



Customer User Guide

Business Online Plus and
Commercial Online Banking
International Payments

This guide will help you create international beneficiaries and make international payments on Business Online Plus (BOP) and Commercial Online Banking (COB).

FX Rates and Cut-off Times

We currently offer live rates in 16 currencies, and you can make foreign payments in 19 via Online Banking. Currencies with live rates are available are as follows:

Currency	Currency code	Cut-Off Time	Payment sent
Australian Dollar	AUD	14:15	Next working day
Canadian Dollar	CAD	14:15	Same working day
Hong Kong Dollar	HKD	14:30	Next working day
Euro	EUR	14:45	Same working day
US Dollar	USD	17:00	Same working day
UAE Dirham	AED	14:30	Next working day
Swiss Franc	CHF	10:45	Same working day
Czech Koruna	CZK	09:15	Same working day
Danish Krone	DKK	10:45	Same working day
Sterling	GBP	15:30	Same working day
Norwegian Kroner	NOK	10:45	Same working day
New Zealand Dollar	NZD	14:15	Same working day
Polish Zloty	PLN	09:45	Same working day
Swedish Krona	SEK	10:45	Same working day
Singapore Dollar	SGD	14:30	Next working day
South African Rand	ZAR	10:45	Same working day

In cases where live rates are not available (i.e. out of hours as well as for the following currencies: ILS (Israeli Shekel), INR (Indian Rupee), KES (Kenyan Shilling), a list of the rates can be viewed by selecting 'FX Rates and Cut-off Times' from the 'Payments' drop-down menu. To view indicative rates for payments, click 'FX rates for Payments.' To view Cut-Off Times select this option.

Payments can be made in other currencies via our Business and Commercial Support team on **0345 0808 508**, speaking to your Relationship Manager or at a Metro Bank store.

FX Rates & Cut-off Times

FX Rates for Payments

FX Rates for Cash

Cut-off Times

FX rates are for indicative purposes only and are updated every 15 minutes. The platform supports the release of international payments in the following currencies: AED, AUD, CAD, CHF, DKK, EUR, GBP, HKD, ILS, INR, KES, NOK, NZD, PLN, SEK, SGD, THB, USD, ZAR.

For Live FX rates please navigate to the International Payments and Transfers landing page

Refresh

Currency	Code	We buy at	We sell at	Last update
Arab Emirates Dirham	AED	4.7954	4.515	05 Jan 2024 02:20
Argentine Peso	ARS	1060.3252	995.5524	05 Jan 2024 02:20

Please note: FX payment rates screens are for indicative purposes only. The confirmed FX rate applied to individual transactions will be displayed at the time of final confirmation of your payment or transfer.

Creating An International Beneficiary

- Select 'Add a Beneficiary' from the left-hand Beneficiaries menu
- change the type of Beneficiary from Domestic to International
- you'll then be able to input the relevant payee details, and any additional information or reference as required by the payee

Create Beneficiary

If the beneficiary you require is not on this list, you can create a new beneficiary and the details will be automatically stored once approved.

Domestic

International

Save

Beneficiary name *

Beneficiary nickname *

Address of beneficiary (optional)

Address of beneficiary (optional)

Address of beneficiary (optional)

SWIFT/BIC

ABA

Metro Bank BIC

SWIFT/BIC code *

Beneficiary IBAN

Beneficiary account No

Beneficiary IBAN *

Reference *

Add

Intermediary SWIFT/BIC

- if you need to add more reference information please select the +add button.
- you should replace the following non-SWIFT characters with a blank space as the system cannot accept them. If any non-swift characters remain anywhere in the beneficiary details then payments will not be submitted.

@	_	&	%	=	*	#
---	---	---	---	---	---	---

\$	£	!	^	~	, ' ,	?
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- select 'Save' to create the payee.

Please note: As you are creating a new beneficiary you may be prompted to select the reason for adding the beneficiary via the Scam Warning screen. Confirmation of Payee (COP) is not available for International Beneficiaries.

Please note: Depending on your authorisation settings, creating a beneficiary may need approval from additional users before it can be saved to the beneficiary library and a payment processed.

