

# Foreign Payment Operations in Direct Banking of UniCredit Bank Czech Republic and Slovakia, a.s.

BusinessNet  
User Handbook  
April 2015

Life is full of ups and downs.  
We're there for both.

Welcome to  
 **UniCredit Bank**

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# INTRODUCTION

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Dear Client

Foreign payment operations have developed into a theme perceived as an integral element of the financial life of every company. This Handbook you have just opened is meant to assist you in understanding various types of foreign payments and navigate you at executing them flawlessly in the BusinessNet application you have been using for electronic communication with UniCredit Bank.

Due to the developing business and globalisation, the amount of payment transactions has been ever increasing all around the world and, in that number, in Europe and the Czech Republic. The growing quantities of transactions place distinctly higher demands on the institutions processing such transactions. The institutions have to concentrate on standardisation, accuracy, speed and, last but not least, fully automated processing.

The European Union has been actively promoting improved standardisation of the payment operations. The Member States and banks operating in them must meet multiple requirements imposed, inter alia, by the European Commission and national legislations. Rules have been set up in Europe on assignment of unique international bank account numbers (IBAN) and common rules introduced of debiting fees for payments within the EU and EEA. Another step towards standardisation is represented by the SEPA payments and SEPA direct debit.

All that inevitably brings also increased demands on the correctness of payment orders that you - our clients - submit for processing to our bank. We believe that this Handbook will make their right preparation easier for you and, as such, will become your helpful companion.

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## BASIC TERMS USED AT FOREIGN PAYMENT OPERATIONS

Foreign payment	<ul style="list-style-type: none"> <li>Any payment is considered a foreign payment, providing it <b>meets any</b> (even one) <b>of the following requisites</b>: <ul style="list-style-type: none"> <li>The payer or beneficiary account is maintained in a foreign currency</li> <li>The payer or beneficiary account is maintained in abroad</li> <li>The payment is executed in a foreign currency</li> </ul> </li> </ul>
EU Cross-border Payment (Europayment)	<ul style="list-style-type: none"> <li>Any payment in EUR made within the EU and EEA up to EUR 50,000 is processed as a Europayment (a cross-border payment) <b>providing it meets all of the following requisites</b>: <ul style="list-style-type: none"> <li>The beneficiary's IBAN has been entered correctly</li> <li>The beneficiary's bank BIC has been entered correctly</li> <li>Fees are managed using the SHA option</li> <li>The NON-STP instruction (see below) is not requested for processing</li> </ul> </li> </ul>
SEPA payment	<ul style="list-style-type: none"> <li>Any payment in EUR made within the SEPA states is processed as a SEPA payment, <b>providing it meets all of the following requisites</b>: <ul style="list-style-type: none"> <li>The form designated for SEPA payments has been filled out correctly</li> <li>Fees are managed using the SHA option</li> <li>The beneficiary's IBAN has been entered correctly, and</li> <li>The beneficiary's bank BIC has been entered correctly (the beneficiary's bank must be able to accept SEPA payments)</li> </ul> </li> </ul>
SEPA Direct Debit	<ul style="list-style-type: none"> <li>A SEPA payment in EUR, initiated by the beneficiary and executed solely between the accounts maintained in EUR by the banks supporting the service</li> </ul>
BBAN	<p>= <b>Basic Bank Account Number</b></p> <ul style="list-style-type: none"> <li>Account number used by the banks locally in respective countries</li> <li>It remains valid alongside the IBAN</li> <li>In the Czech Republic, for example, it may consist of 6 digits (account prefix) + 10 digits (account number/4 digits (bank code))</li> </ul>
IBAN	<p>= <b>International Bank Account Number</b></p> <ul style="list-style-type: none"> <li>An account number format set down by the EBS204 standard published by the ECBS (European Committee for Banking Standards)</li> <li>It enables unambiguous identification of an account with the respective financial institution in respective country</li> <li>Contains complete information on the account number, bank code and country</li> <li><b>Using the IBAN format of the account number is mandatory at the cross-border transfers within the EU Member States and European Economic Area</b> (the latter encompassing all EU states plus Iceland, Lichtenstein and Norway)</li> </ul> <p><b>IBAN structure</b> (up to 34 characters, analysed as follows):</p> <ul style="list-style-type: none"> <li>2 characters - country code</li> <li>2 characters - check digit - enables programmed confirmation of the number, serves as a protection against erroneously entered account numbers (due to e.g. typing errors)</li> <li>Max. 30 characters - bank code and account number within the bank</li> </ul> <p><b>Example of IBAN for the Czech Republic</b> (has always 24 characters):</p> <ul style="list-style-type: none"> <li>Local bank account (BBAN): 19-2000145399/2700</li> <li>IBAN - written form: CZ95 2700 0000 1920 0014 5399</li> <li>IBAN - electronic format: CZ9527000000192000145399</li> </ul> <p>Note: You will find your account IBAN in the documentary statement of your account, e.g. upon clicking at the menu "Finances / Accounts in the account detail".</p>

<b>BIC</b>	<p>= <b>Bank Identifier Code / international code of the bank</b></p> <ul style="list-style-type: none"> <li>Valid SWIFT code of the bank</li> <li>8 – 11 characters</li> <li>For example BACXCZPP (UniCredit Bank Czech Republic and Slovakia, a.s.)</li> </ul>
<b>ABA</b>	<p>= <b>American Bankers Association routing number / Bank ID in USA</b></p> <ul style="list-style-type: none"> <li>Code issued to a Financial institution in USA eligible to maintain an account at a Federal Reserve Bank</li> <li>Also called „check routing number“, „ABA number“ or „routing transit number (RTN)“</li> <li>The code may vary for different accounts within one bank (depends on time when the account has been opened)</li> <li>9 digits</li> </ul>
<b>BEI</b>	<p>= <b>Business Entity Identifier / international code of the entity</b></p> <ul style="list-style-type: none"> <li>A code assigned to a non-financial entity by the registration authority</li> <li>It has a format identical with the valid SWIFT code of the bank</li> <li>8 – 11 characters</li> </ul>
<b>SEPA</b>	<p>= <b>Single Euro Payment Area</b></p> <ul style="list-style-type: none"> <li>A single area for payments in euros within which payments are executed under the identical conditions and rights</li> <li>Separate banks join the initiative voluntarily, however, as indicated by the market developments, separate states are likely to transit to the SEPA single system from their national payment systems in future</li> </ul>
<b>SWIFT</b>	<p>= Abbreviation for the <b>Society For Worldwide Interbank Financial Telecommunication</b></p> <ul style="list-style-type: none"> <li>A provider of a private computer network serving for standardised communication between financial institutions</li> <li>Each terminal has its SWIFT address, i.e. BIC or BEI</li> </ul>
<b>Payment title</b>	= <b>A facultative description of the payment purpose</b>
<b>Cut off Time</b>	<p>= <b>A deadline for submitting the payment instruction to the bank</b></p> <ul style="list-style-type: none"> <li>A foreign payment order is processed by the bank on the same business day, providing it has been (duly certified and) delivered to the bank server by 15:00 at the latest</li> </ul>
<b>STP</b>	<p>= <b>Straight Through Processing</b> = processing without any action by the operator</p> <ul style="list-style-type: none"> <li>Correctly and completely filled out payment orders, without special processing requests, are processed as the STP payments - as a touch-free procedure</li> <li>A worldwide trend, already applied also in the Czech Republic, is represented by charging an extra fee for the <b>NON-STP payments</b>, i.e. <ul style="list-style-type: none"> <li>For payment orders submitted on a paper-based medium, or</li> <li>Incorrectly or incompletely filled out electronic payment orders</li> <li>For correctly and completely filled out payment orders with a special processing request that triggers NON-STP processing</li> <li>In cases where OUR or BEN fees are applied to non-conversion payments in the EEA (European Economic Area) currencies within the EEA</li> </ul> </li> </ul>
<b>Expenses</b>	<ul style="list-style-type: none"> <li><b>SHA</b> = shared; fees requested by the payer's bank are settled by the payer, fees requested by the beneficiary's bank are settled by the beneficiary</li> <li><b>BEN</b> = beneficiary; all fees to be paid by the beneficiary</li> <li><b>OUR</b>= all fees to be paid by the payer</li> </ul>

Important note: Any non-conversion payments in the EEA (European Economic Area) currencies will be processed as STP on the condition that the SHA has been set out for the fees management. If the designation is BEN or OUR, respective payments will be processed with debiting for the NON-STP extra fee.

**Recommendation:**

- Adjust your business partner database (select "Payments > Beneficiary list > Foreign") in the BusinessNet system or in the accounting application (if performing data transfers directly from accounting), so that it contains correct and complete information on the beneficiaries of the payments.

