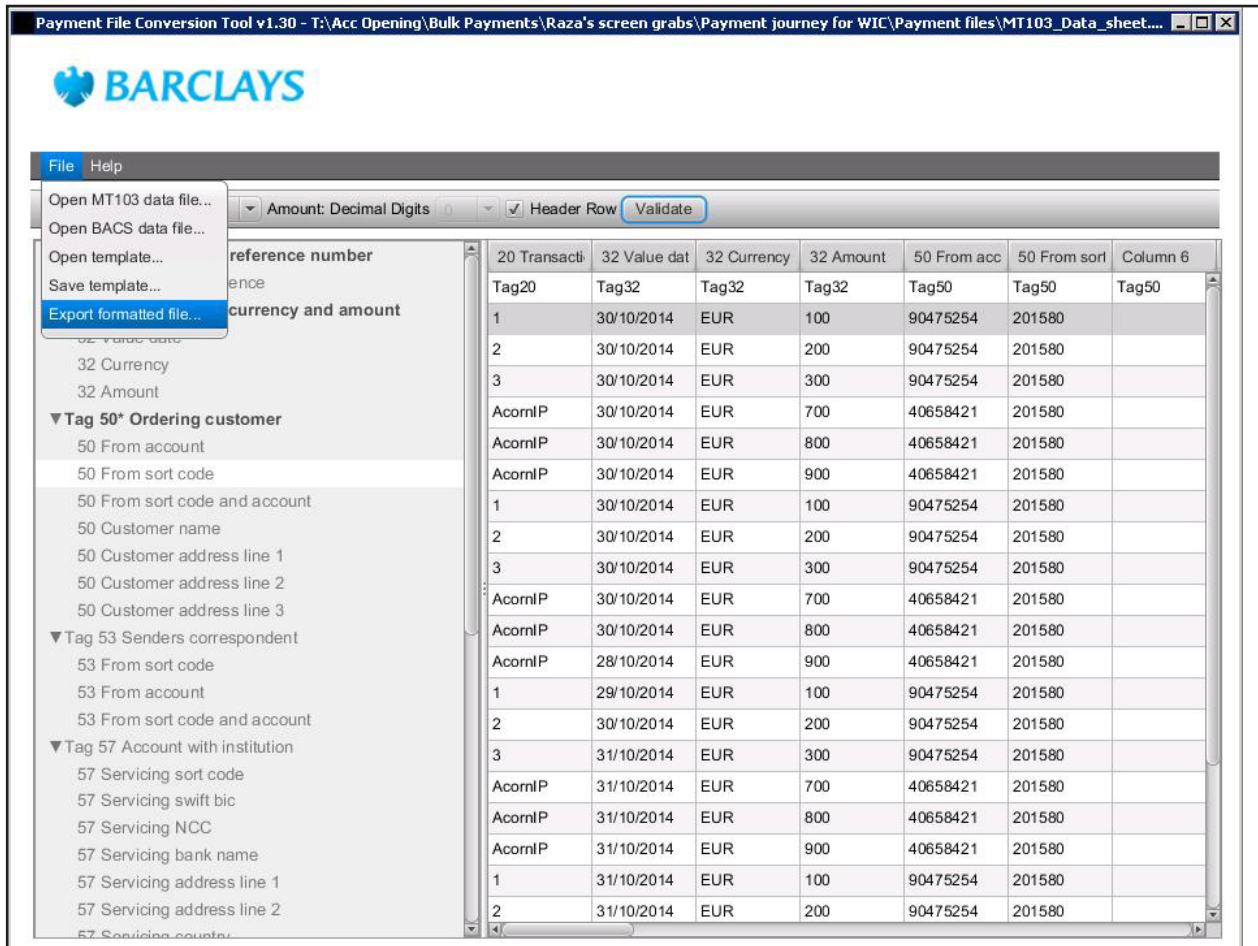
You can now go back to Wealth Online Banking, click on the 'Import Payments' menu option on the left-hand side of your screen and import the file you have just validated and converted to the correct BACS or MT103 format.