# Entering payment order abroad and payment order in a foreign currency in the Czech Republic via electronic banking service ČSOB InternetBanking 24

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After logging in to electronic banking service ČSOB InternetBanking 24, select an option **Payments** on the screen called **Accounts and transactions**. Afterwards a list of payment orders that you are able to enter via this electronic channel will roll out. In accordance with the character of payment transaction you want to execute, you can select either a **domestic FX** (foreign exchange) **order**, **payment order abroad** or a **SEPA transfer**.



Tip Permitted characters for filling in to fields in payment orders – a b c d e f g h i j k l m n o p q r s t u v w x y z A B C D E F G H I J K L M N O P Q R S T U V W X Y Z 0 1 2 3 4 5 6 7 8 9 / -?:().,'+{}

# **1. Payment order abroad**

Use this payment order for execution of payment transactions in CZK and foreign currencies abroad. You can execute a payment transaction in CZK abroad only to certain countries and chosen banks (consult an execution of payment transaction prior its execution with your branch client officer). For entering a payment order, select an option **Payment order abroad** in the menu.

Tip

Entering a payment order in CZK abroad, we recommend you to fill in an amount in CZK to fields **amount** and **currency**. Fill in a foreign currency you prefer to execute a payment order to a field **client's information for the bank**, if it is impossible to execute it in CZK.

#### 1.1. Entering payment order abroad

Select an option **Payment order abroad** in the menu and fill in the required fields.

If you select **automatic processing**, you will be able to fill in **only required fields for automatic processing** of a payment order. Let a field **automatic processing** not selected, if you want to fill in specific requirements for processing of a payment order in a field **client's information for the bank**.

When a field **automatic processing** is selected (so called STP processing with a favoured fee), then an execution of payment order is subject of certain checks.

Accounts and transactions	Investments and savings Credit	s Payment cards	Set-up
			🧿 <u>help</u>   🗅 <u>print</u>   export to 📠 🎫
▶ Favourites ★	ſ		🚖 add to "Favourites"
Information about accounts	Payment order abroad		sending information by SMS and e-mail
	You are here: 1. entry 2. au	thorisation 3. confirmatio	Transaction number 70184170
▼ Payments			
<ul> <li>single order</li> </ul>	automatic processing	₽ 8	
<ul> <li>transfer between client s accounts</li> </ul>	maturity date	23 4 2010 * 🛙 📰	
<ul> <li>repayment on credit card</li> </ul>		obase from the sound -	0
<ul> <li>priority payment</li> <li>bulk order</li> </ul>		ČSOB Altiupí kosto u CZK	
<ul> <li>standing orders</li> </ul>			, 1409, CZK, 421, ING. VACLAV SLAVICER
<ul> <li>domestic FX order</li> </ul>	payer's reference	FA 12345	
<ul> <li>payment order abroad</li> <li>SEPA transfer</li> </ul>			
<ul> <li>orders waiting for processing</li> </ul>	recipient's name and address	ALFA GMBH CO KG	* 🕜 🔳
specimen orders		ZEPPELINSTRASSE 7	
<ul> <li>bank connections or partners</li> </ul>		76185 KARLSRUHE	
▶ Collections		DE	* 0
Mobile operators	recipient's account number	DE8566070004002285280	0 (to EU/EEA in format IBAN)
Comfort bills (0)	BIC/SWIFT Code	DEUTDESM660 *	(to EU/EEA in format BIC/SWIFT Code)
▶ Info 24	name and address of the	DEUTSCHE BANK AG	0
Messages from the bank	recipient's bank	KARLSRUHE	
		DE	
TIPS	country of beneficiary bank	DE * 🔋 📃	
Orders for payments to EU/EEA			
countries in their currencies fill in with obligatory charge code SHA	amount	1000 * 🤇	
only. In orders for payments to countries outside EU/EEA or in non-	currency	EUR * 🖲 📃 <u>calculate t</u>	he sum in the account currency
fill in all charge codes (for details	sum in the account currency	translation according to	of current list of quotations
see the <u>Price List</u> ).	purpose of payment	RECHNUNG NR. 12345	* 8
	expenses	SHA - each pays his bank	💌 <sup>3</sup> (to EU/EEA only SHA)
	answer	only display 💌	
	* required field		
	· · · · ·		
	chip	card >> SMS key >	store as template

