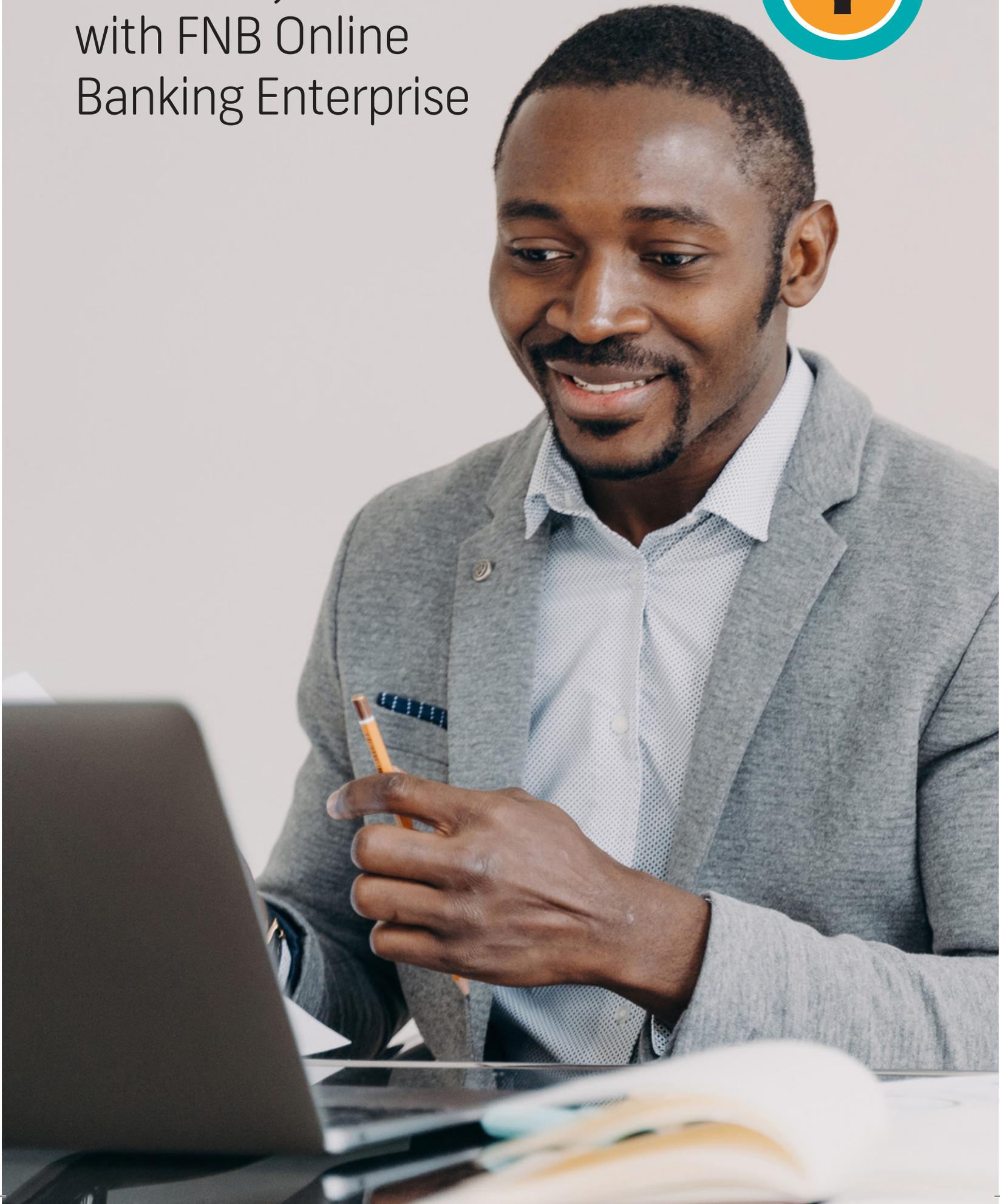


# How-To Guide

## Global Payments with FNB Online Banking Enterprise





# Contents

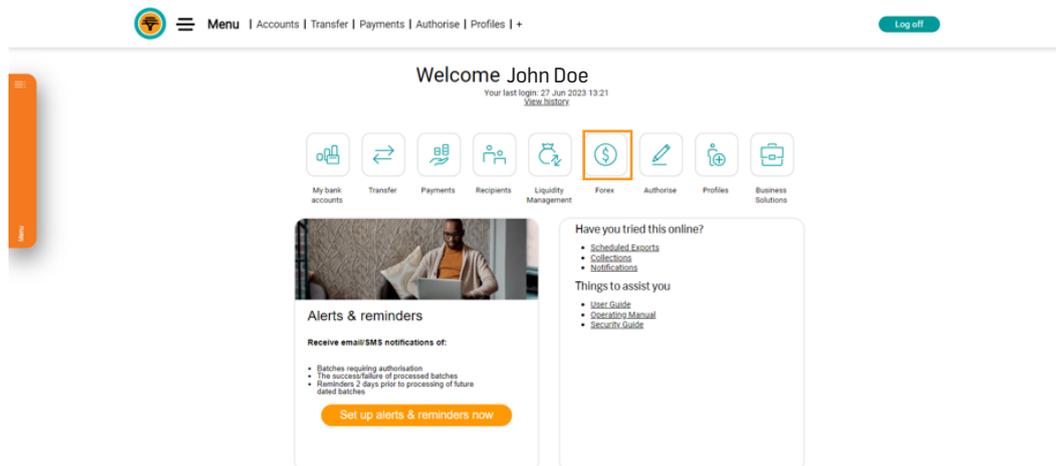
## FNB Online Banking Enterprise Steps

- Creating a Beneficiary Page 3
- Making a Global Beneficiary Payment Page 8

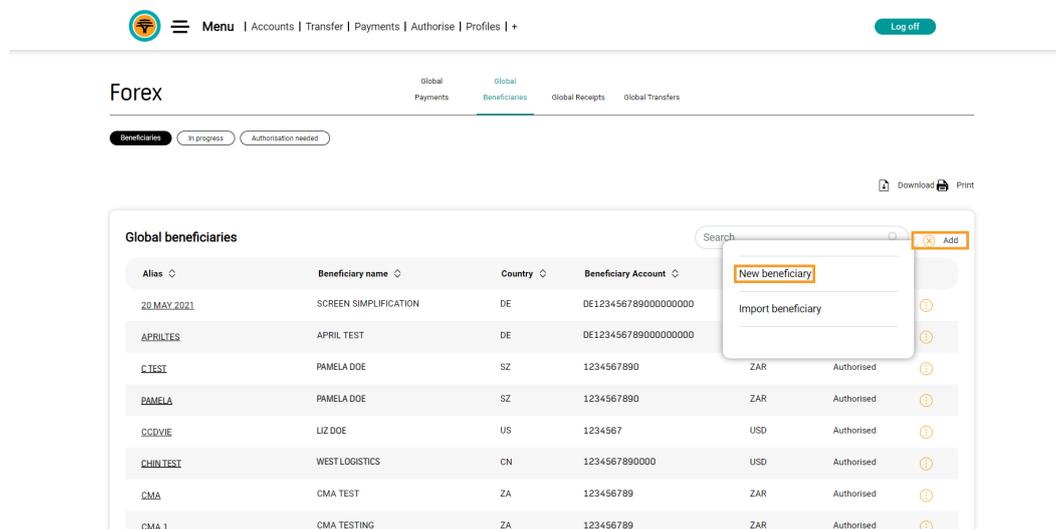
# Creating a Beneficiary with FNB Online Banking Enterprise



1. Select the **Forex** tab



2. Select **Global Beneficiaries**, click on **Add** on the right side of the screen and then select **New beneficiary**



3. Complete the details required.
- NB: all fields are mandatory
  - Fields should not exceed 35 characters (a space counts as a character)
  - No special characters allowed, e.g. ()/'-“@%\_!\|?}\*+><.{>[]
  - Physical Address needs to be added where required and not Postal Address
  - The beneficiary name should be the full legal name of the person or entity being paid
  - Select **Paying currency** and click on **Capture** next to beneficiary bank

The screenshot shows a web interface with a navigation bar at the top containing a menu icon, the text 'Menu | Accounts | Transfer | Payments | Authorise | Profiles | +', and a 'Log off' button. The main content area is divided into two sections. The first section, titled 'Beneficiary details', contains two text input fields: 'Beneficiary alias' with the value 'V1 Live screens Non CMA' and 'Beneficiary name' also with the value 'V1 Live screens Non CMA'. The second section, titled 'Physical address details', contains four text input fields: 'Address line 1' with 'Test Street 7458', 'Address line 2 (Optional)' which is empty, 'Suburb' with 'New York', and 'City' with 'New York'. At the bottom right of the form area, there are two buttons: 'Cancel' and 'Confirm'.

4. Select **Country** where beneficiary bank is located and add SWIFT Code/BIC/IBAN/Account number as required

