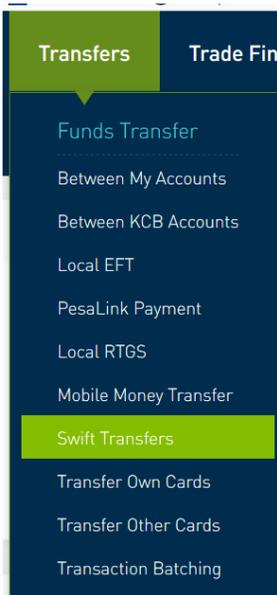


- From the main menu, select the option **Transfers** → **Swift Transfers**



- **STEP ONE- Remitter Details**

1

From Account*

Account Name

Ordering Customer Physical Address*

ID/PPN*

Date Of Birth*

- ✓ From Account – The Account from which you want to remit the SWIFT
- ✓ Account Name – Will populate automatically
- ✓ Ordering Physical Address (35 Characters, No Special Characters) – The physical address of the remitting person or business entity. Be as descriptive as possible, e.g. **MOI AVENUE KENCOM HSE 7TH FLOOR RM25**
- ✓ ID/PPN – Identification Document Number of the remitter or business incorporation number of the remitting business entity
- ✓ Date of Birth – Date of birth of the remitter or date of incorporation of the business entity

- **STEP TWO** – Beneficiary Details

Beneficiary Personal Details

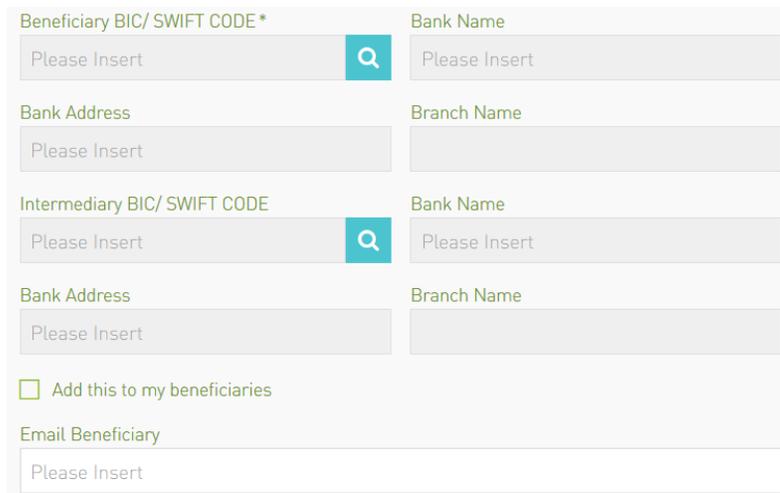
For first time remittance, select **Once Off**

If you have remitted to this beneficiary before and saved the beneficiary, select **Saved**

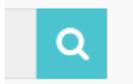


- ✓ Beneficiary Name – The recipient’s name
- ✓ Beneficiary Account – The recipient’s account (No Spaces). **For remittances to the UK and UAE the IBAN is used as a mandatory instead of the account number**
- ✓ Beneficiary Address – Address of the recipient
- ✓ Post Code – Post Code of the recipient

Beneficiary Bank Details



- ✓ Beneficiary BIC/SWIFT CODE – The SWIFT code for the recipient’s bank. **This is NOT an input field.**
- ✓ Click on the search icon to bring up a panel for retrieving the bank details



- ✓ Search by country and SWIFT Code as provide by the recipient

- ✓ Select the desired SWIFT code by clicking on it

BIC/ SWIFT CODE	Bank Name	Country	City	Select
AARBEB1	AAREAL BANK AG	BELGIUM	BRUSSELS	>
AARBEB1XXX	AAREAL BANK AG	BELGIUM	BRUSSELS	>

- ✓ The details will be populated on the SWIFT screen's main page

- ✓ The Intermediary Bank details are not always mandatory. Where required, use the same steps as above to search for the Intermediary Bank Details and they will be populated accordingly
- ✓ Select *Add this to beneficiaries* to save the details for future remittances
- ✓ Key in the beneficiary's email address to notify them of the remittance

- **STEP THREE** – Transaction Amount Details

Amount*	Currency*
0.00	Please Select
Execution Date	My Reference*
22/01/2020	Please Insert
Beneficiary Reference*	Payment Purpose*
Please Insert	Please Insert
Charges*	
BEN	
OUR	
SHA	

- ✓ Amount – The transaction amount
 - ✓ Currency – The transaction currency. *PS: Remittances are ALWAYS denominated in the currency to be received by the beneficiary. Do not specify the local currency*
 - ✓ Execution Date – Defaults to the current date. A user can specify a future date
 - ✓ My Reference – The details that the remitter wishes to appear in their statement
 - ✓ Beneficiary Reference – The details that the remitter wishes to appear in the beneficiary’s statement
 - ✓ Payment Purpose – Purpose of payment
 - ✓ Charges – Specifies who bears the transaction charge
 - BEN – Full charge borne by Beneficiary
 - OUR – Full charge borne by the remitter
 - SHA – The remitter bears their own charges while the beneficiary bears any that are levied at their end
- **STEP FOUR** – Negotiated Rate
This only applies where two currencies are involved and the remitter has negotiated for and been given a reference token in the format FX.....

If no reference token has been issued, DO NOT click this check box

4 Negotiated Rate

Reference number *

FX20016ZPJTQ

- **STEP FIVE** – Attaching of Supporting Documents (*Currently no active*)

This is an option to attach supporting documents as per the regulator's requirement

5

- **STEP SIX** – Add to Batch

Mainly used where several transactions are captured as one batch for purposes of approval

6

Complete posting by clicking on SUBMIT, entering TAN and confirming.