- **Maturity date** (required field) the date when a payment order will be executed (i.e. your account kept in CSOB is debited) fill in the form of DD.MM.YYYY or select the date through an icon **E**.
- **Payer's account** (required field) choose an account kept in CSOB that will be debited in accordance with execution of a payment order.
- **Payer's reference** (required field) fill in the information on payment (16 characters at maximum) for payment transaction identification (an information will be displayed on the account statement).
- Recipient's name and address (required field) fill in the name, surname, business name and the address of the beneficiary (including street, descriptive number, city and ZIP code) in accordance with beneficiary's account name in the beneficiary's bank (maximum 35 characters at each of 4 lines). If you stored the information in "partners' bank connection", you could fill it in through an icon
- Recipient's account number (required field) fill in beneficiary's account number kept in beneficiary bank, in favour of which the payment order will be executed. Fill in the account number in the IBAN format without the text "IBAN" at the beginning and without space characters, dashes, hyphens or slashes. Country ISO code at the beginning of the IBAN format of the beneficiary's account number has to comply with the country ISO code in the BIC/SWIFT code of the beneficiary's bank (on the fifth and sixth position). See more about IBAN. If the code of the state in IBAN does not correspond to the 'state of the beneficiary's bank', you will be given an error message.

Sdělení s	stránky https://ib24.csob.cz:	×
	The code of the state in IBAN does not correspond to the 'state of the rea	cipient's bank'.
	ОК	

Alert: For payment transactions to EU/EEA member states and Switzerland the beneficiary's account number has to be mandatory filled in the IBAN format. If the IBAN format is incorrect (an error occured in a control on modulo 97, incorrect length of IBAN format for particular country, disharmony between ISO code in IBAN format and BIC code) you will be given an error message.



BIC/SWIFT code (required field for automatic processing) – fill in the BIC code (Bank Identifier Code) = SWIFT address of the beneficiary bank (8 or 11 characters). If the last 3 characters of the 11 characters' length BIC code are XXX, fill in only first 8 characters without using XXX. If the BIC code is incorrect, you will be given an error message SWIFT or BIC code shall have either 8 or 11 characters (see more about <u>BIC code</u>).

Sdělení s	tránky https://ib24.csob.cz:
	SWIFT or BIC code shall have either 8 or 11 characters.
	ОК

Alert: For payment transactions to EU/EEA member states and Switzerland the BIC code has to be mandatory filled (see <u>country codes</u>).

- Name and address of the recipient's bank fill in the name and the address of the beneficiary's bank (maximum 35 characters at each of 4 lines).
- Country of beneficiary bank (required field) fill in the ISO code of the beneficiary's bank country or select it through an icon
   If the BIC code of the beneficiary's bank does not contain on the fifth and sixth position the same value as it is selected in a field country of beneficiary

**bank**, you will be given an error message for this disharmony.



- Amount (required field) fill in the amount of the payment transaction in the currency of the payment transaction (including decimal numbers) that will be credited to beneficiary's account.
- Currency (required field) in which the amount will be credited to beneficiary's account fill
  in the ISO code of the currency (see <u>ISO codes of the currencies</u>) or select it through an icon
  - *Tip* For recognition of informative amount in the currency of an account to be debited, fill in the fields **amount** and **currency** and then click on the link called **calculate the sum in the account currency**. Selecting a link **current list of quotation** you will be given information about exchange rates valid for that moment stated in the <u>ČSOB Exchange rates list</u>.
- **Purpose of payment** (required field) fill in this field in order to inform the beneficiary about the purpose of payment (maximum 35 characters at each of 4 lines).
- Expenses (required field) select the charge code (that is automatically setup as SHA charge code) for defining who will pay the charges of CSOB and charges of the beneficiary bank. You are able to use all three types of charge codes (i.e. SHA, BEN and OUR) in the payment orders to countries outside EU/EEA or in non-member currencies. For more about charge codes see <u>ČSOB Pricelist</u>:
  - **SHA each pays his/her bank** (the payer/the beneficiary pay the charges of their own banks).
  - **OUR payer pays all** (all charges are paid by the payer).
  - **BEN beneficiary pays all** (all charges are paid by the beneficiary).
  - Alert: SHA charge code is automatically set in payment transactions within EU/EEA member states in their respective currencies as it is the only possibility for the execution of these payment transactions with no option to be overwritten.
- Client's information for the bank (displayed when automatic processing is not selected) fill in other specific requirements/additional information for processing (e.g. providing contractual exchange rate, requirement for prompt execution of a payment order, specifying a foreign currency for settlement of a payment transaction, debiting an account by a fixed amount in CZK, etc.)