The screenshot shows a modal window titled 'Capture beneficiary bank' overlaid on a dark background. The modal has a close button (X) in the top right corner. It contains several form fields: a 'Country' dropdown menu with 'United States' selected and highlighted by an orange border; an 'Account type' text input field with 'Account'; an 'Account number' text input field with '1234567890'; a 'Find bank by' dropdown menu with 'BIC or Routing code' selected; and a 'BIC or Routing code' text input field with 'CHASUS33XXX'. At the bottom right of the modal, there is a 'Submit' button. Below the modal, the text 'Beneficiary name' is visible, followed by 'Cancel' and 'Confirm' buttons.

5. Banking details will be displayed - now **Submit**

The screenshot shows a web application interface with a top navigation bar containing a menu icon, the text "Menu | Accounts | Transfer | Payments | Authorise | Profiles | +", and a "Log off" button. The main content area features a white modal window with a close button (X) in the top right corner. Inside the modal, the heading "Swift bank Results" is followed by four input fields: "Bank name" (JPMorgan Chase Bank, National Association), "Street" (383 Madison Ave), "City" (New York), and "Country" (United States). Below these is a section titled "Recommended payment details" with an "Account number" field. At the bottom of the modal are "Back" and "Submit" buttons. Below the modal, the text "Beneficiary name" is visible, followed by "Cancel" and "Confirm" buttons.

6. You will get an overview of the beneficiary loaded - now **Confirm**

The screenshot shows a web application interface with a top navigation bar containing a menu icon, the text "Menu | Accounts | Transfer | Payments | Authorise | Profiles | +", and a "Log off" button. The main content area features a white modal window with a close button (X) in the top right corner. Inside the modal, the heading "Please confirm" is followed by a section titled "Beneficiary banking details". This section contains seven input fields: "Bank name" (JPMorgan Chase Bank, National Association), "Address line 1" (383 Madison Ave), "City" (New York), "Country" (United States), "Payment currency" (US DOLLARS (USD)), and "Account number" (1234567890). At the bottom of the modal are "Edit", "Cancel", and "Confirm" buttons.