Code words	<ul style="list-style-type: none"> <li>Where a special mode of processing is requested (such as a prearranged rate), a relevant code word must be entered in the payment order in the "Special Instructions For Bank" field of the order (for Standard Foreign, EU Cross-border and SEPA Payments).</li> <li>Code words are defined by UniCredit Bank Czech Republic and Slovakia, a.s.</li> <li>Each code words should be set out in the format "/xxxx/", such as /RATE/; whenever such special instruction is entered in an incorrect format, the order will be processed only as a NON-STP payment</li> <li>Any payment order containing a code word marked as NON-STP is processed only as a NON-STP payment</li> <li>The below listed code words marked "SEPA" cannot be used for SEPA payments</li> <li>Incorrectly entered code word</li> </ul> <p>The fields "Information for bank" and "Instruction for bank" are sized 4x35 characters. When filling out the fields, kindly always start with the first position in the first line (the first character should never be a space - if necessary, the correct character to be used instead is "/"). If completed incorrectly, the information cannot be processed by the bank, not even partially. Several code words may be set out in a single payment order. Where the text attributed to a code word (including that code word) exceeds 35 characters (including spaces) the next line must be started again with "/" and then continued with the rest of the text. Otherwise, only the first 35 characters will be included in processing.</p>	
Selected code words and their meanings:		Examples:
STP	<b>/AVIZO/</b> - a request to send an advice to the beneficiary, by fax or SWIFT	/AVIZO/NA FAX00498937822384 HERR NEUMANN
STP SEPA	<b>/CHQB/</b> - the payment should be paid by cheque abroad	/CHQB/
NON-STP SEPA	<b>/EQUIVAL/</b> - if a precise equivalent of the amount in another currency should be sent Example: a settlement of CZK 100,000 has been agreed in the contract, while the payment is required in EUR => please, insert "CZK 100,000" in the fields "amount" and "currency", and, insert the code word and instruction for payment in EUR in the "bank information" field	/EQUIVAL/UHRADTE V EUR
NON-STP	<b>/INTC/</b> - field to designate an intracompany payment subject to special conditions	/INTC/
STP	<b>/RATE/</b> - A special rate has been agreed directly with a Treasury employee or your Relationship Manager.	/RATE/31.188 AGREED WITH MR CERNY
STP SEPA	<b>/VALUE/</b> - A special value dating of the payment has been agreed directly with your Relationship Manager - The value date type (such as T+1) is separated by a comma from the particular date (e.g. for 11 May 2010)	/VALUE/T+0,11.5.2010
STP SEPA	<b>/VS/ or /KS/ or /SS/</b> - Where a settlement is made <b>in CZK</b> to a domestic account from an account maintained in a foreign currency, entering of the respective variable (VS), specific (SS) or constant (KS) symbol may be required. Within the bank (UCBCZ) the symbols are displayed for both the beneficiary and payer in the account statement, as "information for payer".	/VS/28143653 /KS/1148
NON-STP SEPA	<b>/VS/ or /KS/ or /SS/</b> - Payments in a currency different from CZK, with the filled-in symbols, are processed with charging the NON-STP extra fee. Within the bank (UCBCZ) the symbols are displayed for both the beneficiary and payer in the account statement, as a, "information for payer".	
STP SEPA	<b>/ABA/</b> Method for identifying the bank of counterparty using the ABA routing number for payment to USA. If ABA number is provided by counterparty, it must be stated in payment order.	/ABA/011103093

#### Recommendation:

Please, check for the information updates in the BusinessNet system's e-mail (select "Communication Center > Inbox").



# 1. CROSS-BORDER PAYMENTS WITHIN THE EUROPEAN UNION AND EEA – EUROPAYMENT – A PAYMENT IN EUR UP TO EUR 50,000

A cross-border payment, called Europayment, has been introduced in the EU Member States and European Economic Area; the following requirements apply to the Europayment:

- Payment currency is EUR
- Payment amount is up to EUR 50,000
- Beneficiary's **IBAN** must be entered correctly
- **BIC** must be entered correctly
- Fees are managed using the **SHA** option
- **No special mode of processing is requested** (no code words set out in the field "Information for bank")

Compliant to Regulation (EC) No 924/2009 on cross-border payments in the Community, the cross-border payments meeting the above criteria are subject to the same fees as those charged by the banks for domestic transfers in EUR\*.

The described processing mode applies to the payment orders filled out in accordance with the requirements defined on this page. Where the requirements are not met, the transaction is processed as a standard foreign payment.

To submit a Europayment, please, use the form available under "Payments > Foreign > EU-Cross Border".

Field	Description	Example	
	<b>Zone "Payer"</b>		
Payer Account No.	Select from the list of your permitted accounts.	100003073   BĚŽNÝ ÚČET (FO A FOP)   EUR	
	<b>Zone "Beneficiary"</b>		
Beneficiary (Payee)	Line 1	Insert the accurate name of the payment beneficiary. The field for entering the beneficiary's address may be displayed by clicking at the icon  .	EMPFANGER GMBH
	Line 2	Insert the street from the payment beneficiary's address.	TESTSTRASSE 18
	Line 3	Insert the city and postcode from the payment beneficiary's address.	80534 MUENCHEN
	Line 4	Insert the country from the payment beneficiary's address.	DE
Account number	Insert the IBAN. If - for example - the format of the number set out in the invoice is IBAN DE98 1236 5487 4236 or IBAN DE98-1236-5487-4236 or IBAN DE98.1236.5487.4236, <b>make sure to insert such number in the payment order without the "IBAN" abbreviation, as well as without spaces, periods, dashes or any other special characters.</b>	DE53700700100222088700	
SWIFT/BIC	Insert the accurate SWIFT address (i.e. BIC – Bank Identifier Code) of the beneficiary's bank.	DEUTDEMMXXX	
Bank code	Leave blank.		
Country code	Insert or select from the country list the beneficiary's country code. Display, by clicking at the  , the list of the country codes or check for correctness the country code you have inserted.	DE	
Beneficiary's bank	Line 1	Insert the beneficiary's bank name. The field for entering the address may be displayed by clicking at the icon  .	DEUTSCHE BANK AG
	Line 2	Insert the beneficiary's bank street.	15, PROMENADENPLATZ
	Line 3	Insert the beneficiary's bank city.	MUENCHEN
	Line 4	Insert the beneficiary's bank country.	DE

	Zone "Detail"	
Amount	Enter the transfer amount (the payment currency is exclusively EUR).	5000,00
Date	Enter or select the due date.	6.10.2014
Payment title	Select from the payment title list.	120
Charges	Only the SHA option is permitted.	SHA
Details for Beneficiary	Into this field, enter the information for the beneficiary. **	RECHNUNG 1258489653
Special instructions for bank	Leave blank.	

\*) The only clearing centre of the Czech Nat. Bank existent in the Czech Republic is the one for local payments in CZK; as yet, EUR has not been introduced as the Czech domestic currency. Consequently, payments in EUR continue to be processed and charged for as foreign payments. A similar practice has been applied also in the other EU States whose local currency is other than EUR.

\*\*\*) PLEASE, NOTE! In Line 1, position 1, any character may be filled in, except for a space. Otherwise, the payment purpose will be not delivered to the beneficiary.

FIG. 1 - CROSS-BOARDER PAYMENTS WITHIN THE EU AND EEA – EUROPAYMENTS

Payments > Foreign > EU-Cross Border

## EU CROSS-BORDER PAYMENT

☆ ? 🗨️ 🖨️

Templates  🔍

Order Status **New**

Payment Type EURO Foreign Payment Standard

Payer Account  \* 🔄

Account Owner CA Europa - Test CZ

---

Partner  🔍

Payee ✓  \* -

Address

Account No. ✓  \* ⓘ

SWIFT / BIC ✓  \* 🔍 DEUTSCHE BANK AG

Bankcode

Country Code ✓  \* 🔍 GERMANY

Destination Bank Name ✓  \* +

Amount ✓  \* EUR Date  \* 📅

Payment Title ✓  🔍 IMPORT OF GOODS

Charges  ▾

Details for Beneficiary  +

Spec. Inst. for Bank  📄 +

Transaction Confirmation +

---

Save Partner     Template     Name  +

**Save & Sign >**    Save & New >    Save >    Exit >

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## 2. FOREIGN PAYMENTS WITHIN THE EU AND EEA

### Foreign transfers

- In currencies different from EUR, or
- In EUR exceeding EUR 50,000,

i.e. any payments that fail to meet the criteria of a cross-border payment within the EU and EEA are processed as standard foreign payments.

To submit a payment of this type, please, use the universal form available under "Payments > Foreign > Standard".

Field	Description	Example	
	<b>Zone "Payer"</b>		
Payment type	Retain the pre-completed option "Standard payment abroad".	Standard payment abroad	
Account number and currency	Select from the list of your permitted accounts.	100003073   BĚŽNÝ ÚČET (FO A FOP)   EUR	
	<b>Zone "Beneficiary"</b>		
Beneficiary (Payee)	Line 1	Insert the accurate name of the payment beneficiary. The field for entering the beneficiary's address may be displayed by clicking at the icon  .	EMPFANGER GMBH
	Line 2	Insert the street from the payment beneficiary's address.	TESTSTRASSE 18
	Line 3	Insert the city and postcode from the payment beneficiary's address.	80534 MUENCHEN
	Line 4	Insert the country from the payment beneficiary's address.	DE
Account number	Insert the IBAN. If - for example - the format of the number set out in the invoice is IBAN DE20 1015 0201 0000 9366 00 or IBAN DE20.1015.0201.0000.9366.00 or IBAN DE20-1015-0201-0000-9366-00, <b>make sure to insert such number in the payment order without the "IBAN" abbreviation, as well as without spaces, periods, dashes or any other special characters.</b>	DE53700700100222088700	
SWIFT/BIC	Insert the accurate SWIFT address (i.e. BIC – Bank Identifier Code) of the beneficiary's bank.	HYVEDEMMXXX	
Bank code	Leave blank		
Country code	Insert or select from the country list the beneficiary's country code. Display, by clicking at the  magnifier icon, the list of the country codes or check for correctness the country code you have inserted.	DE	
Beneficiary's bank	Line 1	Insert the beneficiary's bank name. The field for entering the address may be displayed by clicking at the icon  .	UNICREDIT BANK AG (HYPOVEREINSBANK)
	Line 2	Insert the beneficiary's bank street.	AM TUCHERPARK 16
	Line 3	Insert the beneficiary's bank city.	MUENCHEN
	Line 4	Insert the beneficiary's bank country.	DE



FIG. 2 - FOREIGN PAYMENTS WITHIN THE EU AND EEA

Payments > Foreign > Standard

## FOREIGN PAYMENT

★ ? 🗨️ 🖨️

Templates  🔍

Order Status **New**

Payment Type  \*

Payer Account  \*

Account Owner CA Europa - Test CZ

Partner  🔍

Payee ✓  \*

Address

Account No. ✓  \*

Beneficiary Bank  🔍 UNICREDIT BANK AG (HYPOVEREINSBANK) 🏠

SWIFT / BIC ✓

Bankcode

Country Code ✓  \* 🔍 GERMANY

Destination Bank Name ✓  \*

Currency ✓  \* 🔍 EUR Euro

Amount ✓  \* Date  📅 \*

Payment Title ✓  🔍 IMPORT OF GOODS

Charges

Details for Beneficiary ✓  +

Spec. Inst. for Bank ✓

Transaction Confirmation +

Save Partner  Template  Name  +

**Save & Sign >** **Save & New >** **Save >** **Exit >**

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### 3. SEPA CREDIT TRANSFER

A SEPA payment is a cashless transfer of funds in EUR in favour of the beneficiary, initiated by the payer through the payment order submitted electronically to the bank. A SEPA payment has strictly defined requisites and is executed within the SEPA countries, between the banks that have acceded the SEPA payments.