Make an Individual International Payment

To navigate to the International Payments menu, select 'International Payments' from the 'Payments' heading in the left-hand menu. You can also find the beneficiary in the beneficiary tab and select the blue Pay Button to the right. International Payments are processed individually.

The system will automatically default the conversion as Great British Pound to United States Dollar. To make changes, amend the currencies in the 'You are Sending' and/or 'Payee will receive' boxes underneath.

Make an international payment or transfer

When would you like us to process this international payment/transfer?

☒ Today ☐ Next working day ☐ In 2 working days

You must send the payment by 05:00 pm (UK time) for it to be processed today. If your payment/transfer date falls on a Saturday, Sunday, or Public Holiday, it will be processed on the next working day

✓ 1 Great British pounds equals 1.3160 US dollar

£ 1.00 GBP = \$ 1.32 USD

View my daily limits



You are sending

1.00

£ GBP

Payee will receive

1.32

\$ USD

- select the payment date from the three options – please note if your payment/transfer falls on a Saturday, Sunday, or public holiday, it will be processed on the next working day
- click on the + next to 'View my daily limits' to see your remaining transaction and company limits
- input an amount in either 'you are sending' or 'Payee will receive'
- complete the 'from' account field and select to either transfer to your own account or send to a recipient
- if sending to a recipient you can either choose the 'to account' to select one of your existing payees or add a new payee
- Please note: If you are sending funds to a payee with a Metro Bank sort code, the payment will be processed as an internal transfer not as a SWIFT or SEPA payment. Click on the 'i' next to the Metro Bank notification under the payee details once selected for more information.
- if adding a new payee please input the relevant payee details, and any additional information or reference, as required by the payee. Should you need to add more reference information please select the +Add option as detailed in the "Create a Beneficiary Section"

Note: As you are creating a new beneficiary you may be prompted to select the reason for adding the beneficiary via the Scam Warning screen. Confirmation of Payee (COP) is not available for International Beneficiaries.

Note: Depending on your authorisation settings, creating a beneficiary may need approval from additional users before it can be saved to the beneficiary library and a payment processed.

- depending on the destination country and payment currency, you will be able to select either SWIFT or SEPA payment

What is the difference between a SEPA payment and a SWIFT payment?

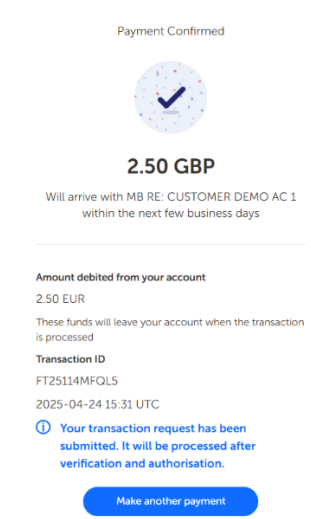
Payment Type	Swift	SEPA
Beneficiary Location	Worldwide (or within the UK if the payment is not in GBP)	European SEPA compliant countries only
Currency	Any	Payment must be sent in Euros
How long does it take	Within Europe: Same day (if sent before cut off) Worldwide: Usually within 5 working days	Within Europe: Next day
Amount	Unlimited	Unlimited
Standard charge applicable	£25.00 from GBP account \$25.00 from USD account €20.00 from EUR account An equivalent amount will be applied for other currencies	£0.20 per payment, or equivalent in specified currency
Who pays the charges	Choose to pay all the charges / share charges, or request the beneficiary pays all the charges	Charges must be shared

- select a different account to debit the payment charges if required and press 'Continue'
- review your payment details thoroughly and when confirmed select 'Confirm & Pay'

Please note: Once you have confirmed the payment, you will no longer be able to cancel the transaction if on sole authorisation. If on Dual or Verify Authorisation levels a verifier or approver can reject the payment instruction in Item Management.

- you may be prompted to enter your password and follow the instructions on your Online Banking screen to authenticate your payment using your chosen security device.

Please note: Depending on your authorisation settings, sending a payment may need approval from additional users before it can be processed. **For customers on dual or verify authorisation the exchange rate will be indicative when submitting the payment request. The confirmed rate will be shown upon final approval.**



Process Bulk International Payments

To navigate to Bulk International Payments menu, select 'Bulk Payments' from the 'Payments' heading in the left-hand menu. We can support SEPA and SWIFT payment types. Bulk International Payments are only available for payments made in the same currency (e.g. USD to USD) For international payment bulk files, charges apply for each individual transaction within the file.