## 7. Submit the beneficiary for authorisation

The screenshot shows the 'Forex' page with the 'Global Beneficiaries' tab selected. The 'Authorisation needed' button is highlighted. Below the navigation, there are buttons for 'Beneficiaries', 'In progress', and 'Authorisation needed'. A 'Global beneficiaries' table is displayed with the following data:

Alias	Beneficiary name	Country	Beneficiary Account	CCY	Action	Select all
V1 Live screens Non CMA	V1 Live screens Non CMA	US	1234567890	USD	Add	<input checked="" type="checkbox"/>

Buttons for 'Download' and 'Print' are visible at the top right of the table area. A 'Submit' button is located at the bottom right of the page.

- The loaded beneficiary will move to the authoriser for authorisation
  - Authoriser needs to sign in and go to Forex
  - Select **Global Beneficiaries** and select **Authorisation needed**
  - Depending on the number of authorisers required to authorise Global Beneficiaries (usually 2), the beneficiary will move into partially authorised status
  - Second authoriser needs to sign in and complete the final authorisation process

The screenshot shows the 'Authorise' page. The 'Authorisation needed' button is highlighted. Below the navigation, there are buttons for 'Beneficiaries', 'In progress', and 'Authorisation needed'. A 'Ready for authorisation' table is displayed with the following data:

Name	Alias	Account	Action	Status	Select all
V1 Live screens Non CMA	V1 Live screens Non CMA	1234567890	Add	Authorisation requested	<input checked="" type="checkbox"/>

Buttons for 'Reject' and 'Authorise' are visible at the bottom of the table area. A confirmation checkbox is located below the table with the text: "I have reviewed the items I am authorising and I confirm they are correct. By clicking the Accept button I acknowledge that I take full responsibility for the execution thereof."

9. Finalise the authorisation process on the FNB App or **Verify Passcodes** as per set up

**Verify Passcodes**

In order to authorise you are required to enter your passcodes  
Please check the below details are correct. If the details are incorrect, these can be updated in My Profile.

**Passcode Details**

Authorisation Passcode sent to: 081\*\*\*2865  
Reference Pass Code sent to: JDo\*\*\*\*\*@\*b.com.na  
Date initiated: -

**Enter Passcodes**

Authorisation Pass Code:   
Reference Pass Code:   
[Resend Pass Codes](#)

CLID: 6016562 | SUPRT NR: 5373868 | TECH REF: E3-14-1,20230813084403

[Cancel](#) [Continue](#)

10. Once fully authorised, the beneficiary will be listed under the beneficiary list that can be maintained or deleted at a later stage if no longer needed

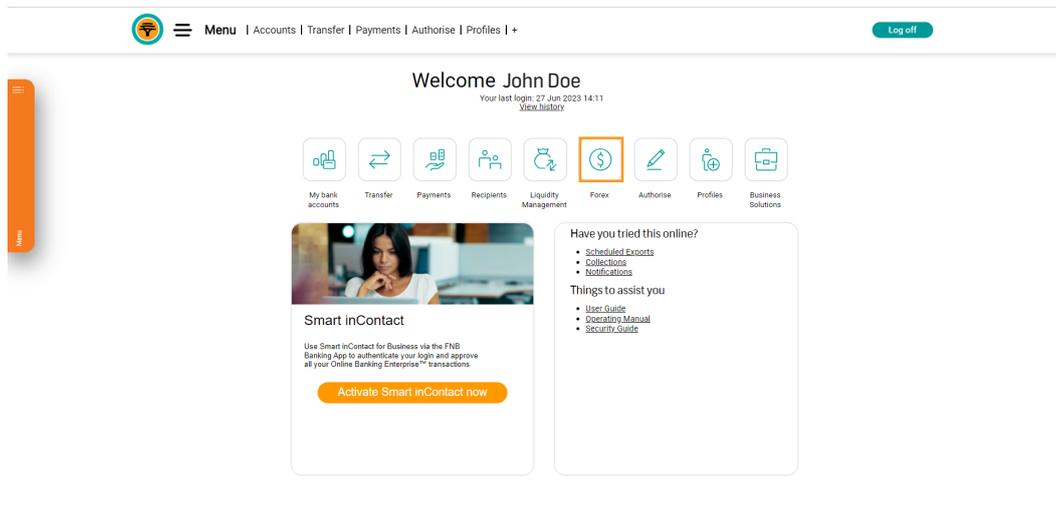
Beneficiary Name	Account Number	Country	ID Number	Currency	Status
CMA 12	CMA TESTING12	DE	DE123456789000000000	EUR	Authorised
CMA 122222	CMA TESTING	DE	DE123456789000000000	EUR	Authorised
DR TEST	DR TESTING 12 JUNE	DE	DE123456789000000000	EUR	Authorised
DR TEST	DR TESTING	DE	DE123456789000000000	EUR	Authorised
FNB_CMA	FNB CMA	ZA	1234567890	ZAR	Authorised
GUIDE	TEST BEN	DE	DE123456789000000000	EUR	Authorised
JUNE TEST	JUNE	DE	DE123456789000000000	EUR	Authorised
LIVE TEST V1 SCREENS	LIVE TEST V1 SCREENS	LS	123456789	ZAR	Authorised
MARCH TEST	MARCH TEST	DE	DE123456789000000000	EUR	Authorised
MAY TEST	MAY TEST	DE	DE123456789000000000	EUR	Authorised
<b>MEGA TEST V1</b>	MEGA TEST V1	US	1234567890	USD	Authorised
OBE	OBE USER GUIDE	DE	DE123456789000000000	EUR	Authorised
TEST	TEST	ZA	123456789	ZAR	Authorised
TEST 1258	TEST 1258	DE	DE123456789000000000	ZAR	Authorised
TEST APP	TEST APP	DE	DE123456789000000000	USD	Authorised
TEST BEN FEB	TEST BEN FEB	DE	DE123456789000000000	ZAR	Authorised