#### Mandatory requisites of the SEPA Credit Transfer

- The beneficiary's account number must be entered in the IBAN format.
- The beneficiary's bank is identified by a valid BIC code.
- The beneficiary's bank has adopted the processing requirements of the SEPA payments (please, see the link on the list below).
- Fees are managed as SHA(= SLEV), i.e. both the beneficiary and payer settle the fees with their bank.
- The payment is in EUR; payments may be dispatched from the account also in other currencies, however a conversion into EUR is always performed.

List of SEPA countries in PDF format:

[http://www.unicreditbank.cz/download/sepa/Zeme\\_SEPA\\_A4.pdf](http://www.unicreditbank.cz/download/sepa/Zeme_SEPA_A4.pdf)

List of participant banks in the PDF format:

[http://epc.cbnet.info/docs/SEPA\\_Credit\\_Transfer.pdf](http://epc.cbnet.info/docs/SEPA_Credit_Transfer.pdf)

To submit a payment of this type, please, use the form available under "Payments > Foreign > SEPA Credit Transfer".

Field	Description	Example
	Zone "Payer"	
Payment type	Automatically pre-filled with option "Sepa Credit Transfer". Check "Urgent payment" for processing as express payment.	SEPA Credit Transfer
Payer Account No.	Select from the list of your permitted accounts.	100003073   BĚŽNÝ ÚČET (FO A FOP)   EUR
Debitor ID	Individuals are differentiated from organisations. Only one identification type may be selected. The field for entering the identification may be displayed by clicking at the icon  .	Private
Organisation	BIC. Bank Party Identification Customer No. DUNS Employer Identification No. EANGLN. Tax Identification Proprietary Identification	Not used in this example
Private	Identity Card No. Tax Identification No. Date and Place of Birth Passport No. Customer No. Drivers Lic. No. Social Security No. Alien Security No. Employer Identification No. Other Identification	Tax Identification Number (DIČ): CZ123456789

Zone "Beneficiary"			
Beneficiary (Payee)	Line 1	Beneficiary name.	RAZON, S.A.
	Line 2	Beneficiary name (if longer than 35 characters).	
	Line 3	Street.	CALLE DE TOLEDO 7
	Line 4	Street (if longer than 35 characters).	
	Line 5	City.	LA GUARDIA
	Line 6	Postcode.	45760
Resident of	Select from the list of countries the one where the payment beneficiary is a resident (this field is mandatory whenever the street, city or postcode of the beneficiary has been filled out).		ES
Account (IBAN)	Insert the beneficiary's IBAN.  If - for example - the format of the number set out in the invoice is IBAN ES81 0182 6035 4302 0150 5405 or IBAN ES81.0182.6035.4302.0150.5405 or IBAN ES81-0182-6035-4302-0150-5405, <b>make sure to insert such number in the payment order without the "IBAN" abbreviation, as well as without spaces, periods, dashes or any other special characters.</b>		ES8101826035430201505405
SWIFT/BIC	Insert the accurate SWIFT address (i.e. BIC – Bank Identifier Code) of the beneficiary's bank; such bank must be able to accept SEPA payments.		BBVAESMM
Beneficiary identification (Creditor ID)	Individuals are differentiated from organisations. Only one identification type may be selected. The field for entering the identification may be displayed by clicking at the icon  .		Private
Organisation	BIC. Bank Party Identification Customer No. DUNS Employer Identification No. EANGLN. Tax Identification Proprietary Identification		Not used in the example
Private	Identity Card No. Tax Identification No. Date and Place of Birth Passport No. Customer No. Drivers Lic. No. Social Security No. Alien Security No. Employer Identification No. Other Identification		Tax Identification Number: ES987654321

	Zone "Detail"	
Currency	Payment currency is exclusively EUR.	EUR
Amount	Enter the transfer amount.	15000.00
Date	Enter or select the due date.	06.10.2014
Charges	The fee charging option is solely SHA (=SLEV).	SHA
End-to-End reference	Enter a reference for an unambiguous identification of the transaction; the End-to-end reference is a mandatory field - if not filled out, the system will automatically insert the word "NOTPROVIDED".	12345
Remittance Information	Into this field, enter the information for the beneficiary. *	CAR PARTS, INVOICE 456843944
Creditor Reference Number	Leave blank	
Special instructions for bank	<p>In case of <b>special requirements for processing</b> insert appropriate <b>code word</b> (see Basic terms used at foreign payment operations, page 6).</p> <p>For SEPA Credit Transfer is not possible to use code words /VALUE/, /VS/, /KS/, /SS/, /CHGB/ and /EQUIVAL/.</p> <p>To enter the code word, press pencil icon on the right of the field .</p> <p>This opens a window where you have a <b>selection menu</b> to choose code word for special instruction. Under it there is a field where you can enter your special instruction.</p> <p>The entered code word and special instruction is added to the field at the bottom of the screen. After entering, the required code words are all stored in the special instructions box at the end of the payment order form. Slash at the end of the line are added automatically and if longer the text is automatically split into new line.</p> <p>If the list of code words does not offer your desired code word - for example the word "VALUE", then select "Additional" in the selection. To the left field, enter the desired code word. To the right box, type a value of your special instruction.</p> <p>You can use up to 4 special instructions.</p> <p>For example, if want to redirect the payment through another bank, then also use the "Additional" - in left field for the code word indicate the value of "X". A to the right field type in your request for redirection.</p>	/RATE/27,440 DOHODNUTO S PANEM CERN /YM

\*) PLEASE, NOTE! In Line 1, position 1, any character may be filled in, except for a space. Otherwise, the payment purpose will be not delivered to the beneficiary.

FIG. 3 – SEPA CREDIT TRANSFER

Payments > SEPA > SEPA Credit Transfer

**SEPA** ☆ 🔔 🖨

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Templates  🔍  
 Order Status **To sign**  
 Payment Type Sepa Credit Transfer  
 Urgent payment 📘  
 Payer Account  \* 🔄  
 Account Owner CA Europa - Test CZ - žščřdřňáééíýóúř  
 Debitor ID  Private  Organization 📘 -  
  
 Tax Identification Nr. ✓

---

Partner  🔍  
 Payee ✓  \* 📘 -  
  
 Address   
  
  
  
 Resident of ✓  🔍 SPAIN 📘  
 Account (IBAN) ✓  \*  
 SWIFT / BIC ✓  \* 🔍 BANCO BILBAO VIZCAYA ARGENTARIA S.A  
 Creditor ID  Private  Organization 📘 -  
  
 Tax Identification Nr. ✓

Currency EUR Euro  
 Amount ✓  \* Date  📅 \* 📘  
 Charges  📘  
 End-to-End Ref. ✓  📘  
 Remittance Inform. ✓  📘 +  
 Creditor Ref. Number   
 Spec. Inst. for Bank ✓   
  
 📄 -

---

Save Partner       Template       Name  +

---

Order History +

Save & Sign >
Save >
Delete >
Back >

## 4. FOREIGN PAYMENT OUTSIDE THE EUROPEAN UNION AND EEA

### OPTION 1 - BIC OF THE BENEFICIARY'S BANK KNOWN

#### Foreign payment specifics

- Where the OUR fees management option is used for the payment orders to **USA**, it will be automatically changed to BEN or SHA by the US banks.
- If counterparty has provided **ABA routing number** (9 digits) for the **payment to USA**, it must be stated in the field Special Instructions For Bank – using the code word /ABA/.
- If a payment is to be made to an account in **Vietnam** the field **Information for beneficiary** must be unambiguously and accurately filled out, according to data provided by the counterparty, otherwise this payment may be returned (while discounted for administrative charges).

To submit a payment of this type, please, use the universal form available under "Payments > Foreign > Standard".

