

Authorise payments

Close folder and authorise payments

In order to execute all your payments, you must close the folder and the payments must be authorised by one or two users, depending on your mandates.

You can close the folder and authorise payments separately or in the same action. After closing the folder it is no longer possible to add new payments to the folder. Payments not yet executed can, however, still be edited or deleted (see also the section *Bulk debiting*). Any user can close a folder, but only a user who is approved to operate the account may authorise payments.

In Business Online, you can close the folder and/or authorise payments at the same time as you create the payments. You can also close the folder first and afterwards authorise payments in the *List of outgoing payments* or *List of folders*. In the last two cases, we recommend that you follow the procedure described in the section *Authorising from the list of folders*.

Also when sending a payment file to the Bank, you can opt to close the folder and/or authorise payments in the *list of folders* or *List of outgoing payments*.

A short description follows of how to close folders and/or authorise payments *at the same time as creating payments* or in *List of folders* or in *List of outgoing payments*.

Authorising at the same time as creating

When you have created the last payment, you must tick the box beside *Authorise all payments and close the folder* at the bottom of *Create payment* screen and then click on *OK*.

| | |
|---|-------------------------------------|
| Create several payments | <input type="checkbox"/> |
| Authorise payment | <input type="checkbox"/> |
| Close current folder | <input type="checkbox"/> |
| Authorise all payments and close the folder | <input checked="" type="checkbox"/> |

OK Cancel Clear fields

You authorise payments with your electronic signature. You do this by writing your password in the key-in field and clicking on *OK*.

Electronic Signature [X]

Please read the text carefully:

| | | | |
|-----------------------------------|------------------------|-----------------|--------------------|
| Folder name: | 01032008-125210-1 | | |
| Number of payments: | 2 pcs | | |
| Payment types: | 2 pcs Account transfer | | |
| Total amount per currency: | 21,00 EUR | | |
| Checksum: | 21,00 | | |
| Period: | Amount | Currency | Beneficiary |
| | 1,00 | EUR | 80001871066720 |
| | 20,00 | EUR | 80001271173460 |

Print

Please enter your password to accept.

User ID: 25473158
 Password: ****

Accept Cancel

Java Applet Window

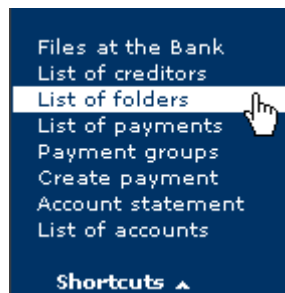
Authorise payments

After doing this your payment has been authorised, the folder is closed and the payment is now ready to be executed on the due date.

Authorising from the List of folders

When you have sent payment files to the Bank or created payments in Business Online, you can close the folder and/or authorise the payments via the *List of folders*.

When you want to open the *List of folders*, you can use the shortcut:



Click on the function arrow to the left of the selected folder and select the menu point *Authorise all payments and close the folder*. Alternatively, you can select either *Close the folder* or *Authorise all payments*, if only one of these actions needs to be performed.

You must then approve the payments with your digital signature after which the payments are ready to be executed on the due date.

| Folder name | Status | Status last changed | Checksum | Number | Bulk debiting | Not Auth. auth. | Ready to be processed | Processed | Could not be processed |
|-------------|-----------|---------------------|----------|--------|---------------|-----------------|-----------------------|-----------|------------------------|
| 27022008- | Opened by | | 21,00 | 2 | | 2 | | | |

Authorise payments

If you want to see further information about payments in a specific folder, before you e.g. authorise the payments, you can select *List payments* from the function menu or click on the folder name.

You will then come into the *List of outgoing payments*, where you can also close the folder and/or authorise the payments.

List of outgoing payments

▼ Search criteria

List payments in the folder:

Transaction date:

List payments which:

| | |
|---|---|
| <input checked="" type="checkbox"/> have not been authorised | <input checked="" type="checkbox"/> have been processed |
| <input checked="" type="checkbox"/> have been authorised | <input checked="" type="checkbox"/> have been deleted by user |
| <input checked="" type="checkbox"/> are ready to be processed by the bank | <input checked="" type="checkbox"/> Exceeds withdrawal limit |
| <input checked="" type="checkbox"/> could not be processed by the bank | |

▶ Extended search criteria

Folder: 01032008-125210-1

Control sum for viewed payments: 21,00 **Control sum for payments in the folder:** 21,00

Show payment after:

Print version

| | Amount | Currency | Date | Sender's account number | Text | Beneficiary | Status |
|--------------------------|--------|----------|------------|-------------------------|-----------------------------|----------------|---|
| <input type="checkbox"/> | 1,00 | EUR | 07.03.2008 | 80001070566950 | Peltonen Oy | 80001871066720 | Missing authorisation and closing of folder |
| <input type="checkbox"/> | 20,00 | EUR | 07.07.2008 | 80001070566950 | Härinen Oy | 80001271173460 | Missing authorisation and closing of folder |

Print version

On this screen you can click on the *Authorise all payments and close the folder* button to perform both actions simultaneously.