[Export All](#)

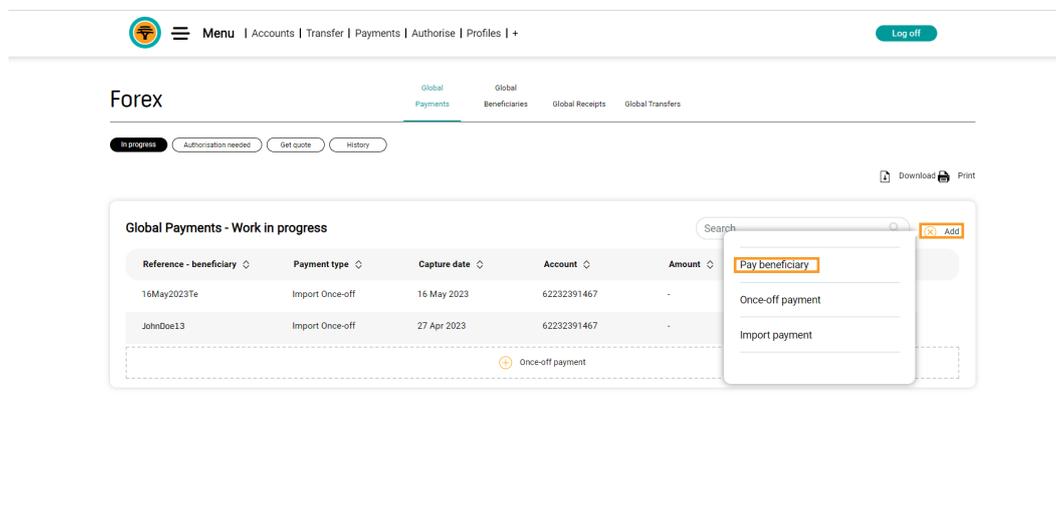
# Making a Global Beneficiary Payment with FNB Online Banking Enterprise



1. Select the **Forex** tab



2. On the right side of the screen, select **Add** and then click **Pay beneficiary**



3. Next to the beneficiary you wish to pay, click on **Pay**

Beneficiary Name	Account Name	Country	Account Number	Currency	Status	Action
PAMELA	PAMELA LUIE	SG	1234567890	ZAR	Authorised	ⓘ
CCD VIE	LIZ DDE	US	1234567	USD	Authorised	ⓘ
CHIN TEST	WEST LOGISTICS	CN	12345678900000	USD	Authorised	ⓘ
CMA	CMA TEST	ZA	1234567890	ZAR	Authorised	ⓘ
CMA_1	CMA TESTING	ZA	1234567890	ZAR	Authorised	ⓘ
CMA_12	CMA TESTING 12	DE	DE123456789000000000	EUR	Authorised	ⓘ
CMA_122222	CMA TESTING	DE	DE123456789000000000	EUR	Authorised	ⓘ
DR.TES	DR TESTING 12 JUNE	DE	DE123456789000000000	EUR	Authorised	ⓘ
DR.TEST	DR TESTING	DE	DE123456789000000000	EUR	Authorised	ⓘ
EUR BEN V1 SCREENS FINAL	EUR BEN V1 SCREENS FINAL	DE	DE123456789000000000	EUR	Authorised	ⓘ
FNB CMA	FNB CMA	ZA	123456789	ZAR	Authorised	ⓘ
GUIDE	TEST BEN	DE	DE123456789000000000	EUR	Authorised	ⓘ
JUNE TEST	JUNE	DE	DE123456789000000000	EUR	Authorised	ⓘ
LIVE TEST V1 SCREENS	LIVE TEST V1 SCREENS	LS	1213941233	ZAR	Authorised	ⓘ
MARCH TEST	MARCH TEST	DE	DE123456789000000000	EUR	Authorised	ⓘ
MAY TEST	MAY TEST	DE	DE123456789000000000	EUR	Authorised	ⓘ

4. Select the **Account** that payment will be made from and enter the required payment details:

- Enter amount
- Enter Reference
- Select value date (market requirement is SPOT) 2 business days from capturing date. For CMA ZAR payments, you can future-date up to 10 days. Same-day payments are allowed up to 15:30
- Select charge option and then continue

**Global payments**

**Payment details**

Pay from account  
John Doe - 12345678900 (NAD)

Applicant name  
MR JOHN DOE

Payment currency  
EURO CURRENCY (EUR)

Specify amount in  
EURO CURRENCY (EUR)

Amount in EUR  
1.00

Own reference  
Test

Specify value date  
15 Aug 2023

**Charge details**

Charge option  
OUR - All charges for applicants account



5. (continued)

Add the **Proforma Invoice Number**, preceded by the PRO (Import Control Number)

Add the amount of the invoice and click on **Add**. If there are multiple invoices, these all need to be added individually

The screenshot shows a mobile application interface with a dialog box titled "BoP category specific details - Import Control Number". The dialog box contains two input fields: "Import Control Number" with the value "PRO2324116788M" and "Amount" with the value "30.00". At the bottom right of the dialog box, there are two buttons: "Cancel" and "Add". The background of the app shows a navigation menu and a "Log off" button.