Field	Description	Example
	<b>Zone "Payer"</b>	
Payment Type	Retain the pre-completed option " Standard Foreign Payment".	Standard Foreign Payment
Payer Account	Select from the list of your permitted accounts.	25005002   CZK   Plátce, s.r.o.
	<b>Zone "Beneficiary"</b>	
Beneficiary (Payee)	<b>Line 1</b> Insert the accurate name of the payment beneficiary. The field for entering the beneficiary's address may be displayed by clicking at the icon  .	AUTOMOTIVE LTD.
	<b>Line 2</b> Insert the street from the payment beneficiary's address.	58, 11 STREET WEST
	<b>Line 3</b> Insert the city and postcode from the payment beneficiary's address.	10013 NEW YORK, NY
	<b>Line 4</b> Insert the country from the payment beneficiary's address.	US
Account number	Insert the IBAN, if assigned.  If - for example - the format of the number set out in the invoice is IBAN UA98 1236 5487 4236 or IBAN UA98-1236-5487-4236 or IBAN UA98.1236.5487.4236, <b>make sure to insert such number in the payment order without the "IBAN" abbreviation, as well as without spaces, periods, dashes or any other special characters.</b>  Where the <b>IBAN is unknown</b> , insert the account number ( <b>BBAN</b> ) precisely as set out in the accounting document.	6434896434776
SWIFT/BIC	Insert the accurate SWIFT address (i.e. BIC – Bank Identifier Code) of the beneficiary's bank.	BOFAUS3NXXX
Bank code	<b>Leave blank</b>	
Country code	Insert or select from the country list the beneficiary's country code. Display, by clicking at the  magnifier icon, the list of the country codes or check for correctness the country code you have inserted.	US
Destination Bank Name	<b>Line 1</b> Insert the beneficiary's bank name The field for entering the beneficiary's address may be displayed by clicking at the icon  .	BANK OF AMERICA, N.A.
	<b>Line 2</b> Insert the beneficiary's bank street.	222 BROADWAY
	<b>Line 3</b> Insert the beneficiary's bank city.	10038 NEW YORK,NY
	<b>Line 4</b> Insert the beneficiary's bank country.	US

	Zone "Detail"	
Currency	Enter or select the currency from the list.	USD
Amount	Enter the transfer amount.	9.000,00
Date	Enter or select the due date.	06.10.2014
Payment Title	Select from the payment title list.	120
Charges	Select an option from the list of the fees management: <b>BEN</b> - all fees covered by payee <b>OUR</b> - all fees covered by payer <b>SHA</b> - domestic fees to payer, foreign fees to payee	SHA
Details for Beneficiary	Into this field, enter the information for the beneficiary. *	CAR PARTS, INVOICE 456843944
Special Instructions For Bank	<p>In case of <b>special requirements for processing</b> insert appropriate <b>code word</b> (see Basic terms used at foreign payment operations, page 6).</p> <p>To enter the code word, press pencil icon on the right of the field .</p> <p>This opens a window where you have a <b>selection menu</b> to choose code word for special instruction. Under it there is a field where you can enter your special instruction.</p> <p>The entered code word and special instruction is added to the field at the bottom of the screen. After entering, the required code words are all stored in the special instructions box at the end of the payment order form. Slash at the end of the line are added automatically and if longer the text is automatically split into new line.</p> <p>If the list of code words does not offer your desired code word - for example the word "VALUE", then select "Additional" in the selection. To the left field, enter the desired code word. To the right box, type a value of your special instruction.</p> <p>You can use up to 4 special instructions.</p> <p>For example, if want to redirect the payment through another bank, then also use the "Additional" - in left field for the code word indicate the value of "X". A to the right field type in your request for redirection.</p>	/RATE/21,311 DOHODNUTO S PANEM CERN /YM /ABA/026009593

\*) PLEASE, NOTE! In Line 1, position 1, any character may be filled in, except for a space. Otherwise, the payment purpose will be not delivered to the beneficiary.

FIG. 4 - FOREIGN PAYMENT OUTSIDE THE EUROPEAN UNION AND EEA (BIC OF THE BENEFICIARY'S BANK KNOWN)

Payments > Foreign > Standard

## FOREIGN PAYMENT

☆ ⓘ 🗨️ 🖨️

Templates

Order Status **New**

Payment Type

Payer Account

Account Owner CA Europa - Test CZ

Partner

Payee ✓

Address

Account No. !   
Account number is not in IBAN format. If IBAN format is required by the counterparty then please correct it.

Beneficiary Bank 🏠

SWIFT / BIC ✓

Bankcode

Country Code ✓

Destination Bank Name ✓

Currency ✓

Amount ✓  Date

Payment Title ✓

Charges

Details for Beneficiary ✓

Spec. Inst. for Bank ✓

Transaction Confirmation +

Save Partner     Template     Name

 **Attention**

Please check your input before continuing.

[Warnings \(click to expand\)](#)

Entries marked with \* must be filled in.

**Save & Sign >**    **Save & New >**    **Save >**    **Exit >**

Life is full of ups and downs.  
We're there for both.



## 5. FOREIGN PAYMENT OUTSIDE THE EUROPEAN UNION AND EEA

### OPTION 2 - BIC OF THE BENEFICIARY'S BANK UNKNOWN

#### Foreign payment specifics

- Where the OUR fees management option is used for the payment orders to **USA**, it will be automatically changed to BEN or SHA by the US banks.
- If counterparty has provided **ABA routing number** (9 digits) for the **payment to USA**, it must be stated in the field Special Instructions For Bank – using the code word /ABA/.
- If a payment is to be made to an account in **Vietnam** the field **Information for beneficiary** must be unambiguously and accurately filled out, according to data provided by the counterparty, otherwise this payment may be returned (while discounted for administrative charges).

To submit a payment of this type, please, use the universal form available under "Payments > Foreign > Standard".

Field	Description	Example
	<b>Zone "Payer"</b>	
Payment Type	Retain the pre-completed option " Standard Foreign Payment ".	Standard Foreign Payment
Payer Account	Select from the list of your permitted accounts.	25005002   CZK   Plátce, s.r.o.
	<b>Zone "Beneficiary"</b>	
Beneficiary (Payee)	<b>Line 1</b> Insert the accurate name of the payment beneficiary. The field for entering the beneficiary's address may be displayed by clicking at the icon  .	SHIPS AND CO LTD
	<b>Line 2</b> Insert the street from the payment beneficiary's address.	213 MAIN STREET
	<b>Line 3</b> Insert the city and postcode from the payment beneficiary's address.	97203 PORTLAND, OR
	<b>Line 4</b> Insert the country from the payment beneficiary's address.	US
Account number	Insert the account number (IBAN or BBAN) precisely as set out in the accounting document.	115478.78.58
SWIFT/BIC	Leave blank	
Bank code	The field is facultative and serves only for additional specification. <b>If the IBAN has been stated do not fill out the bank code.</b>	
Country Code	Insert or select from the country list the beneficiary's country code. Display, by clicking at the  , the list of the country codes or check for correctness the country code you have inserted.	US
Beneficiary's bank Destination Bank Name	<b>Line 1</b> Insert the SC (Sort Code) as set out in the accounting document.	SC1020453
	<b>Line 2</b> Insert the beneficiary's bank name.	PORTLAND BANK
	<b>Line 3</b> Insert the beneficiary's bank street.	118 LONG STREET
	<b>Line 4</b> Insert the beneficiary's city and bank country.	PORTLAND, US
	<b>Zone "Detail"</b>	
Currency	Enter or select the currency from the list.	USD
Amount	Enter the transfer amount.	5000.00
Date	Enter the order execution date. The order may be submitted to the bank with the due date postponed for up to 90 days.	07.10.2014
Payment Title	Select from the payment title list.	215
Charges	Select an option from the list of the fees management: <b>BEN</b> - all fees covered by payee <b>OUR</b> - all fees covered by payer <b>SHA</b> - domestic fees to payer, foreign fees to payee	SHA
Details for Beneficiary	Into this field, enter the information for the beneficiary. *	SHIPPING, INVOICE 78945698
Special Instructions For Bank	In case of <b>special requirements for processing</b> insert appropriate <b>code word</b> (see Basic terms used at foreign payment operations, page 6). To enter the code word, press pencil icon on the right of the field  .	/RATE/21,333 DOHODNUTO S PANEM CERN /YM /ABA/011103093
	This opens a window where you have a <b>selection menu</b> to choose code word for special instruction. Under it there is a field where you can enter your special instruction.	
	The entered code word and special instruction is added to the field at the bottom of the screen. After entering, the required code words are all stored in the special instructions box at the end of the payment order form. Slash at the end of the line are added automatically and if longer the text is automatically split into new line. (text continues)	

	<p>If the list of code words does not offer your desired code word - for example the word "VALUE", then select "Additional" in the selection. To the left field, enter the desired code word. To the right box, type a value of your special instruction. You can use up to 4 special instructions.</p> <p>For example, if want to redirect the payment through another bank, then also use the "Additional" - in left field for the code word indicate the value of "X". A to the right field type in your request for redirection.</p>	
--	--	--

\*) PLEASE, NOTE! In Line 1, position 1, any character may be filled in, except for a space. Otherwise, the payment purpose will be not delivered to the beneficiary.

FIG. 5 - FOREIGN PAYMENT OUTSIDE THE EUROPEAN UNION AND EEA (BIC OF THE BENEFICIARY'S BANK UNKNOWN)

Payments > Foreign > Standard

## FOREIGN PAYMENT

★ ⓘ 🗨️ 🖨️

Templates

Order Status **New**

Payment Type

Payer Account

Account Owner CA Europa - Test CZ

Partner

Payee ✓

Address

Account No. ✓

Beneficiary Bank

SWIFT / BIC

Bankcode

Country Code ✓  UNITED STATES

Destination Bank Name ✓

Currency ✓  USD US Dollar

Amount ✓  Date

Payment Title ✓  SEA OTHER

Charges

Details for Beneficiary ✓

Spec. Inst. for Bank ✓

Transaction Confirmation

Save Partner  Template  Name

## 6. FOREIGN PAYMENT OUTSIDE THE EUROPEAN UNION AND EEA

### OPTION 3 - PAYMENT TO THE RUSSIAN FEDERATION IN RUSSIAN RUBLES (RUB)

Payment operations with the Russian Federation have their specifics that should be respected in view of the Russian legal framework. Please, make sure to read the following instructions very carefully.