You can select the 'bulk payment file templates and useful guides' dropdown to utilise our international payment CSV template.

BENEFICIARY IBAN	REFERENCE 1	REFERENCE 2	REFERENCE 3	REFERENCE 4	BIC	DEBIT AMOUNT	Leave Blank (CREDIT AMOUNT)	CCY
001234	134	134	134	134		12.00	12.00	EUR



CREATE TXT FILE

Version 1.0
Tool to generate International payments: file SWIFT payment types. Bulk international pa available for payments made in the same cu USD)

- Follow the formatting instructions in the white box on the right-hand side to create and save your payment file

Beneficiary Name (A)	Beneficiary Address 1, 2 and 3 (B, C and D)	Beneficiary Bank BIC (E)	Beneficiary IBAN Number (F)	Reference 1 (G)	Reference 2, 3 and 4 (H, I and J)	BIC (K)	Debit Amount (L)	Credit Amount (M)	CCY (N)
Mandatory Field - maximum 35 characters	3 columns of optional fields – leave blank if not required	Mandatory Field – 8- 11 characters	Mandatory Field – between 15 and 34 characters	Mandatory Field – maximum 35 characters	3 columns of optional fields – maximum 35 characters - leave blank if not required	Optional field - Intermediary Bank BIC 8- 11 characters. When you input the BIC- You need to add SW- at the front. If a FedWire code is input, you will need to add /FW at the front. - leave blank if not required	Mandatory Field – The amount should not be formatted. e.g \$1,236.72 should be input as 1236.72	Leave this column blank	Mandatory Field. The currency field (CCY) must be populated with the 3- digit code e.g. USD, EUR, CAD

- choose the 'CSV – Comma Separated' format
- select 'Upload New File' or drag and drop your created file in to the blue highlighted area
- a blue progress bar will appear, showing the progress of the file upload
- once the upload is complete, the file will appear in the 'My Uploaded Files' section - see the FAQ section of this guide for the possible 'Status' column responses and what they mean
- click on the file name in the 'My Uploaded Files' section to review the contents of the uploaded file

- click 'Process' to move to the next page – If there are any data input errors (e.g. invalid sort code) within the file, you will be notified at this stage. Please see FAQ's section at the end of this guide for common file error messages.

Please note: Where there are data errors, you can opt to proceed with the file, however the invalid payments will not be processed. After the file has been processed, you will then need to go to the 'Outstanding Payments and Transfers' page and click on 'Bulk transactions' under 'held transactions.' You will be able to amend or delete these Held International Payments.

- on the next screen, complete the following:
 1. **From account** – the account you want to make payment from (not available when processing multiple debit files)
 2. **To** – will be prepopulated with the file name and total amount
 3. **Processing Type** – this will be greyed out as you cannot use Single Debit Multiple Credit on international bulk payments.
 4. **Payment type** – will default to international, please select payment date and charging options

- once happy with the details entered, click 'Pay'
- complete one final review of the available payment information on the payment summary screen before clicking 'Confirm' to submit the file for processing. To review information again click back to go back to the previous screen
- you will then be prompted to enter your password and follow the on-screen instructions to authenticate the request
- once authenticated, you will receive a confirmation message that the file has been submitted - depending on your authorisation settings, the file may need approval from additional users before it can be processed – see below for further information
- when the file has passed all relevant authorisation approvals, check the 'Outstanding Payments and Transfers' page (under the 'Payments' heading in the left-hand menu) to check that no payments have been held/rejected.

Please note: The Confirmation of Payee name checking service cannot be used for International Payments.

Approving Payments and Transfers

This section is for users who are responsible for approving other users' payments and transfers.

- Select 'Item management' in the top right-hand corner of the main screen
- choose either the 'Approvals' or 'Verifications' tab as required:
 - o **Verifications** - Payments will show here for input/verify/authorise setups once a payment has been correctly keyed by an inputter awaiting verification by a second user.
 - o **Approvals** – Payments will show here for dual authorisation setups once a payment has been correctly keyed by an inputter. For input/verify/authorise setups, payments will only show in this tab once a payment has been correctly keyed by an inputter and then verified by a second user.
- locate the payment(s) you are looking for within the list and select 'Approve' or 'Reject.' Once the International Payment has been approved by the final person it cannot then be deleted/cancelled at a later stage.

