



Rabobank

Rabo Internet Banking Professional

World payment

You use a World payment if you are making a payment in a foreign currency or in euros to a country outside the SEPA area. Via the menu option 'New order', you will receive a message at the bottom of the screen if you have entered details that lead to a World payment. Via the button 'Next', you will be taken to the second part of the order screen, which we will have pre-completed for you as much as possible. You can request the details that you still need to enter from the recipient of your payment. A World payment will be carried out faster and without extra costs if the payment details are complete.

Starting screen for 'New order'

From account

Choose the account from which you want to make the payment here. You can set the order in which the accounts are shown via 'Self-service' - 'Set account order'.

Amount

In 'From account', choose the account from which you want to transfer an amount. This can be a Euro account or Foreign currency account. If you choose a Foreign currency account, the currency for 'Amount' will be changed automatically. For instance, if you choose a US dollar account in 'From account', the currency will be changed to USD. The ten most frequently used currencies are shown.

Create payment order [More information](#)

From account		
A.B. Gelding AB TESTREKENING	NL63 RABO 0000 0000 00 Rekening-Courant over. EUR 0,16	
Amount		
EUR		
Name beneficiary	Account number beneficiary	
Country of registered office of bank		
Netherlands		
<input type="checkbox"/> Add to address book		
Description	Payment reference	
Frequency	Execution date	
One-off	28-08-2018	
<input type="checkbox"/> Urgent (When do you use urgent?)		
Save, new order	Save, go to 'Send'	Delete

Below them, you can select one of the other currencies. If you want to pay an amount from your Euro account, you can also do so in the foreign currencies shown.

Name beneficiary

Enter the name of the account holder to whom you want to transfer the amount here. It is important to enter the name as completely as possible, without abbreviations. An 'Additional 'Name beneficiary' line' is available on the next screen. If you have not yet entered anything in 'Account number beneficiary', account numbers you have included in your address book will be displayed as you enter letters. The more letters you enter, the more specific the account number will become.

Account number beneficiary

Enter the account number of the person to whom you want to remit the amount here. Account numbers from your address book will be displayed as you enter numbers. The more numbers you enter, the more specific the account number will become. Select the account number that you want to use.

You can also use the address book icon displayed to the right of the field for 'Account number beneficiary'. If you click on it, all addresses in your address book will be displayed. First your own accounts, followed by the addresses entered by you. If you have entered more than 500 addresses in your address book, all addresses will be displayed immediately, but you must first enter a part of the beneficiary's name or account number for a clear presentation of the address book.

If the account number is not included in your address book, you must enter the number yourself until it is complete. Always verify that the account number is correct.

Country of registered office of bank

'Netherlands' has been entered as default country. You can choose a country for the bank here by keying in the name of the country or by selecting a country from the list. The most frequently used countries are displayed first. Below them, you can select one of the other countries. If you have entered an IBAN under 'Account number beneficiary', we will enter the country for you.

Add to address book

By selecting this box, details of this payment are automatically entered in the address book, with the exception of the fields 'Amount', 'From account', 'Period', 'Execution date', and 'End date'. If the address has already been entered with the same account number for the beneficiary, the address book will copy the details from that order.

Description, Payment reference and End-to-End ID

In this field you can enter a description for the payment, the payment reference and End-to-End ID. For example, the description can be an invoice number. The description must not be longer than 140 characters. If you enter the description, you cannot give a payment reference to the payment. It also applies that if you enter the payment reference, you can no longer enter a description. The End-to-End ID can be added together with the description and payment reference.

Period

If you create a regularly recurring payment, you can also arrange for it to be executed periodically. You can choose from 'Weekly', 'Fortnightly', '4-weekly', 'Monthly', 'Bimonthly', 'Quarterly', 'Half-yearly' or 'Annually' as periods. You enter the payment once and enter the period, the starting date (first execution date) and the end date. Rabobank will then automatically execute the order periodically.