Once all required invoices are added, select **Continue** to finalise the transaction

The screenshot shows the main screen of the mobile application. At the top, there is a navigation menu and a "Log off" button. Below the menu, the title "BoP category specific details - Import Control Number" is displayed, followed by the text "Amount to be allocated: ZAR 0.00". There are icons for "Download" and "Print". The main content area is titled "Import Control details" and contains a table with two columns: "Import Control Number" and "Amount". The table has one row with the values "PRO2324116788M" and "ZAR 30.00". Below the table, there is a dashed box with an "Add Import Control Number" button. At the bottom of the screen, there are three buttons: "Back", "Cancel", and "Continue".

5. (continued)

## **BoP Category Codes 103 and 104 – Non-Import Payments**

(Where goods have already arrived in Namibia and cleared customs)

On the BoP code selection screen, search for the BoP code and select the valid category for your payment.

BoP category specific details

Details

Please indicate the nature of this payment for regulatory reporting purposes. For ease of reference, you may search for the applicable category/description via keywords (Imports, Exports, services, Gift, etc.) or by category code, if known (103, 289, 401, etc.).

Search BoP category code or description

103

Provide at least 3 characters

103-01 Import payments - excl capital goods and mining resources  
103-02 Import payment - Capital Goods  
103-03 Import payment - Gold  
103-04 Import payment - Platinum  
103-05 Import payment - Crude Oil  
103-06 Import payment - Refined petroleum products  
103-07 Import payment - Diamonds  
103-08 Import payment - Steel  
103-09 Import payment - Coal  
103-10 Import payment - Iron Ore  
103-11 Imports via the Namibian Post Office

Top BoP categories

Back Cancel Continue

Enter **TIN/CCN number** – this is a mandatory field. If no TIN/CCN is available, the value **NO TIN** needs to be entered in the field.

### **Note:**

- A slider is now available to activate. Should the Import Control details be required, activate the slider and continue to add Import Control details
- Import Control details are required for all payments outside the CMA. If the payment is within the CMA and greater than 5 million, TVS information also applies and the slider must be turned on
- If you are making payments within the CMA and amounts are less than 5 million, the indicator slider can be left off and no Import Control details will be required

Applicant

Amount in ZAR

101.02

Tax details

Customs client number (TIN)

00009115016

TAX number (Optional)

125487998

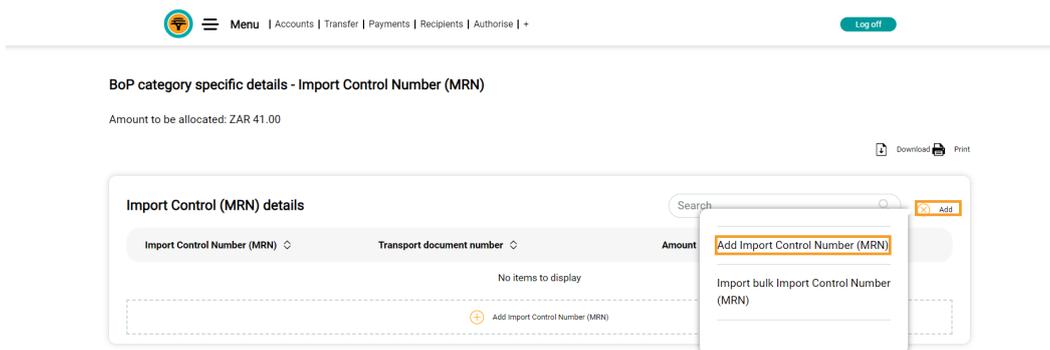
capture import control number for this transaction?

Top BoP categories

Compensation of employees  
Gifts  
Imports

Back Cancel Continue

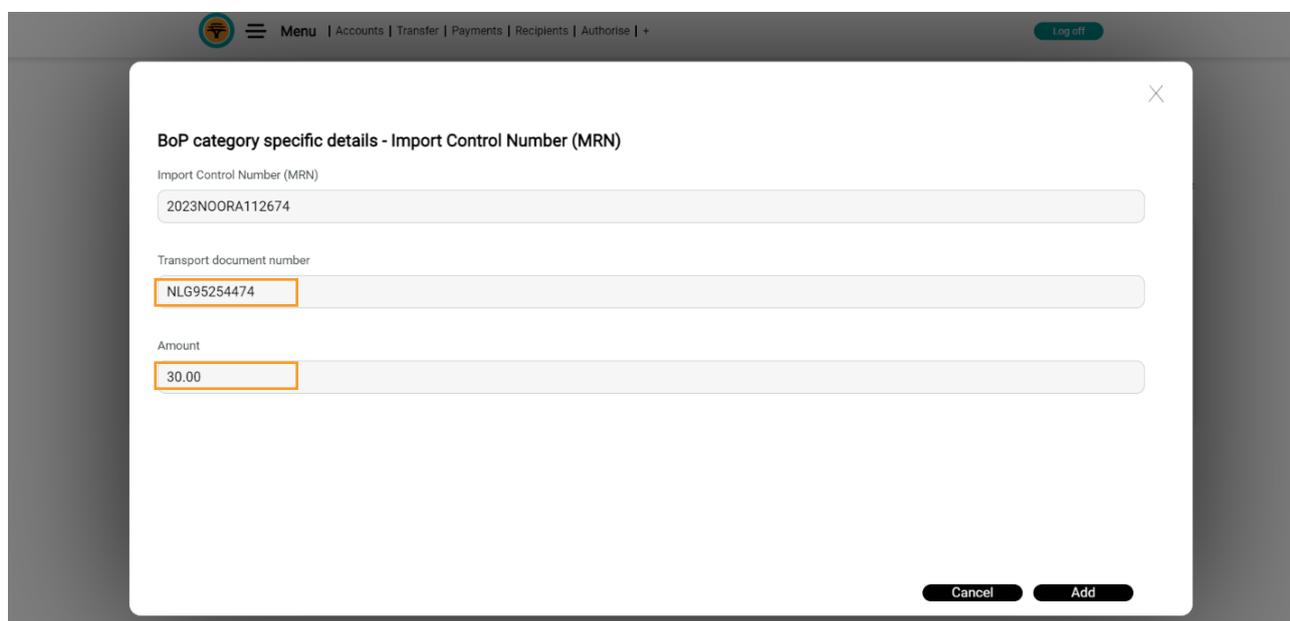
Select **Add** and then select **Add Import Control Number (MRN)**