To submit a payment of this type, please, use the universal form available under "Payments > Foreign > Standard".

Field	Description	Example
	<b>Zone "Payer"</b>	
Payment type	Retain the pre-completed option "Standard Foreign Payment".	Standard Foreign Payment
Payer Account	Select from the list of your permitted accounts.	25005002   CZK   Plátce, s.r.o.
	<b>Zone "Beneficiary"</b>	
Beneficiary (Payee)	<b>Line 1</b> Insert the accurate name of the payment beneficiary. The field for entering the beneficiary's address may be displayed by clicking at the icon  .	PRIJOMSCIK O.O.O.
	<b>Line 2</b> Insert the street from the payment beneficiary's address.	ALEXANDRA NEVSKOGO 36/40
	<b>Line 3</b> Insert the city and postcode from the payment beneficiary's address.	125047 MOSCOW
	<b>Line 4</b> Insert the country from the payment beneficiary's address.	RUSSIAN FEDERATION
Account number	The account number itself has always 20 positions; make sure to fill it out precisely as set out in the accounting document. Ad a slash after the account number and insert the INN identifier (registration number of the tax authority (similar to the Czech "DIČ"), it has 10 to 12 characters).	31122233344455566677/ INN1234567890
SWIFT/BIC	Insert the accurate SWIFT address (i.e. BIC – Bank Identifier Code) of the beneficiary's bank.	IMBKRUMMXXX
Bank code	The field is facultative and serves only for additional specification. <b>If the IBAN has been stated do not fill out the bank code.</b>	
Country code	Insert or select from the country list the beneficiary's country code. Display, by clicking at the  magnifier icon, the list of the country codes or check for correctness the country code you have inserted.	RU
Beneficiary' bank / Destination Bank Name	<b>Line 1</b> Insert the beneficiary's bank name.	ZAO UNICREDIT BANK
	<b>Line 2</b> Insert the beneficiary's bank street.	PRECHISTENSKAYA NAB.,9
	<b>Line 3</b> Insert the beneficiary's bank city.	119034 MOSCOW
	<b>Line 4</b> Insert the beneficiary's bank country.	RUSSIAN FEDERATION
	<b>Zone "Detail"</b>	
Currency	Enter or select the currency from the list.	RUB
Amount	Enter the transfer amount.	2000.00
Date	Enter the order execution date. The order may be submitted to the bank with the due date postponed for up to 90 days.	07.10.2014
Payment title	Select from the payment title list.	120
Charges	Select an option from the list of the fees management	SHA
Details for Beneficiary	<b>Line 1</b> Insert the VOCODE identifier (Russian payment title of 5 characters).	VOCODE 60070
	<b>Line 2</b> Insert the C/A identifier (bank's account number (of 20 characters) with the Russian National Bank - a correspondent account).	C/A 30101810300000000545
	<b>Line 3</b> Insert the BIK identifier (Russian national numerical bank identification code of 9 characters).	BIK 044525545
	<b>Line 4</b> Insert other important information describing an unambiguous reason/subject of the payment (a verbal description of the reason for the settlement or, where appropriate, e.g. also no. of invoice/contract etc.)	ICOPAL LLC NO 112233445566
Special instructions for bank	In case of <b>special requirements for processing</b> insert appropriate <b>code word</b> (see Basic terms used at foreign payment operations, page 6). To enter the code word, press pencil icon on the right of the field  .This opens a window where you have a <b>selection menu</b> to choose code word for special instruction. Under it there is a field where you can enter your special instruction. The entered code word and special instruction is added to the field at the bottom of the screen. After entering, the required code words are all stored in the special instructions box at the end of the payment order form. Slash at the end of the line are added automatically and if longer the text is automatically split into new line. If the list of code words does not offer your desired code word - for example the word "VALUE", then select "Additional" in the selection. To the left field, enter the desired code word. To the right box, type a value of your special instruction. (text continues on next page)	/RATE/54,333 DOHODNUTO S PANEM CERN /YM

You can use up to 4 special instructions.

For example, if you want to redirect the payment through another bank, then also use the "Additional" - in left field for the code word indicate the value of "X". A to the right field type in your request for redirection.

\*\* PLEASE, NOTE! In Line 1, position 1, the "VO" character must be filled in. Otherwise, the information contained under "Payment purpose" will not be processed.

FIG. 6 – FOREIGN PAYMENTS OUTSIDE THE EU, PAYMENTS TO THE RUSSIAN FEDERATION

Payments > Foreign > Standard

## FOREIGN PAYMENT

★ ⓘ 🗑️ 📄

**Templates**  🔍

**Order Status** **New**

**Payment Type**  \*

**Payer Account**  \*

**Account Owner** CA Europa - Test CZ

**Partner**  🔍

**Payee** ✓  \*

**Address**

**Account No.** !  \*

Account number is not in IBAN format. If IBAN format is required by the counterparty then please correct it.

**Beneficiary Bank** 🏠

**SWIFT / BIC** ✓  🔍 UNICREDIT BANK ZAO

**Bankcode**

**Country Code** ✓  \* 🔍 RUSSIAN FEDERATION

**Destination Bank Name** ✓  \*

**Currency** ✓  \* 🔍 RUB Russian Rouble

**Amount** ✓  \* **Date**  📅 \*

**Payment Title** ✓  🔍 IMPORT OF GOODS

**Charges**

**Details for Beneficiary** ✓  \*

**Spec. Inst. for Bank** ✓  📝 +

**Transaction Confirmation** +

Save Partner     Template     Name  +

 **Attention**

Please check your input before continuing.

**Warnings** (click to expand)

Entries marked with \* must be filled in.

Save & Sign >    Save & New >    Save >    Exit >

## 7. "FOREIGN PAYMENT" WITHIN THE CZECH REPUBLIC

- A settlement in a currency different from CZK - if the payment symbols (VS,KS,SS) are stated the payment will be processed with the NON-STP extra fee; the symbols will be displayed for the beneficiary (and payer) in the account statement as information for the beneficiary.
- A settlement in CZK from the client's account maintained in a foreign currency - if the payment symbols (VS,KS,SS) are stated the payment will be processed without the NON-STP extra fee; the symbols will be displayed for the beneficiary (and payer) in the account statement as information for the beneficiary.
- A settlement in a currency different from CZK - the IBAN and BIC must be used for the payment, otherwise the payment will be processed with the NON-STP extra fee.

To submit a payment of this type, please, use the universal form available under "Payments > Foreign > Standard"; we recommend to select the "Foreign Payment Inland" in the "Payment type" field.

Field	Description	Example		
	<b>Zone "Payer"</b>			
Payment type	Select "Foreign Payment Inland" as the payment type.	Foreign Payment Inland		
Account number and currency	Select from the list of your permitted accounts.	25005002   CZK   Plátce, s.r.o.		
	<b>Zone "Beneficiary"</b>			
Beneficiary (Payee)	Line 1	Insert the accurate name of the payment beneficiary. The field for entering the beneficiary's address may be displayed by clicking at the icon  .	PRIJEMCE S.R.O.	
	Line 2	Insert the street from the payment beneficiary's address.	ULICNI 24	
	Line 3	Insert the city and postcode from the payment beneficiary's address.	111 50 PRAGUE 1	
	Line 4	Insert the country from the payment beneficiary's address.	CZ	
Account number	Insert the IBAN. If - for example - the format of the number set out in the invoice is: IBAN CZ31 0100 0342 7800 0140 9051 or IBAN CZ31.0100.0342.7800.0140.9051 or IBAN CZ31-0100-0342-7800-0140-9051, <b>make sure to insert such number in the payment order without the "IBAN" abbreviation, as well as without spaces, periods, dashes or any other special characters.</b>	CZ3101000342780001409051		
SWIFT/BIC	Select entering in the BIC field or in the Bank code field.	Insert the accurate SWIFT address (i.e. BIC – Bank Identifier Code) of the beneficiary's bank. <b>A BIC must be used</b> for payments in a currency different from CZK.	or	KOMBCZPP
Bank code		Insert the Bank code		0100
Beneficiary' bank / Destination Bank Name	Line 1	Insert the beneficiary's bank name. The field for entering the address may be displayed by clicking at the icon  .	KOMERCNI BANKA	
	Line 2	Insert the beneficiary's bank street.	NA PŘÍKOPĚ 33	
	Line 3	Insert the beneficiary's bank city.	114 07 PRAGUE 1	
	Line 4	Insert the beneficiary's bank country - CZ.	CZ	

Zone "Detail"		
Currency	Enter or select the currency from the list.	USD
Amount	Enter the transfer amount.	100
Date	Enter or select the due date.	07.10.2014
Payment title	Select from the payment title list.	312
Payment symbols	Variable (Variabilní)	Insert the symbol.
	Constant (Konstantní)	Insert the symbol.
	Specific (Specifický)	Insert the symbol.
Charges	Select an option from the list of the fees management: <b>BEN</b> - all fees covered by payee <b>OUR</b> - all fees covered by payer <b>SHA</b> - domestic fees to payer, foreign fees to payee	SHA
Details for Beneficiary	Into this field, enter the information for the beneficiary. *	FAKTURA ZA TELEFON C. 1356489
Special instructions for bank	<p>In case of <b>special requirements for processing</b> insert appropriate <b>code word</b> (see Basic terms used at foreign payment operations, page 6).</p> <p>To enter the code word, press pencil icon on the right of the field .</p> <p>This opens a window where you have a <b>selection menu</b> to choose code word for special instruction. Under it there is a field where you can enter your special instruction.</p> <p>The entered code word and special instruction is added to the field at the bottom of the screen. After entering, the required code words are all stored in the special instructions box at the end of the payment order form. Slash at the end of the line are added automatically and if longer the text is automatically split into new line.</p> <p>If the list of code words does not offer your desired code word - for example the word "VALUE", then select "Additional" in the selection. To the left field, enter the desired code word. To the right box, type a value of your special instruction. You can use up to 4 special instructions.</p> <p>For example, if want to redirect the payment through another bank, then also use the "Additional" - in left field for the code word indicate the value of "X". A to the right field type in your request for redirection.</p>	/AVIZO/NA FAX00420222333444 PAN NOV /AK

\*) PLEASE, NOTE! In Line 1, position 1, any character may be filled in, except for a space. Otherwise, the payment purpose will be not delivered to the beneficiary.