By clicking on the button **store as template** you may store the filled payment order into your **specimen orders**.

#### 1.2. Creation and using of payment order abroad template

If you want to execute the payment orders in favour of concrete beneficiary through electronic channel regularly, store the filled payment order abroad as template.

Before storing the payment order template you are able to make any additional changes (i.e. add / change / delete any field).

Check completion and accuracy of all the fields filled and **select the required maturity date** from the codebook:

- **Not defined** when recalling a payment order, **the maturity date field is empty** and you have to fill the required maturity date.
- Current when recalling a payment order, the actual date is filled into maturity date field.
- Concrete when recalling a payment order, specified date in a month you have selected is filled into maturity date field.

Entitle the filled payment order template and store it by clicking on the button create.

Accounts and transactions	Investments and savings Credit	s Payment cards		Set-up
			) help	2   D print
Favourites     *     Information about accounts	Create new internation	al payment order t	emplate	
▼ Payments	You are here: 1. entry 2. a	uthorisation 3. confirmat	tion	
<ul> <li>single order</li> <li>transfer between client's accounts</li> </ul>	name	ALFA GMBH CO KG	* 😧	
<ul> <li>repayment on credit card</li> <li>priority payment</li> </ul>	automatic processing maturity date	not defined 🗨 🔮 day in	month	
bulk order	account	ČSOB Aktivní konto v CZ	K, 1409, CZK, 421, ING. VÁCLAV SLAVÍČEK	•
<ul> <li>standing orders</li> <li>domestic FX order</li> <li>payment order abroad</li> </ul>	payer's reference	FA 12345	0	
<ul> <li>SEPA transfer</li> <li>orders waiting for processing</li> </ul>	recipient's name and address	ALFA GMBH CO KG	0	
<ul> <li>specimen orders</li> <li>bank connections of partners</li> </ul>		ZEPPELINSTRASSE 7 76185 KARLSRUHE		
▶ Collections	recipient's account number	DE DE856607000400228528	00 🔮 (to EU/EEA in format II	BAN)
Mobile operators				
Comfort bills (0)	BIC/SWIFT Code	DEUTDESM660	(to EU/EEA in format BIC/SWIFT Code)	
▶ Info 24	name and address of the recipient's bank	DEUTSCHE BANK AG	0	
Messages from the bank	J	KARLSRUHE DE		
TIPS	country of beneficiary bank	DE 🤨 📃		
Do you wish to be informed about				
status of your payment order with a SMS or e-mail message? Set	amount	1000 3		
information > Account movements and statuses.	currency	EUR <sup>0</sup> 📃		
Do you know you can <b>increase the</b> <b>font size</b> ? In Internet Explorer 7 and higher versions or in Mozilla Firefox press <b>Cth</b> key and use the <b>mouse wheel</b> (or keys +/- on the numeric keypad) to choose the required size.	purpose of payment	RECHNUNG NR. 12345	•	
	expenses	SHA - each pays his ban	k 🔽 🍳 (to EU/EEA only SHA)	
	answer	only display 💽		
	* required field		create back t	o list

Afterwards you will be given information about payment order set up with identification of its basic parameters. You can create up to 20 payment order abroad templates.

Accounts and transactions	Investments and s	avings	Credits Payn	nent cards	Set-up
					(?) help   (b) print
<ul> <li>Favourites *</li> <li>Information about accounts</li> </ul>	Create new	v interna	ational payme	nt order templat	e
▼ Payments	You are here:	1. entry	2. authorisation	3. confirmation	Transaction number 70183707
• single order		CONFIRM	ATION: The banking	contact mentioned below	was received by the bank.