5. (continued)

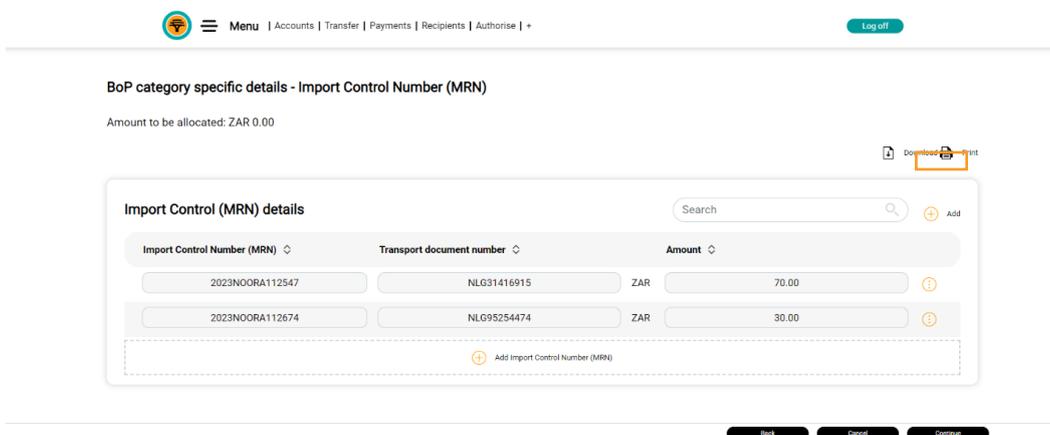
Add **Import Control Number**. NOTE: it needs to be in the format as per the orange highlight below

Add **Transport document number** and **Amount** then select **Add**



Please enter a valid assessment number i.e. format CCYY + Customs Code + A + Assessment Number

Details of the invoice will be shown. Click on **Add** again should there be additional invoices. Note, all invoices relating to the payment should be added individually.



Once all invoice numbers and amounts have been added, select **Continue** to finalise the transaction as per the usual process.

6. After the BoP code has been selected, the outstanding amount needs to change to 0.00 and amount should be displayed next to the BoP code selection. Then **Continue**

The screenshot shows a web application interface. At the top, there is a navigation bar with a logo, a menu icon, and the text 'Menu | Accounts | Transfer | Payments | +'. A 'Log off' button is in the top right corner. The main content area is divided into two sections. The first section, 'Country supplying goods/services', contains a 'Country' dropdown menu with 'United States' selected and an 'Outstanding amount to be allocated' field showing 'USD 0.00'. The second section, 'Regulatory reporting summary', features a search bar and an 'Add' button. Below this is a table with three columns: 'BoP code and description', 'Number of allocations', and 'Allocation amount'. The table contains one row: '101 - 01 Advance payment - excl capital goods and mining resources' with '1' in the second column and 'USD 1.11' in the third. Below the table is a dashed box with an 'Add a BoP category code' button. At the bottom of the page, there are four buttons: 'Back', 'Save + Exit', 'Cancel', and 'Continue' (which is highlighted).

7. For non-CMA payments, documents are required. Pictured below are the documents required for BoP 101 and 103. NB: For CMA ZAR payments, no documents are required so this step can be skipped

## 101

The screenshot shows a web application interface for document upload. The navigation bar includes the logo, menu icon, and text 'Menu | Accounts | Transfer | Payments | Authorise | Profiles | +'. A 'Log off' button is in the top right. The main content area is titled 'Documents required' and displays 'Application reference: 1421755' and 'Date and time: 17 Mar 2024 22:26:59'. It asks the user to 'Please upload the following documents:' and lists two items: 'Pro-Forma Invoice' and 'Import Permit'. Below the list is a table with columns 'Document type', 'File name', and 'Status'. The table is currently empty, showing 'No items to display'. There is an 'Add document' button below the table. At the bottom, there are three buttons: 'Cancel', 'Skip', and 'Upload'.

## 103

The screenshot shows a web application interface for document upload. The navigation bar includes the logo, menu icon, and text 'Menu | Accounts | Transfer | Payments | Authorise | Profiles | +'. A 'Log off' button is in the top right. The main content area is titled 'Documents required' and displays 'Application reference: 1421755' and 'Date and time: 17 Mar 2024 22:29:52'. It asks the user to 'Please upload the following documents:' and lists seven items: 'Invoice', 'Import Clearing Documents Received From Clearing Agent', 'Transportation Documents', 'Sad500', 'Bill Of Lading - For Shipping', 'Airway Bill - For Air', and 'Customs Release Notification'. At the bottom, there are three buttons: 'Cancel', 'Skip', and 'Upload'.

8. Select **Add** on the right side of screen and then select **Add Document** to add all the supporting documents required for Exchange Control approval relating to the payment

Documents required

Application reference: 1265854

Date and time: 25 Jul 2023 10:34:40

Please upload the following documents:

- Pro-Forma Invoice
- Import Permit

Document type	File name	Status
No items to display		
<a href="#">Add document</a>		

Please ensure that all text and images within documents supplied are clear and legible.