FIG. 7 – "FOREIGN PAYMENT" WITHIN THE CZECH REPUBLIC

Payments > Foreign > Standard

**FOREIGN PAYMENT** ★ ? 🔔 🖨

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Templates  🔍

Order Status **New**

Payment Type  \*

Payer Account  \*

Account Owner CA Europa - Test CZ

Partner  🔍

Payee ✓  \*

Address

Account No. ✓  \*

Beneficiary Bank  🔍 KOMERCNI BANKA A.S.

SWIFT / BIC ✓  🔍 KOMERCNI BANKA A.S.

Bankcode

Country Code CZ CZECH REPUBLIC

Destination Bank Name ✓  \*

Currency ✓  \* 🔍 USD US Dollar

Amount ✓  \* Date  \*

Payment Title ✓  🔍 TELECOMMUNICATION AND RADIOCOMMUNICATION SERVICES

Codes  Variable Code  Constant Code  Specific Code

Charges

Details for Beneficiary ✓  +

Spec. Inst. for Bank ✓   -

Transaction Confirmation +

Save Partner  Template  Name  +

**Save & Sign >** **Save & New >** **Save >** **Exit >**

Life is full of ups and downs.  
We're there for both.



## 8. CONVERSION/FOREIGN CURRENCY CONVERSION WITHIN UNICREDIT BANK

### OPTION 1 - YOU HAVE THE USER RIGHTS FOR BOTH THE PAYER ACCOUNT AND BENEFICIARY ACCOUNT

- Transfer of funds from an account in one currency to account in another currency
- Transfer of funds between accounts maintained in a foreign currency

If you have the user rights for both the payer account and beneficiary account, use the form available under " Payments > Foreign > Internal" to submit this payment type.

Field	Description	Example
Payer Account	Select from the list of accessible accounts.	2505029   BĚŽNÝ ÚČET   CZK
Beneficiary/Payee Account	Select from the list of accessible accounts.	100003073   BĚŽNÝ ÚČET (FO A FOP)   EUR
Currency	Enter the transfer currency or select it from the list.	EUR
Amount	Enter the transfer amount.	500,00
Date	Enter or select the due date.	07.10.2014
Payment Title	Select from the payment title list: 950 (resident) 952 (non-resident)	950
Charges Account	Fee debiting account. Select from the list of accessible accounts.	25005002   Plátce, s.r.o.   CZK
Description	Into this field, enter the description of transaction.	Conversion from a CZK account to a EUR account within the bank.

FIG. 8 - EXAMPLE OF A FOREIGN CURRENCY CONVERSION IN-HOUSE. THE USER HAS THE SIGNATORY RIGHT FOR THE BOTH ACCOUNTS.

Payments > Foreign > Internal

## FOREIGN CURRENCY CONVERSION IN-HOUSE

Order Status **New**

Payment Type Internal Transfer (Foreign Currency Conversion In-house)

Payer Account 2505029 | BĚŽNÝ ÚČET (PO) 44.813,38 | CZK \* 

Account Owner CA Europa - Test CZ

---

Payee Account 100003073 | BĚŽNÝ ÚČET (FO A FOP) | 74.113,38 | EUR \*

Account Owner CA Europa - Test CZ

Currency EUR \*

Amount  500,00 \* Date 07.10.2014 

Payment Title  950  TRANSFERS BETWEEN RESIDENTS

Charges Account 2505002 | Plátce, s.r.o. | 140.002.197,15 | CZK \*

Description  
Conversion from a CZK account to a  
EUR account within the bank.

**Save & Sign >** Save & New > Save > Exit >

## 9. CONVERSION/FOREIGN CURRENCY TRANSFER ON ACCOUNTS WITHIN UNICREDIT BANK

OPTION 2 - YOU HAVE THE USER RIGHTS ONLY FOR THE PAYER ACCOUNT, WHILE YOU HAVE NO USER RIGHTS FOR THE BENEFICIARY ACCOUNT

- Transfer of funds from an account in one currency to account in another currency
- Transfer of funds between accounts maintained in a foreign currency

Use the universal form available under "Payments > Foreign > Standard".

Field	Description	Example	
	<b>Zone "Payer"</b>		
Payment Type	Select " Foreign Payment Inland" as the option.	Foreign Payment Inland	
Account Number and Currency	Select from the list of accessible accounts.	25005002   CZK   Plátce, s.r.o.	
	<b>Zone "Beneficiary"</b>		
Beneficiary (Payee)	Line 1	Insert the accurate name of the payment beneficiary. The field for entering the beneficiary's address may be displayed by clicking at the icon  .	PRIJEMCE S.R.O.
	Line 2	Insert the street from the payment beneficiary's address.	ULICNI 24
	Line 3	Insert the city and postcode from the payment beneficiary's address.	111 50 PRAGUE 1
	Line 4	Insert the country from the payment beneficiary's address.	CZ
Account number	Insert the account number or IBAN.	CZ8027000000000002505029	
Beneficiary's Bank	If UniCredit Bank Czech Republic and Slovakia, a.s. is the beneficiary's bank, press the "house" icon placed in the right segment of the  screen. The name and registered office of UniCredit Bank Czech Republic and Slovakia, a.s. will be inserted automatically in the fields under "Beneficiary's bank". Then, the fields "Country code" and "SWIFT / BIC" are also filled out automatically.		
SWIFT/BIC	Filled out automatically once the "house" icon has been pressed.	BACXCZPP	
Bankcode	Leave blank		
Country Code		CZ	
Destination Bank Name	Line 1	Filled out automatically once the "house" icon  has been pressed.	UNICREDIT BANK CZ AND SK, A.S.
	Line 2		
	Line 3		
	Line 4		

Zone "Detail"		
Currency	Enter the currency or select it from the list.	USD
Amount	Enter the transfer amount.	100
Date	Enter or select the due date.	07.10.2014
Payment Title	Select from the payment title list: 950 (resident) 952 (non-resident)	950
Payment symbols	Variable ( <i>Variabilní</i> )	Insert the symbol.
	Constant ( <i>Konstantní</i> )	Insert the symbol.
	Specific ( <i>Specifický</i> )	Insert the symbol.
Charges	Select an option from the list of the fees management: BEN - all fees covered by payee OUR - all fees covered by payer SHA - domestic fees to payer, foreign fees to payee	SHA
Details for Beneficiary	Into this field, enter the information for the beneficiary. *	PREVOD
Special instructions for bank	<p>In case of <b>special requirements for processing</b> insert appropriate <b>code word</b> (see Basic terms used at foreign payment operations, page 6).</p> <p>To enter the code word, press pencil icon on the right of the field .</p> <p>This opens a window where you have a <b>selection menu</b> to choose code word for special instruction. Under it there is a field where you can enter your special instruction.</p> <p>The entered code word and special instruction is added to the field at the bottom of the screen. After entering, the required code words are all stored in the special instructions box at the end of the payment order form. Slash at the end of the line are added automatically and if longer the text is automatically split into new line.</p> <p>If the list of code words does not offer your desired code word - for example the word "VALUE", then select "Additional" in the selection. To the left field, enter the desired code word. To the right box, type a value of your special instruction.</p> <p>You can use up to 4 special instructions.</p> <p>For example, if want to redirect the payment through another bank, then also use the "Additional" - in left field for the code word indicate the value of "X". A to the right field type in your request for redirection.</p>	/AVIZO/NA FAX00420222333444 PAN NOV /AK

\*) PLEASE, NOTE! In Line 1, position 1, any character may be filled in, except for a space. Otherwise, the payment purpose will be not delivered to the beneficiary.

FIG. 9 - EXAMPLE OF A TRANSFER OF FUNDS WITHIN THE BANK. THE USER HAS THE SIGNATORY RIGHT ONLY FOR THE PAYER'S ACCOUNT.

Payments > Foreign > Standard

**FOREIGN PAYMENT** ★ ? 🗨️ 🖨️

---

Templates  🔍

Order Status **New**

Payment Type  \*

Payer Account  \* 🗨️

Account Owner CA Europa - Test CZ

Partner  🔍

Payee ✓  \*

Address

Account No. ✓  \* ⓘ

Beneficiary Bank  🏠

SWIFT / BIC ✓   🔍 UNICREDIT BANK CZ AND SK, A.S.

Bankcode

Country Code CZ CZECH REPUBLIC

Destination Bank Name ✓  \* ➕

Currency ✓  \* 🔍 USD US Dollar

Amount ✓  \* Date  \*

Payment Title ✓  🔍 TRANSFERS BETWEEN RESIDENTS

Codes  
Variable Code  Constant Code  Specific Code

Charges  ⌵

Details for Beneficiary ✓  ➕

Spec. Inst. for Bank ✓

Transaction Confirmation ➕

Save Partner     Template     Name  ➕

Save & Sign >
Save & New >
Save >
Exit >

Life is full of ups and downs.  
We're there for both.