Filling in payment order abroad in favour of the same beneficiary next time, you can not fill in all the fields. It is only necessary to **select appropriate payment order template from the list** in the field **to fill-in according to template** (choose from the saved) in which you are able to change any field before its authorization (taking into account the requirements for a relevant field).

Tip If you have created payment order abroad template that is applicable for SEPA transfers as well (i.e. amount of the transfer is in EUR, beneficiary's account number is in the IBAN format, BIC code of the beneficiary's bank is in EU/EEA member states or in Switzerland, SHA charge code), it is possible to use such template for entering a SEPA transfer.

### 1.3. Creation of partners' bank connection

Select an option **bank connections of partners** in the menu and click on the button **create new** in the part for **foreign payments**.

Accounts and transactions	Investments and savings	Credits	Payment cards	Set-up
				(?) help   (b) print
► Favourites ★				🚖 add to "Favourites"
Information about accounts	Partner´s bank c	onnectior	r	
▼ Payments	Domestic payments			
<ul> <li>single order</li> </ul>		No	record corresponds	to your request.
<ul> <li>transfer between client's accounts</li> </ul>				
<ul> <li>repayment on credit card</li> </ul>			crea	te new save order change
<ul> <li>priority payment</li> <li>bulk order</li> </ul>				
<ul> <li>standing orders</li> </ul>	Foreign payments			
<ul> <li>domestic FX order</li> </ul>		No	record corresponds	to your request.
<ul> <li>payment order abroad</li> <li>SERA transfer</li> </ul>				
<ul> <li>orders waiting for processing</li> </ul>				
<ul> <li>specimen orders</li> </ul>			crea	te new save order change
<ul> <li>bank connections of partners</li> </ul>				

On the screen **establishment of a banking contract** fill in utmost information about business partner you have into grey coloured fields. Entitle the template properly in a field **description of connection** for further easy cracking. After checking a bank connection accuracy, store it by clicking on the button **create**.

Accounts and transactions	Investments and savings	Credits	Payment cards			Set-up
					(?) <u>help</u>	I 🗅 print
Favourites *	Establishment of a	a bankin	g contact			
	You are bergy 1, optim	2 puth	ariantian 2 confirmat	ion	Transaction number	70170566
▼ Payments	Tod are nere. 1. end,	2. autri	5. comma		Transaction number	/01/0300
<ul> <li>single order</li> </ul>	description of cor	paction			* 😮	
<ul> <li>transfer between client's accounts</li> </ul>		4		0		
<ul> <li>repayment on credit card</li> </ul>	payers re	rerence	FA 12345	·	•	
<ul> <li>priority payment</li> <li>bulk order</li> </ul>	recipient's name and	address	ALFA GMBH CO KG		0	
<ul> <li>standing orders</li> </ul>			ZEPPELINSTRASSE 7			
<ul> <li>domestic FX order</li> </ul>			76185 KARLSRUHE			
<ul> <li>payment order abroad</li> <li>CERA transfer</li> </ul>			DE		•	
Orders waiting for processing	purpose of p	ayment	RECHNUNG NR. 12345		<b>U</b>	
<ul> <li>specimen orders</li> </ul>						
<ul> <li>bank connections of partners</li> </ul>						
A Collections	BIC/SWIF	T Code	DEUTDESM660	(to EU/EEA in forma	t BIC/SWIFT Code)	
	е;	penses	SHA - each pays his ban	k 🔽 🤔 (to EU/EEA or	nly SHA)	
P mobile operators	name and addres	s of the	DEUTSCHE BANK AG		0	
Comfort bills (0)	recipien	ts bank	KARLSRUHE			
▶ Info 24			DE			
Messages from the bank	country of beneficia	ry bank	de 🧧 📃			
	client's information for t	he bank			0	
TIPS						
Do you wish to be informed about	recipient's account	number	DE856607000400228528	00	(to EU/EEA in format )	(BAN)
status of your payment order with a SMS or e-mail message? Set		answer	only display 💽			
them in the option Sending information > Account movements and statuses.	* required field					
Do you know you can <b>increase the</b> font size? In Internet Explorer 7 and higher versions or in Mozilla Firefox press <b>Cth</b> key and use the <b>mouse wheel</b> (or keys +/- on the numeric keypad) to choose the required size.				create	back to r	menu

New partners' bank connection will appear with certain information in the part **foreign payments**. If you store more bank connections you can sort them soever (e.g. by frequency of using). You are able to change or cancel the stored partner's bank connections as you need.