[Cancel](#) [Skip](#) [Upload](#)

9. Select **Document Type**, locate the file and click on **Upload**
- More than one attachment can be done
  - Document size should not exceed 10MB
  - Valid file formats are .PDF .TIFF .TIF .JPG .GIF
  - Once first document is uploaded, select **Add more** to add the next

Attach documents

Application reference: 1281057

Date and time: 13 Aug 2023 09:57:30

Document type: Pro-Forma Invoice

Attach a document: Test doc upload.pdf [Browse](#)

[Cancel](#) [Attach](#)

10. Once all documents are loaded, click on **Upload** in the bottom right corner

Menu | Accounts | Transfer | Payments | + Log off

### Upload Documents

Global Payments | Global Receipts | Global Transfers

Download Print

Application reference: 1246835  
Date + Time: 21 Jun 2023 12:23:52

**Please Note**  
Uploads are restricted to a maximum of 10MB per file. Valid formats include: PDF, TIFF, TIF, JPG and GIF.

Upload documents

Search Add

**Document attached**  
Get Quote error.pdf Remove

+ Add Document

Alternatively, you may email the documents as follows. Note that this can result in longer turnaround times.

**Email details for documents**  
CLID 6200176 | Support 12951143 | TECH REF 101 K-20230621122352 | BF hr5gj | SID 63512553ced1c3c

Cancel Upload

11. Submitted screen will be displayed if documents were uploaded successfully. Now **Continue**

Menu | Accounts | Transfer | Payments | Authorise | Profiles | + Log off

### Document upload results

Application reference: 1281057  
Date and time: 13 Aug 2023 09:57:30

**Uploaded documents**

Document type	Status
Import Permit	Uploaded
Pro-Forma Invoice	Uploaded

Alternatively, you may email the documents as follows. Note that this can result in longer turnaround times.

International Business Center (IBC) - Namibia  
Email address: SWIFTNamibia@rmb.com.na

Back Continue

12. Summary screen will be displayed

Menu | Accounts | Transfer | Payments | Authorise | Profiles | + Log off

### Please confirm

Please confirm that all your global payment details are correct

**Transaction details**

Transaction type: Global payments

Beneficiary name: EUR BEN VI SCREENS FINAL | Applicant name: MR JOHN DOE

To account: DE123456789000000000 | From account: 12345678900

Payment currency: EUR | Amount in EUR: 1.00

Own reference: Test | Beneficiary reference: Test

Value date: 15 Aug 2023

Cancel Edit Save Confirm

13. Scroll down and **accept** the **Terms and Conditions** and **Regulatory Declaration** by placing a tick in the appropriate boxes. Click **Confirm**

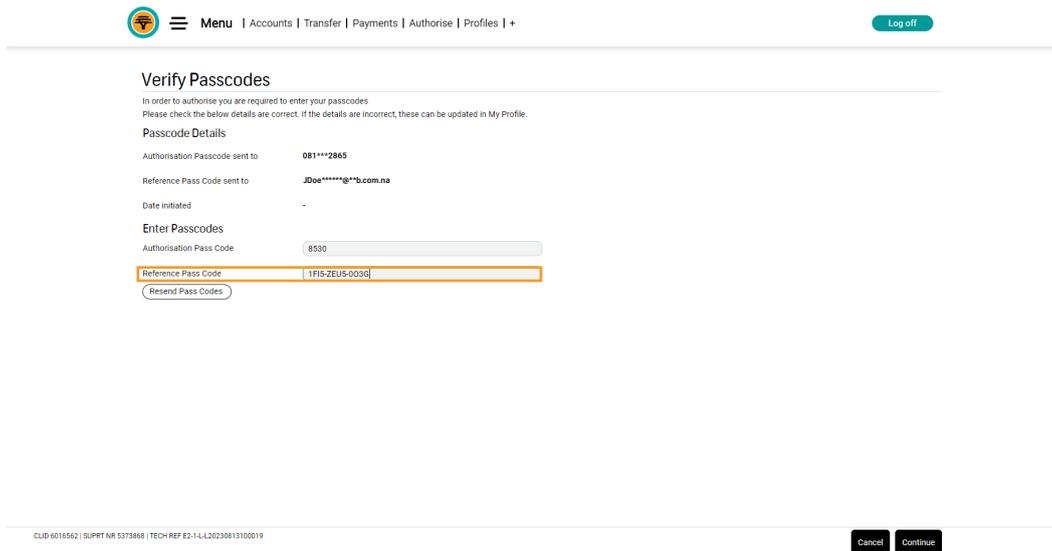
The screenshot shows a web form with two main sections. The top section is titled "Regulatory declaration" and contains a list of eight numbered statements. The first statement, "I/We, the undersigned, hereby declare that:", is highlighted with a red box and has a checked checkbox. The bottom section is titled "Terms and conditions" and contains a single statement, "I agree to the terms and conditions", which is also highlighted with a red box and has a checked checkbox. At the bottom of the form, there are four buttons: "Cancel", "Edit", "Save", and "Confirm", with "Confirm" highlighted in yellow.