## 10. FOREIGN TRANSACTIONS IN RENMINBI

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Payment operations in the Chinese RenMinBi (RMB or CNY) currency **are subject to specific rules.**

Payments in CNY can be executed only **based on a signed contract.**

### Clean payments to China

Currently, CNY transactions are **allowed only for corporate customers** and they must be related to an export/import of goods or services - so-called "Trade Related Transactions". Such payments can be in no respect considered standard clean payments.

Outgoing foreign payments in CNY **without a valid account maintained in CNY** are not possible and will not be cleared as settlements at their equivalent

For more details concerning payment operations in CNY, please, contact your Relationship Manager.

### Clean payments outside China

No limitations apply to the transactions in goods or services with regard to the transactions in CNY with a target country different from China. Payment orders may be sent to the bank from a CNY account both in the electronic and paper-based format.

Life is full of ups and downs.  
We're there for both.



## 11. SEPA DIRECT DEBIT OUTGOING

SEPA direct debit allows you to collect funds in cross-border payment system. SEPA B2B (Business-to-Business) direct debit is intended exclusively for business entities.

### Mandatory requisites of the SEPA Direct Debit Outgoing

- The beneficiary's and payer's account numbers must be entered in IBAN format.
- The beneficiary of a SEPA direct debit must be a business entity.
- Creditor must be recorded at the register of SEPA direct debit creditors register (RIP) and must have PRINK, so-called Creditor ID (CID).
- The beneficiary's and payer's banks must be identified by their valid BIC codes.(until 02.01.2016)
- The payers's bank accepts conditions of processing of SEPA Direct Debits.
- The SEPA Direct Debit beneficiary's account should be denominated in EUR; payments can be sent from an account in other currencies, however, there is always conversion into EUR.
- The payer concludes a written agreement (a so-called "[Mandate](#)") with the beneficiary.
- Direct Debit order has to be entered in advance before the desired due date; order conditions are governed by Payment System Cut-Off Times.

List of SEPA countries in PDF format:

[http://www.unicreditbank.cz/download/sepa/Zeme\\_SEPA\\_A4.pdf](http://www.unicreditbank.cz/download/sepa/Zeme_SEPA_A4.pdf)

List of participant banks in the PDF format:

[http://epc.cbnet.info/docs/B2B\\_SEPA\\_DD.pdf](http://epc.cbnet.info/docs/B2B_SEPA_DD.pdf)

Sample of SEPA B2B Direct Debit Mandate:

[https://www.unicreditbank.cz/files/download/sepa/SEPA\\_mandat\\_podnikatel.doc](https://www.unicreditbank.cz/files/download/sepa/SEPA_mandat_podnikatel.doc)

To submit a payment of this type, please, use the form available under "Payments > SEPA > SEPA Direct Debit Outgoing".

Field	Description	Example	
	<b>Zone "Creditor"</b>		
<b>Payment Type</b>	Automatically pre-set as „SEPA Direct Debit Outgoing“	SEPA Direct Debit Outgoing	
<b>Creditor Account</b>	Select from the list of your accounts in EUR.	100003073   BĚŽNÝ ÚČET (FO A FOP)   EUR	
<b>Account Owner</b>	Set up automatically.	CA Europa - Test CZ	
	<b>Zone "Debtor"</b>		
<b>Debtor</b>	<b>Line 1</b>	Debtor name.	Zahler&Zahl GmbH
	<b>Line 2</b>	Debtor name (if longer than 35 characters).	
	<b>Line 3</b>	Street.	Beispielstraße 15
	<b>Line 4</b>	Street (if longer than 35 characters).	
	<b>Line 5</b>	City.	Beispielstadt
	<b>Line 6</b>	Postcode.	12345
<b>Resident of</b>	Select from the list of countries the one where the payment beneficiary is a resident (this field is mandatory whenever the street, city or postcode of the beneficiary has been filled out).	DE	

<b>IBAN</b>	<p>Insert the beneficiary's IBAN.          If - for example - the format of the number set out in the invoice is          IBAN DE93 7002 0270 0000 0000 19 or          IBAN DE93.7002.0270.0000.0000.19 or          IBAN DE93-7002-0270-0000-0000-19,  <b>make sure to insert such number in the payment order without the "IBAN" abbreviation, as well as without spaces, periods, dashes or any other special characters.</b></p>	DE93700202700000000019
<b>SWIFT/BIC</b>	<p>Insert the accurate SWIFT address (i.e. BIC – Bank Identifier Code) of the beneficiary's bank; such bank must be able to accept SEPA payments.</p>	HYVEDEMM020
<b>Debtor identification</b>	<p>Individuals are differentiated from organisations. Only one identification type may be selected. The field for entering the identification may be displayed by clicking at the icon .</p>	Organisation
<b>Organisation</b>	<p>BIC.          Bank Party Identification          Customer No.          DUNS          Employer Identification No.          EANGLN.          Tax Identification          Proprietary Identification</p>	Tax Identification Number: DE123456789
<b>Private</b>	<p>Identity Card No.          Tax Identification No.          Date and Place of Birth          Passport No.          Customer No.          Drivers Lic. No.          Social Security No.          Alien Security No.          Employer Identification No.          Other Identification</p>	Not used in the example
<b>Currency</b>	Payment currency is exclusively EUR.	EUR
<b>Amount</b>	Amount for SEPA Direct Debit	1500,00
<b>Date</b>	Enter or select the due date.	08.10.2014

	Zone "SEPA Direct Debit Mandate"	
SDD Type	SEPA Direct Debit Type. Set up automatically.	B2B
Sequence Type	<b>One-off</b> – single direct debiting of debtor's account <b>First</b> – first direct debiting of debtor's account <b>Reccourring</b> – repeated direct debiting of debtor's account <b>Final</b> – last direct debiting of debtor's account	Reccourring
Mandate ID	Mandate reference code defined by creditor – the code is composed of a maximum of 35 characters with In combination with the code creates a unique identifier od direct debit. Detailed rules for creating Mandate ID are defined by creditor.	INVOICE456843944
Mandate Date	Enter the date of the Mandate signature which must precede the date of entering the order for SEPA Direct Debit	06.10.2014
Creditor ID	Creditor identification number (CID/PRINK) registered in register of SEPA Direct Debit Creditors i.e. PRINK/CID in CZ has form <b>CZkkZZZnnnnn</b> , where: <b>kk</b> is the control <b>ZZZ</b> is the code (Creditor Business Code) selected by the creditor when executing the direct debit <b>nnnn</b> is a number that unambiguously defines the direct debit creditor	CZ0000000000
Creditor End-to-End Reference	Enter a reference for an unambiguous identification of the transaction; the End-to-end reference is a mandatory field - if not filled out, the system will automatically insert the word "NOTPROVIDED".	12345
Remittance Information	Into this field, enter the information for the beneficiary. *	CAR PARTS, INVOICE 456843944
Purpose Code	SEPA purpose code is used for purpose segmantation.	Not used in the example

\*) PLEASE, NOTE! In Line 1, position 1, any character may be filled in, except for a space. Otherwise, the payment purpose will be not delivered to the beneficiary.

## OBR. 10 – SEPA DIRECT DEBIT OUTGOING

Payments > SEPA > SEPA Direct Debit Outgoing

## SEPA DIRECT DEBIT OUTGOING

☆ ⓘ ⚙️ 🖨️

Templates  🔍

Order Status **New**

Payment Type **SEPA Direct Debit Outgoing**

Creditor Account  \*

Account Owner **CA Europa - Test CZ**

Partner  🔍

Debtor   \*

Address

Resident of   🔍 GERMANY \*

Account (IBAN)   \*

SWIFT / BIC   \* 🔍 UNICREDIT BANK AG (HYPOVEREINSBANK)

Debtor ID  Private  Organization \*

Tax Identification Nr.

Currency **EUR Euro**

Amount   \* Date  📅 \*

SDD Type  \*

Sequence type  \*

Mandate ID   \*

Mandate Date   📅 \*

Creditor ID  \*

Further mandate inform.

Creditor End-to-End Ref.  ⓘ

Remittance Inform.  ⓘ ⊕

Purpose Code  🔍

Save Partner       Template       Name  ⊕

**Save & Sign >**   **Save & New >**   **Save >**   **Exit >**

## 12. SEPA DIRECT DEBIT AUTHORISATION

The payer must authorize a Direct Debit request before his account could be debited. The bank is not entitled to execute the debit payment without the debtor's authorisation. The debtor can change or cancel the authorisation for Direct Debit until the debit payment is executed.

### Mandatory requisites of the SEPA Direct Debit Outgoing

- The debtor's account must be denominated in EUR; account number must be entered in IBAN format
- The debtor is obliged to set up Start date of authorisation
- For authorisation the debtor has to know creditor's ID, name and mandate reference; these information can be found in SEPA Direct Debit Mandate
- Maximum amount has to be set up in authorisation for one-off debit, maximum aggregate amount, frequency and maximum number of recurrence can be defined for recurrent Direct Debit.

Sample of SEPA B2B Direct Debit Mandate:

[https://www.unicreditbank.cz/files/download/sepa/SEPA\\_mandat\\_podnikatel.doc](https://www.unicreditbank.cz/files/download/sepa/SEPA_mandat_podnikatel.doc)

Sample of SEPA CORE Direct Debit Mandate:

[https://www.unicreditbank.cz/files/download/sepa/SEPA\\_mandat.doc](https://www.unicreditbank.cz/files/download/sepa/SEPA_mandat.doc)

To submit a payment of this type, please, use the form available under "Payments > SEPA > SEPA Direct Debit Authorisation".