Accounts and transactions	Investments and savings	Credits	Payment cards		Set-up
		· ·			🧿 help   🗅 print
<ul> <li>Favourites</li> <li>Information about accounts</li> <li>Payments</li> </ul>	Partner´s bank co Domestic payments	onnection		*	add to "Favourites"
<ul> <li>single order</li> <li>transfer between client's accounts</li> <li>repayment on credit card</li> <li>priority payment</li> <li>bulk order</li> <li>trading orders</li> </ul>	Foreign payments	No	record corresponds to your request	t. save order	r change
<ul> <li>domestic FX order</li> </ul>	description of connection		account no.	action	ranking
<ul> <li>payment order abroad</li> <li>SEPA transfer</li> <li>orders waiting for processing</li> <li>specimen orders</li> </ul>	ALFA GMBH CO KG		DE85660700040022852800/DEUTSCHE BANK AG	<u>to display</u> <u>to change</u> <u>cancel</u>	0000
<ul> <li>bank connections of partners</li> </ul>			create new	save order	change

You are able to fill in the information from the partners' bank connection into a payment order through icon close to a field **beneficiary's name and address**. By clicking on the appropriate business partner in the list you may fill in these fields to a payment order:

- o recipient's name and address,
- o recipient's account number,
- BIC/SWIFT code of the beneficiary's bank,
- o name and address of the recipient's bank,
- o country of beneficiary bank,
- purpose of payment,
- o expenses.

Besides these fields you have to change or fill in another fields like:

- o automatic processing,
- o maturity date,
- o payer's account (to be debited in accordance with execution of a payment order),
- o payer's reference,
- o amount,
- o currency.

*Tip* Any partner's bank connection from the list can be used for entering a payment order abroad only (not for a SEPA transfer).

# 2. SEPA transfer

SEPA transfer can be used for execution of a payment transaction in EUR within the Single Euro Payments Area (single area for payments in EUR), i.e. to European Economic Area (EEA) member states – EU 27) plus Norway, Iceland, Liechtenstein and Switzerland with no specific requirements for processing and with these mandatory fields filled in a payment order:

- o beneficiary's account number in the IBAN format,
- o beneficiary's bank in the BIC code,
- SHA charge code (each pays his bank).

For entering a proper payment order select an option SEPA transfer in the menu.

### 2.1. Entering SEPA transfer

Select an option SEPA transfer in the menu and fill in required fields.

Accounts and transactions	Investments and savings Credit	ts Payment cards Set-up
		(?) <u>help</u>   (b) <u>print</u>   export to 🚾 🔤
Favourites *     Information about accounts	SEPA transfer	add to "Favourites" sending information by SMS and e-mail
▼ Payments	You are here: 1. entry 2. a	uthorisation 3. confirmation Transaction number 70173188
<ul> <li>single order</li> <li>transfer between client's accounts</li> <li>repayment on credit card</li> <li>priority payment</li> <li>bulk order</li> <li>standing orders</li> <li>domestic FX order</li> <li>payment order abroad</li> <li>SEPA transfer</li> <li>orders waiting for processing</li> <li>specimen orders</li> </ul>	maturity date to fill-in according to template account payer's reference recipient's name and address	23.4.2010 • • . choose from the saved • • ČSOB Aktivní konto v CZK, 1409, CZK, 421, ING. VÁCLAV SLAVÍČEK • FA 12345 • • ALFA GMBH CO KG ZEPPELINSTRASSE 7 76185 KARLSRUHE
<ul> <li>bank connections of partners</li> </ul>		DE
Collections	IBAN	DE85660700040022852800 * 0
Mobile operators	BIC/SWIFT Code	DEUTDESM660 * 0
▶ Comfort bills (0) ▶ Info 24	amount	1000 EUR * <sup>2</sup> calculate the sum in the account currency.
• Messages from the bank	purpose of payment	RECHNUNG NR. 12345
	expenses answer	SHA - each pays his bank 🔽 오
	* required field	card >> SMS key >> store as template