14. Submitted payments will move to the authoriser/s for authorisation.

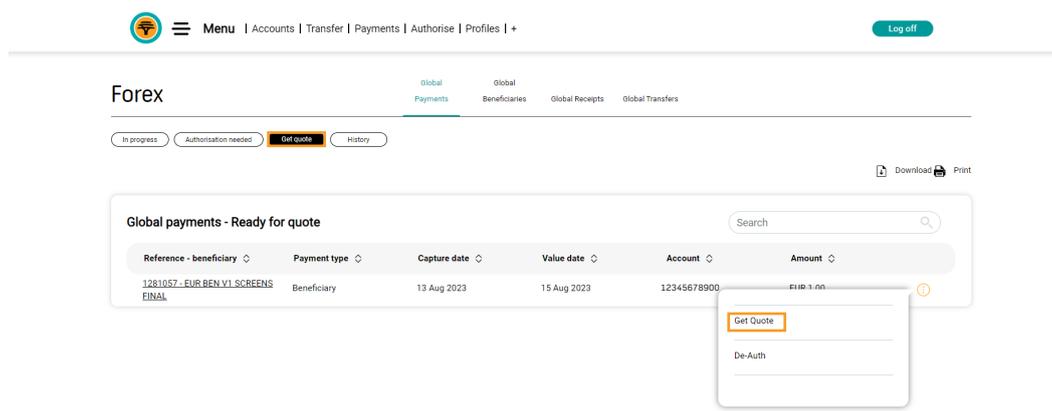
- Authoriser needs to sign in and go to Forex
- Select **Global Payments** and select **Authorisation Needed**
- Depending on the number of authorisers required to authorise Global Payments (usually 2), the payment will move into partially authorised status
- Second authoriser needs to sign in and complete the final authorisation process

The screenshot shows the "Forex" section of the application. The "Payments" tab is selected and highlighted with a red box. Below the navigation tabs, there are buttons for "In progress", "Authorisation needed" (highlighted with a red box), "Get quote", and "History". A "Global payments - Ready for authorisation" table is displayed, showing a single payment entry. The table has columns for Reference, Payment type, Capture date, Value date, Account, Amount, Status, and Select all. The payment entry is: Reference: 1281057 - EUR BEN V1 SCREENS FINAL, Payment type: Beneficiary, Capture date: 13 Aug 2023, Value date: 15 Aug 2023, Account: 12345678900, Amount: EUR 1.00, Status: Authorisation Requested. The "Select all" column has a checked checkbox. At the bottom of the table, there are "Reject" and "Authorise" buttons. Below the table, there is an "Authorise" section with a note: "Please note: Authorisations for Users cannot be selected with other Authorisation Categories." and a table of "Outstanding Authorisations" with columns for "Service Short Description" and "Status". The table entry is: "Global Beneficiary Payment - 1281057 - EUR BEN V1 SCREENS FINAL" with status "Authorisation Requested". Below the table, there is a checked checkbox and the text: "I have reviewed the items I am authorising and I confirm they are correct. By clicking the Accept button I acknowledge that I take full responsibility for the execution thereof."

15. Finalise the authorisation process on the FNB App or **Verify Passcodes** as per set up

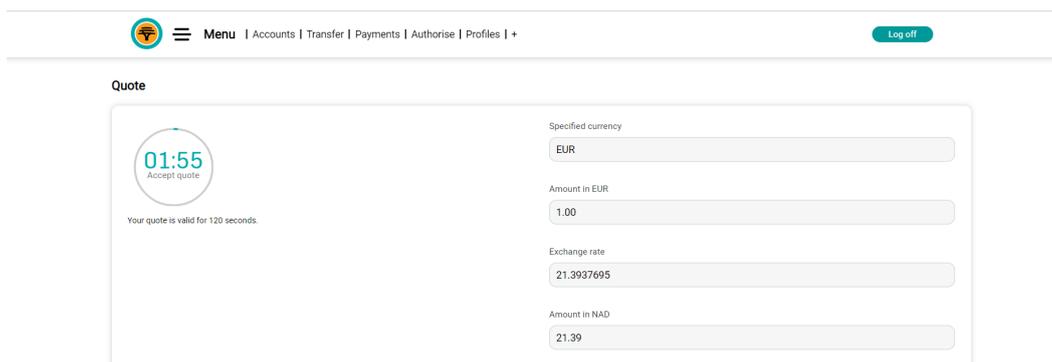


16. Once fully authorised, the payment will move to the Get Quote tab. Under Global Payments, select the **Get Quote tab** and select **Get Quote** next to the payment



17. You will have 120 seconds to Accept or Decline the quote. If declined, it will revert to Get Quote and, if accepted, it will move to the final step

If a quote is not accepted – and the payment will not be processed until such time as a quote is accepted – this transaction will remain pending in the Get Quote tab under Global Payments



18. Click on **Finish**

**Thank you**  
 Your global payment was successfully submitted to the bank for processing  
 Transaction ref: 1281057

**Transaction details**

Transaction type: Global payments

Beneficiary name: EUR BEN V1 SCREENS FINAL | Applicant name: John Doe

To account: DE19670800500830820200 | From account: 12345678900

Payment currency: EUR | Amount in EUR: 1.00

Own reference: Test | Beneficiary reference: Test

**Finish**

19. Payment will reflect in the **History** tab in an **In-Progress** state. This means that the payment is being reviewed by Exchange Control to determine compliance to Bank of Namibia regulations for cross-border payments.

**Forex**

Global Payments | Global Beneficiaries | Global Receipts | Global Transfers

In progress | Authorisation needed | Get quote | **History**

Search by  
 Value date range: 0 - 1 Month

Download | Print

**History**

Reference - Beneficiary	Payment type	Capture date	Value date	Account	Amount	Status
1281057 - EUR BEN V1 SCREENS FINAL	Beneficiary	13 Aug 2023	15 Aug 2023	12345678900	EUR 1.00	In Progress
1269691 - CAMILLA PAIVA	Beneficiary	27 Jul 2023	27 Jul 2023	12345678900	ZAR 50.00	Complete

Download CSV