Field	Description	Example
	<b>Zone „Direct Debit Authorisation“</b>	
Request	Create SEPA Direct Debit Mandate Change SEPA Direct Debit Mandate Cancel SEPA Direct Debit Mandate <b>Once the debit payment is executed.change or cancel the authorisation of mandate</b>	Create SEPA Direct Debit mandate
Start date	First date when debiting is possible	07.10.2014
End date	End date when debiting is possible	09.10.2015
Payer account number	Debtor's account for direct debiting (in EUR)	100003073   BĚŽNÝ ÚČET (FO A FOP)   EUR
	<b>Zone „Beneficiary“</b>	
Creditor ID	Identification number of beneficiary (CID or PRINK) - part of agreement with the Beneficiary	CZ9999999999
Creditor	Name of direct debit beneficiary	Příjemce s.r.o.
	<b>Zone „Direct Debit Details“</b>	
Mandate reference	<b>Mandate ID</b> = reference code defined by creditor – the code is composed of a maximum of 35 characters with In combination with the code creates a unique identifier of direct debit. Detailed rules for creating Mandate ID are defined by creditor.	INVOICE123456
Direct Debit Type	CORE Direct Debit Business Direct Debit	Business Direct Debit
Type of payment	One-Off Recurrent	Recurrent

Frequency of direct debit	Weekly Bi-weekly Monthly Quarterly Yearly In case of recurrent debiting the frequency should correspond with validity end date of mandate, maximum aggregate amount and maximum number of recurrence.	Monthly
Max amount for individual SEPA Direct Debit	Maximum amount can be set in different currencies (than EUR).	1500,00 EUR
Max aggregate amount of SEPA Direct Debit	Maximum amount of all direct debits during the mandate validity (Start date -> End date)	18000,00 EUR
Max number of recurrence	Number of direct debits that can be made during the mandate validity (Start date -> End date)	12

## OBR. 11 – SEPA DIRECT DEBIT AUTHORISATION

Payments > SEPA > SEPA Direct Debit Authorisation

**SEPA DIRECT DEBIT AUTHORISATION** ★ 🖨

**Request**

Request: Create SEPA Direct Debit mandate \*

Start date: 07.10.2014 \* ⓘ

End date: 09.10.2015 \*

Payer account number: 100003073 - EUR, BĚŽNÝ ÚČET (FO A FOP) \*

**BENEFICIARY**

Creditor ID: CZ9999999999 \* ⓘ

Creditor: Přijemce s.r.o.

**DIRECT DEBIT DETAILS**

Mandate reference: INVOICE123456 \* ⓘ

Direct Debit Type: Business Direct Debit \* ⓘ

Type of payment: Recurrent \*

Frequency of direct debit: Monthly

Max amount for individual SEPA Direct Debit: 1500 \* EUR Euro \* ⓘ

Max aggregate amount of SEPA Direct Debit: 18000 EUR Euro

Max number of recurrence: 12

**I herewith request the setting of Autorisation for SEPA Direct Debit according to the defined parameters.**

[Save & Sign >](#)

# FLASHPAYMENT

---

An increasing number of companies have been expanding beyond the country borders in order to win new markets. To see a successful outcome of such efforts, they need a reliable banking partner. UniCredit Group operates the most extensive bank network across the Central and Eastern Europe (CEE), offering a wide range of services to support your business in the region.

## Save time with FlashPayment

FlashPayment will enable an above-standard speed for you at processing foreign payment orders. Providing the below requirements are met, the payment order is processed as a FlashPayment and the funds are credited to the beneficiary on the very next business day. Neither any special instruction needs to be given to the bank, nor any fees paid for urgent processing.

### Requirements applicable to processing a foreign payment order as a FlashPayment:

- Both the payer's and beneficiary's accounts are maintained within UniCredit Group;
- non-conversion payment in EUR or the currency of the beneficiary's account country;
- beneficiary's account number and BIC must be entered in the payment order, or the beneficiary's account number in the IBAN and BIC format;
- cut off Time for submission of the payment order must be observed (please, see Basic terms used at foreign payment operations, page 6).

## OVERVIEW OF THE UNICREDIT MEMBER BANKS IN THE CEE THAT PROVIDE THE FLASHPAYMENT SERVICE

Country	UniCredit member bank name	BIC
Bosnia and Herzegovina	UniCredit Bank a.d., Banja Luka	UNCRBA22
Bulgaria	UniCredit Bulbank AD, Sofia	UNCRBGSF
Czech Republic	UniCredit Bank Czech Republic and Slovakia, a.s.	BACXCZPP
Croatia	Zagrebacka Banka d.d., Zagreb	ZABAHR2X
Italy	UniCredit S.p.A.	UNCRITMM
Latvia	AS UniCredit Bank Latvian Branch, Riga	VBRILV2X
Hungary	UniCredit Bank Hungary Zrt., Budapest	BACXHUHB
Germany	UniCredit Bank AG, Munich (HypoVereinsbank)	HYVEDEMM
	Bankhaus Neelmeyer AG, Bremen	NEELDE22
Poland	Bank Pekao SA, Warsaw	PKOPPLPW
Austria	UniCredit Bank Austria AG, Vienna	BKAUATWW
Romania	UniCredit Tiriac Bank SA, Bucharest	BACXROBU
Russia	ZAO UniCredit Bank, Moscow	IMBKRUUM
Slovakia	UniCredit Bank Czech Republic and Slovakia a.s., branch of a foreign bank	UNCRSKBX
Slovenia	UniCredit Banka Slovenija d.d., Ljubljana	BACXSI22
Serbia	UniCredit Bank Srbija a.d., Beograd	BACXRSBG
Ukraine	UniCredit Bank LLC, Lutsk	DEKRUA22

For updates of the list, kindly visit [www.unicreditbank.cz](http://www.unicreditbank.cz)

Thanks to the guaranteed processing method and value dating, the FlashPayment will enable precise planning of the financial flows for you.

Your Relationship Manager will be happy to answer any queries you may have.

## INTERNATIONAL USER

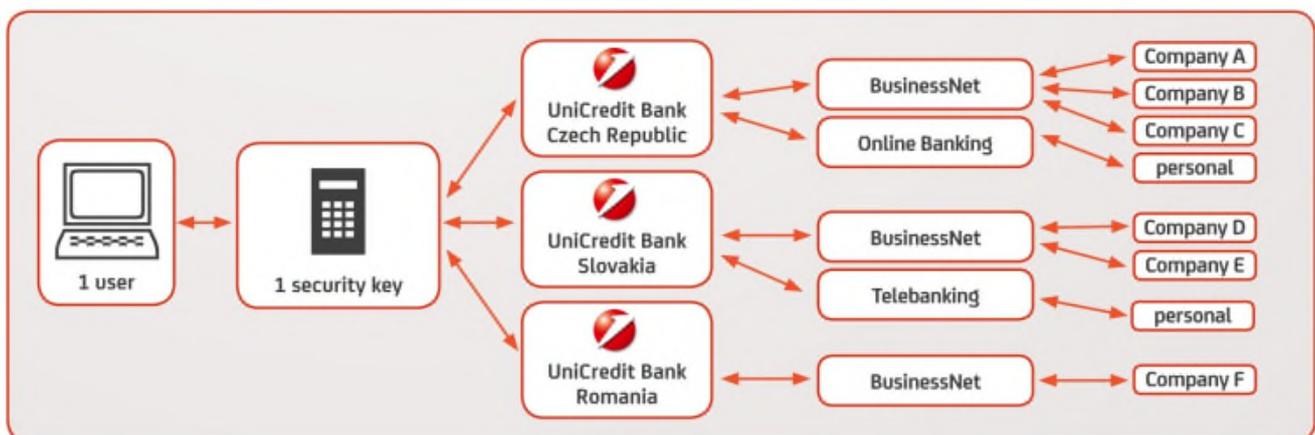
A cross-border dimension of the BusinessNet internet banking service of UniCredit Bank – that is how the "International User" service may be described.

The unique feature of this solution consists in an option to manage both one's private and corporate accounts of various companies maintained with the other UniCredit member banks in abroad - using a single token and user name.

### KEY BENEFITS

- Single token for all countries, products and companies
- Single logging in for all served countries, products and companies
- Single method of signing off all transactions
- Single way of managing the application
- Single identification at contacting the client line
- Simple option for "switching" between separate countries, without any need to log off and then log in again
- Simple option for "switching" between separate clients
- High degree of flexibility and an option to set up the internet banking environment tailored to the customer's preferences

### MANAGING ACCOUNTS OF VARIOUS CLIENTS IN MULTIPLE BANKS



### 4 DIMENSIONS OF CLIENT BENEFITS

- MULTI-COUNTRY – a common solution of the UniCredit member banks across the following countries: Czech Republic, Slovakia, Slovenia, Romania, Latvia and Serbia. In nearest future, this solution is going to be implemented also in Ukraine and Russia.
- MULTI-PRODUCT – a common platform of direct banking for the personal and corporate finances management
- MULTI-CLIENT – a single user may manage accounts of multiple clients
- MULTI-CHANNEL – a common platform for the internet, telephone, SMS/e-mail banking services and for e-shopping

Feel free to visit our web pages for the wealth of further relevant information:

<http://www.unicreditbank.cz/businessnet>



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Corporate & Investment Banking  
[www.unicreditbank.cz](http://www.unicreditbank.cz)

Cash Management & eBanking  
Želetavská 1525/1  
140 92 Prague 4 – Michle

Life is full of ups and downs.  
We're there for both.

Welcome to  
 **UniCredit Bank**