- Maturity date (required field) the date when a payment order will be executed (i.e. your account kept in CSOB is debited) – fill in the form of DD.MM.YYYY or select the date through an icon
- Payer's account (required field) choose an account kept in CSOB that will be debited.
- **Payer's reference** (required field) fill in the information on payment (16 characters at maximum) for payment transaction identification (an information will be displayed on the account statement).
- Recipient's name and address (required field) fill in the name, surname, business name and the address of the beneficiary (including street, descriptive number, city and ZIP code) in accordance with beneficiary's account name in the beneficiary bank (maximum 35 characters at each of 4 lines).
- **IBAN** (required field) fill in beneficiary's account number kept in beneficiary's bank strictly in the IBAN format. If you fill in incorrect or invalid IBAN you will be given an error message.
- BIC/SWIFT code (required field) fill in BIC code (Bank Identifier Code) = SWIFT address
  of the beneficiary's bank. If you fill in incorrect or invalid BIC code you will be given an error
  message.
- Amount in EUR (required field) fill in the amount of the payment transaction strictly in EUR (including decimal numbers) that will be credited to beneficiary's account.
- **Purpose of payment** (required field) fill in this field in order to inform the beneficiary about the purpose of payment (maximum 35 characters at each of 4 lines).
- **Expenses** SHA charge code (each pays his bank, i.e. payer and beneficiary pay expenses of their bank) is automatically setup and it is impossible to change it.

# 3. Domestic foreign exchange payment order

Payment order can be used for execution of a payment transaction in foreign currencies (when CSOB client's account kept in CZK or in a foreign currency is debited) within the CSOB branch network in the Czech Republic or to another banks in the Czech Republic. For entering a payment order select an option **domestic FX order** in the menu.

Domestic foreign exchange payment order can be used even for transfer of CZK if CSOB client's account kept in a foreign currency is debited and the transfer is executed within the CSOB branch network in the Czech Republic or to another banks in the Czech Republic.

### 3.1. Entering domestic foreign exchange payment order

Select an option domestic FX order in the menu and fill in required fields.

Accounts and transactions	Investments and savings	Credits	Payme	ent cards			Set-up
					(	help   🗅 print   export	to TRT SLR
Favourites *     Information about accounts	Domestic foreign	exchang	ge order	for paym	ent sen	🚖 add to "F ding information by SMS a	<u>avourites"</u> and e-mail
▼ Payments	You are here: 1. entry	2. auth	orisation	3. confirmatio	n	Transaction number	70174058
<ul> <li>single order</li> <li>transfer between client's accounts</li> <li>repayment on credit card</li> <li>priority payment</li> <li>bulk order</li> </ul>	matur payer's re	ity date account ference	23.4.2010 ČSOB Aktiv FA 123	* 🛛 📰 ní konto v CZK	, 1409, CZK, 421, I * 🗿	NG. VÁCLAV SLAVÍČEK	• 0
domestic FX order	beneficiary's account	number	-	101182923	* 🛛 🔳		
<ul> <li>payment order abroad</li> <li>SEPA transfer</li> <li>orders waiting for processing</li> <li>species orders</li> </ul>	ba	nk code IBAN	<b>0100</b> * <sup>2</sup> CZ26 0100	D000 0001 011	.8 2923	0	
bank connections of partners	recipient's name and	address	JAN NOVAK DEJVICKA 6 PRAHA 6 - E	EJVICE		* 0	
<ul> <li>Mobile operators</li> <li>Comfort bills (0)</li> </ul>		amount	1000	* (	9		
	c	urrency	EUR * 🛛	🔳 <u>calculate t</u>	the sum in the acco	unt currency	
▶ INTO 24	sum in the account c	urrency	🛛 translatio	in according to	of current list of qu	uotations	
Messages from the bank	purpose of p	ayment	FA 123			* 🕜	
TIPS							
Do you wish to be informed about status of your payment order with a SMS or e-mail message? Set them in the option Sending information > Account movements and statuses.	* required field	answer	only display				
					chip	card >> SMS ke	y >>