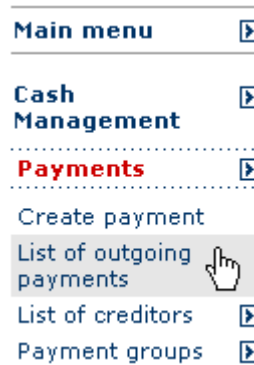
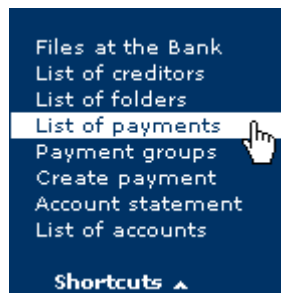
Note: if the folder is already closed, the two bottom-most buttons will not be visible and you can authorise the payments as described in the following section.

Authorise payments

Authorising from the List of outgoing payments

You can also authorise the payments from the *List of outgoing payments*.

When you want to open the list of outgoing payments, you can use the shortcut:



Note: when you select the List of outgoing payments directly from Shortcut or the menu, you will only be shown payments 7 days in the future. You can, of course, change the period in *Transaction date* or choose to view payments in a specific folder. By changing the period you can ensure that you spot all the payments which are awaiting authorisation.

If you want to authorise a single payment, you must click on the function arrow on the left of the payment and select *Authorise* from the menu.

List of outgoing payments

▼ Search criteria

List payments in the folder: 01032008-125210-1

Transaction date: All payments in the folder

List payments which:

- have not been authorised
- have been processed
- have been authorised
- have been deleted by user
- are ready to be processed by the bank
- Exceeds withdrawal limit
- could not be processed by the bank

Search

Extended search criteria

Folder: 01032008-125210-1

Control sum for viewed payments: 21,00 Control sum for payments in the folder: 21,00

Show payment after: creation date

Print version

| | Amount | Currency | Date | Sender's account number | Text | Beneficiary | Status |
|---|--------|----------|------------|-------------------------|-------------|----------------|---|
| ▶ | 1,00 | EUR | 07.03.2008 | 80001070566950 | Peltonen Oy | 80001871066720 | Missing authorisation and closing of folder |
| ▶ | | EUR | 07.07.2008 | 80001070566950 | Härinen Oy | 80001271173460 | Missing authorisation and closing of folder |

View payment Delete payments... Create payment... Create file order...

Print payment Authorise payments... Authorise all payments and close the folder...

Edit payment Copy payment...

Delete payment

Authorise payments

If you want to authorise several payments at the same time, you must select the required payments by ticking the boxes beside the payments and finally clicking on the button *Authorise payments*. You must then add your electronic signature to the payments. Remember to close the folder.

e-Invoices etc.

If you choose to receive e-Invoices in Business Online you will see them in the *List of outgoing payments*. E-Invoices require authorisation in order to be processed by the Bank.

The *List of outgoing payments* may also include standing orders and direct debits. If you have requested to authorise your standing orders, you must do it here while direct debits never require authorisation in Business Online.

e-Invoices, standing order and direct debits are not placed in folders like ordinary payments. They are always handled singly and do not require closing of folder.

Bulk debiting

There are special conditions for closing folders and authorising payments when dealing with bulk debiting.

Bulk debiting means that several payments are withdrawn from the sender's account in one aggregate amount instead of debiting them individually.

Please be aware that the conversion from single payments to an aggregate payment will not take place until you close the folder.

Sometimes you might end up with several payments also in bulk debiting, as bulk debiting generally presumes the same

- payment type (does not apply to foreign payment types)
- sender's account
- execution date

Please bear in mind that earlier authorisation of payments that are now included in bulk debiting will no longer be valid and therefore re-authorisation may be needed.

Payments sent in files via Business Online must always be re-authorised, if you want them to be bulk debited.

Note: bulk debiting rules do not apply to invoice payments files (LM02/LM03) and Finnish salary and pension files (PELL).

Authorise payments

Automatic closing of folders

If you want to avoid having to close folders when you send in files, you can mark that the folder must be closed automatically, under *Settings => File registration => Files to the Bank => General settings*.



Note: if you select *Automatic closing of folders* and you have a single mandate, the payments due to be executed that day will be executed as soon as they are received in the Bank.

Cancel Electronic signature

If you click on the button *Cancel* in the dialogue box *Electronic Signature*, you will see the overview *Authorise payments*.

| Authorise payments | | | | | | | |
|--|-----------------|------------|---------------------------|---|--------------------|------------------|------------------|
| 1 from 2 payment(s) could not be authorised: | | | | | | | |
| Currency amount | Text | Date | Beneficiary's account | Reason | Created/amended by | Sender's account | Payment type |
| 10.00 GBP | Transfer abroad | 2003.05.06 | 1234567890 | Missing authorisation and closing of folder | 414116 | 9222222222 | Transfer abroad |
| 1 from 2 payment(s) can be authorised: | | | | | | | |
| Number of payments: | | | 1 Number | | | | |
| Payment types: | | | 1 Number Account transfer | | | | |
| Total amount per currency: | | 10.00 GBP | | | | | |
| Checksum: | | 10.00 | | | | | |
| Transaction date: | | 2003.05.06 | | | | | |
| Currency amount | Text | Date | Beneficiary's account | Status | Created/amended by | Sender's account | Payment type |
| 10.00 GBP | | 2003.05.06 | 0987654321 | Missing authorisation | 273436 | 3111111111 | Account transfer |

In the column *Reason* you can see why each payment could not be authorised.

Click on *OK* to return to the dialogue box *Electronic Signature*, if you still want to authorise those payments that can be authorised.

Page help

You can get further help with filling out each field on the page. Click on the question mark in the top right-hand corner of the screen to get page help and select the topic you want to know more about.



Related topics:

- My first payment