

## My first payment

### The course of a payment

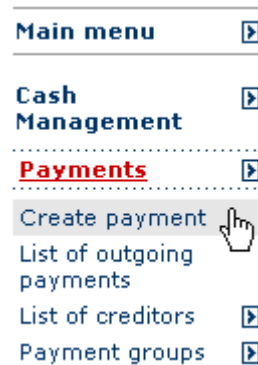
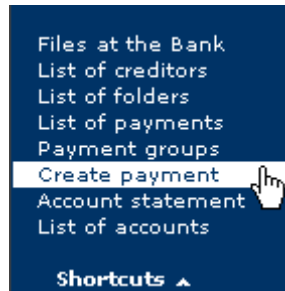
This is a short description of how to create and approve a payment in Business Online.

1. Create payments/folders
2. Check payments
3. Close the folders and authorise payments
4. Ask for any 2nd approval of payments

In the following section you can follow, step by step, the course of a payment created in Business Online.

### Create payments

When you want to create a payment, you can use the shortcut or the menu.



Now you can create payments.

Create payment - Account transfer	
Save payment in folder:	20080319-273436-1 or Create folder...
Creditor ID:	<input type="text"/> Find creditor...
Payment type:	Account transfer
Payment data	
Sender's account number:	Transactions Account - 80001234567890
Text on sender's account statement:	<input type="text"/>
Beneficiary's account number:	<input type="text"/>
Beneficiary's name:	<input type="text"/>
Amount:	<input type="text"/> EUR Euro
Transaction date:	<input type="text"/> (Blank = first possible transaction date)
Transaction type:	Normal
Remittance information type:	Reference
Reference:	<input type="text"/>
Further information about the payment	
Save payment as creditor	<input type="checkbox"/>
Create several payments	<input checked="" type="checkbox"/>
Authorise payment	<input type="checkbox"/>
Close current folder	<input type="checkbox"/>
Authorise all payments and close the folder	<input type="checkbox"/>
<input type="button" value="OK"/> <input type="button" value="Cancel"/> <input type="button" value="Clear fields"/>	

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**New folder in Create payment** When you create payments, a standard folder will be created with a name made up of the day's date, your user number and a consecutive number per day, e.g. "13092004-273436-2".

Click on the button *Create folder*, if you prefer to have a folder with a more meaningful name, e.g. Payrolls.

### Bulk debiting

Bulk debiting means that several payments are withdrawn from the sender's account in one gathered amount, instead of debiting them individually.

Payments can only be bulk debited within each payment type, but a folder marked for bulk debiting can contain several payment types. It is not, however, possible to bulk debit the payment types 'Transfers abroad' and 'Foreign cheque'.

Bulk debiting generally presumes the same

- payment type
- sender's account
- execution date

If you want to bulk debit your payments, we recommend that you set a mark for this before you begin to create payments. You cannot select bulk debiting after the folder is closed.

### Creditor ID

You can use *Creditor ID* to search for creditor information which has been created earlier. If you can remember the creditor ID, simply enter the creditor ID and click on *Find creditor*. Otherwise click on *Find creditor* to see the list of creditors and click on the creditor ID in the list to transfer the information.

### Payment type

You can select from the payment types *Account transfer*, *Salary payment*, *Transfer abroad transfer*, *Foreign cheque* and *Transfer from account abroad*.

If you select a payment type other than *Account transfer*, the screen will change so that it only contains the options pertaining to the selected payment type.

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### Save payment type

By saving the payment information you ensure that it can be re-used later. You can choose to create a creditor at the same time as you create a payment.

You do this by checking the box *Save payment as creditor*.

Save payment as creditor	<input checked="" type="checkbox"/>	
Creditor ID:	<input type="text"/>	
Creditor name:	<input type="text"/>	<input type="button" value="Save creditor details now..."/>

A *Creditor ID* can be e.g. a short name for the creditor, a creditor number or maybe a telephone number.

It is possible to create several payment types for the same *Creditor ID* and *Creditor name*. This can be used if e.g. the creditor wants some of the payments made by 'Account transfer' and others by 'Transfer abroad'.

### Conclude payment

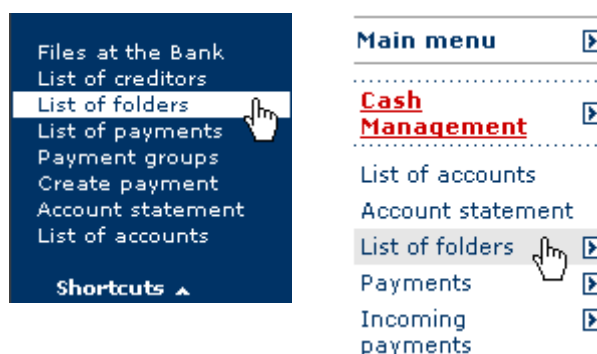
You are now ready to conclude the payment

- Remove the check by *Create several payments*.  
If you want to create more payments, remove the check mark only after you have entered the last payment.
- Click on the *OK* button.

You have now created a payment in Business Online and at the same time saved the payment in a folder. You decide how many payments you want to have in each folder. Click *Cancel* to go to the *List of outgoing payments* to see the payment(s) you have created. Alternatively do as described below.

### Check payments

Before the payments are executed, you have the option of checking the number and sum of your payments. When you want to check your payments, you can use the shortcut or the menu



The *List of folders* contains the folders you have worked with today. You also have the option of searching for folders from earlier dates.

- You can see the sum of the payments in the column *Check sum*.
- The column *Number* shows how many payments there are in the folder.
- The column *Could not be processed* shows the number of erroneous payments that could not be processed.

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You can see detailed information on the payments by

- clicking on the function arrow on the left of the folder
- selecting *View payments in folder* from the menu..

### Close folder and authorise payments

A folder with the status *Opened* is a draft and you can continue to create payments in the same folder. If a folder has the status *Closed*, the Bank will execute the payments on the due date if the payments have been approved.

When you want to close the folder and approve the payments, you must select *List of folders* in the *shortcuts* or in the menu.

- Click on the function arrow to the left of the current folder.
- Select the menu point *Authorise all payments and close the folder*.
- Sign the payments by entering your password.
- Click on the *OK* button.

Your payments are now authorised and the folder is closed. The payments are now ready to be executed on the due date. If necessary, see the next point.

### Any 2nd authorisation of payments

If the mandate requires two signatures on payments, another user must log on to Business Online and approve the payments before they can be executed on the due date. After log-on, the other user must select *List of folders* in *Shortcuts* or in the menu.

- Click on the function arrow to the left of the current folder.
- Select the menu point *Authorise all payments and close the folder*.
- Sign the payments by entering your password.
- Click on the *OK* button.

The payments are now authorised and the folder is closed. The payments are now ready to be executed on the due date.

### Page help

You can get more 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:

- Authorise payments