- **Maturity date** (required field) the date when a payment order will be executed (i.e. your account kept in CSOB is debited) fill in the form of DD.MM.YYYY or select the date through an icon 🖾.
- Payer's account (required field) choose an account kept in CSOB that will be debited.
- **Payer's reference** (required field) fill in the information on payment (16 characters at maximum) for payment transaction identification (an information will be displayed on the account statement).
- Beneficiary's account number (required field) fill in beneficiary's account number kept in CSOB
  or in another beneficiary bank in the Czech Republic, in favour of which the payment order
  will be executed. Beneficiary's account number consists from:
  - o prefix can not be filled if it is not part of account number (at least 2 digits, utmost 6 digits),
  - **core account number** has to be filled ever (at least 2 digits, utmost 10 digits). Prefix and core account number have to comply with controls on modulo 11.

Tip

- Bank code (required field) fill in the beneficiary bank's code located in the Czech Republic (see bank's codes) or select it through an icon
- **IBAN** beneficiary's account number in a bank located in the Czech Republic in the IBAN format is automatically completed after filling in correct beneficiary's account number (prefix and core account number). If the condition of controls on beneficiary's account number on modulo 11 is not fulfilled, you will be given an error message **Bad format of the account number**.

**Tip** If you know directly beneficiary's account number in the IBAN format, fill it in a field **IBAN**. Fields **beneficiary's account number** and **Bank code** are filled automatically.

- Recipient's name and address (required field) fill in the name, surname, business name and the address of the beneficiary (including street, descriptive number, city and ZIP code) in accordance with beneficiary's account name in the beneficiary's bank (maximum 35 characters at each of 4 lines).
- Amount (required field) fill in the amount of the payment transaction in the currency of the payment transaction (including decimal numbers) that will be credited to beneficiary's account.
- Currency (required field) in which the amount will be credited to beneficiary's account fill in the ISO code of the currency (see <u>ISO codes of the currencies</u>) or select it through an icon
  - **Tio** For recognition of informative amount in the currency of an account to be debited fill, in the fields **amount** and **currency** and then click on the link called **calculate the sum in the account currency**. Selecting a link **current list of quotation** you will be given information about exchange rates valid for that moment stated in the <u>ČSOB Exchange</u> rates list.

Tip

For execution of payment transaction in CZK on the CSOB client's account kept in CZK in favour of beneficiary's account kept in CZK within the CSOB branch network in the Czech Republic or to another banks in the Czech Republic, use **single order** in domestic transfers menu.

• **Purpose of payment** (required field) – fill in this field in order to inform the beneficiary about the purpose of payment (maximum 35 characters at each of 4 lines).



Expenses field is not part of **domestic FX order** (SHA charge code – each pays his bank – will be automatically filled during processing of the payment).

# 4. Payment orders authorization

#### 4.1. Authorization

You are able to authorize all the payment orders by one of the below mentioned manners. It depends on the conditions agreed in your Contract for Use of ČSOB InternetBanking 24 Service.

#### 4.1.1. SMS key

After clicking on the button you will receive an sms message on your mobile phone number (mentioned in the Contract for Use of ČSOB InternetBanking 24 Service as contact telephone) containing 9 digits authorization code in the form "xxx-yyy-zzz" (i.e. randomly chosen alphanumeric characters).

Fill in the code in to a field authorization code on the second screen called authorization.

Afterwards filled entries in a payment order have to be controlled and sent for its execution by a bank by clicking on the button **send**.

Tip

In an sms message you obtain both **authorization code** and basic information about filled payment order including a transaction number.

#### 4.1.2. Chip card

Using an electronic signature, authorize the payment order and send it to a bank by clicking on the button chipcard >> . You will be displayed a notice about signing the message by a certificate which you have to confirm by clicking on the button **Yes**.

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In the next dialog Windows enter PIN number related to a chip card. By clicking on the button **OK** you will sent a payment order for its execution by a bank.

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#### 4.2. Confirmation

You will be displayed a screen with confirmation of receiving a payment order by a bank both in the case of sending an **SMS key** after correct entering an authorization code and clicking on the button **send** or in the case of using a chip card after clicking on the button **OK** and entering PIN number.

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• single order	<b>CONFIRMATION:</b> The order mentioned below was received by the bank on 23. 04. 2010.					