Execution date / Start date

The execution date or start date is today's date or a date (up to 1 year) after today's date. Today's date is shown as default. You can change this.

If you have chosen an option other than 'One-off' under 'Period', 'Execution date' will have been changed to 'Start date'. This is the date on which this order will be executed for the first time.

End date

For a recurring order, state the period for the payment here. You can also state how often ('Ends after xx times' or for how long ('Ends on day-month-year') the order is to be executed.

Next screen in 'New order'

The top part of the screen will display the details that have been entered in the starting screen. If required, you can change these by returning to the starting screen.

Additional 'Name beneficiary' line

If the name of the beneficiary is too long for the field 'Beneficiary's name', you can enter the additional information here. Do so as completely as possible.

Address of beneficiary / Beneficiary's place of residence

You can enter additional address details for the beneficiary here. Do so as completely as possible. This information is mandatory in some countries.

Country of beneficiary

The country stated for 'Country of bank' is stated here as default, but you can change this.

National bank code

The National Bank Code (NBC) is sometimes also referred to as Clearing House Code (CHC). This is a code that determines to which branch of a bank your payment should be sent. You may find it on invoices.

In a number of countries, the account number of a beneficiary is not unique in itself, but becomes unique in combination with the National Bank Code. Each country has its own abbreviation for the National Bank Code. This field only becomes visible if a domestic account number has been entered under 'beneficiary's account number' and if the National Bank Code is mandatory or optional information for the country of the recipient bank (the country entered under 'Country of beneficiary's bank').

If the NBC is not known, you can state this. This will result in extra charges and may lead to additional processing time.

BIC Beneficiary's bank

BIC is short for Business Identifier Code, which is sometimes also referred to as the SWIFT address. The BIC is a unique (international) identifier of a bank or organisation and facilitates order processing. A BIC comprises 8 or 11 positions, of which positions 5 and 6 consist of the bank's country code. For example, Rabobank's BIC is RABONL2U. If you do not have the BIC of the beneficiary's bank, you can request it from the beneficiary or look on the SWIFT website: www.swift.com.

This field is only shown in the following situations:

- If the BIC can be derived by the system or if it can be copied from the address book. The content of the fields 'BIC' and 'BIC not known' cannot be changed in that case.
- If the content of the field 'Beneficiary's account number' does not allow the system to derive the BIC. You will then be asked to enter the BIC yourself.

If you select 'BIC not known', you can complete the fields 'Name of beneficiary's bank', 'Address of beneficiary's bank' to enable faster processing of the payment. Without 'Location of beneficiary's bank' it is not possible to execute the payment. Selecting the option 'BIC not known' will result in extra charges.

Name of beneficiary's bank

If you complete this field, this will enable faster processing by Rabobank of a payment without BIC.

Address of beneficiary's bank

If you complete this field, this will enable faster processing by Rabobank of a payment without BIC.

City of registered of beneficiary's bank

You need to complete this field to enable processing of the payment without BIC.

Cost distribution

There are three options for the allocation of costs when entering payment orders:

- **SHA/Shared:** If you choose SHA, then you, as the originator, will pay the costs of your own bank and the recipient will pay the other costs. This is the most frequently used and cheapest option.
- **OUR/Our cost:** If you choose OUR, then you, as the originator, will pay the costs of your own bank as well as the costs that the recipient would ordinarily pay to his or her bank.
- **BEN/Beneficiary:** If you choose BEN/Beneficiary, the beneficiary will pay all costs. The costs of the originator will be deducted from the amount to be remitted.

Specific instructions

You will pay extra costs for this option. You have two choices here:

- **Confirmation by fax:** click this option if you wish to receive a confirmation of the payment by fax (a copy of the SWIFT message).
- **Additional information:** this field is intended for stating a preferred routing. Stating a preferred routing is often unnecessary. We advise you to state a preferred routing only if you have agreed specific arrangements for this. You can enter the BIC (Business Identifier Code) of the correspondent bank here. Rabobank cannot guarantee that these instructions will be followed.