Important Note: For customers on dual or verify authorisation, the exchange rate will be indicative when submitting the payment request. The confirmed rate will be shown upon final approval.

Please note: Once the International Payment has been approved by the final person - or confirmed by customers on sole authorisation - it cannot then be deleted/cancelled at a later stage.

View SWIFT or SEPA Confirmation Messages

To view transaction details, debit advice letters and confirmation messages once a payment has been processed:

- Locate the payment in the Transaction Summary Screen (for more information on how to access this screen please see our User Guide – Accessing Online Banking and Transaction Reporting) located in the Business section of our website under “Ways to Bank” useful guides.
- click on the three vertical dots next to a transaction to view a sub menu containing the options and select your required option.

20 SEP 2022	20 SEP 2022	Outgoing SEPA Payments	FCYTEST	-€0.01	€3.95	⋮ ▼
20 SEP 2022	20 SEP 2022	Outgoing SEPA Payments	FCYTEST	-€0.01	View Transaction Details View Debit Advice Letter View SWIFT/SEPA Confirmation Messages	▼
20 SEP 2022	20 SEP 2022	Outgoing SEPA Payments	FCYTEST	-€0.01		▼
18 AUG 2022	18 AUG 2022	Account to Account Transfer	Metro Bank Demo	€0.58		⋮ ▼

Bulk and Batch Files List

The Bulk and Batch Files List is an archive of your Bulk Payment Files and Batch Payment Groups submitted for processing over the last 28 days.

- select 'Payments' from the left-hand menu and navigate to the 'Bulk and Batch Files List' page from the dropdown
- click on the relevant file name to view a breakdown of each bulk/batch file
- below is an explanation of the file status:
 - **Process** – File is currently being processed
 - **Processed** – File has been processed successfully
 - **Partly Processed** – One or more payments within the file have not processed successfully. See the Outstanding Payments and Transfers section for further detail
 - **Ready for Processing** – File has been submitted but still requires approval from another user(s) in line with your authorisation settings
 - **Reject** - The file has been rejected by a user.

Please note: Only users with 'Single Debit Multi Credit' access will be able to view files processed in this way.

Outstanding Payments and Transfers

The Outstanding Payments and Transfers screen allows you to view authorised payments scheduled for processing at a future date, as well as payments which have been held/rejected.

- Select 'Payments' from the left-hand menu and navigate to the 'Outstanding Payments and Transfers' page from the dropdown
- there are two key tabs to review:
 - **Awaiting Transactions:** shows International Payments and future dated Bacs payments that have been fully authorised and are pending processing
 - **Held Transactions:** lists any attempted payments that have been placed on hold (e.g. duplicate payments, invalid sort codes, etc.)

Please note: Under each tab you can choose between 'Single' for payments keyed individually or 'Bulk' for payments processed as part of a Bulk or Batch.

Frequently Asked Questions

Q. Can I create international standing orders or set up SEPA direct debits on my accounts?

A. Unfortunately we do not have the facility to set up international standing orders or SEPA direct debits at this time.

Q. Do 'Super User' access rights apply to Bulk and Batch Files?

A. No, Super User permissions do not apply to Bulk and Batch payment requests.

Q. What should I do if I see an error message in the File Status column when uploading a file to the Bulk Payment screen?

Error Message	What Does This Mean?	Action
'Invalid'	The file you are trying to upload is not in the correct format for the upload type you have selected	Please ensure you are using the correct file format and upload a new file with a unique file name selecting the correct upload option.
'Duplicate'	You are trying to upload a file that is an exact match to one that has previously been uploaded	Ensure the file has not already been processed. To proceed, submit the file again making sure that the file name and contents differ to any previous versions uploaded.
'Mandate Breach'	The requested file exceeds one or more of your Online Banking payment limits	Review the file to ensure the total file value and all individual payments are within your limits. If required, please refer to your Relationship Manager.
	One or more payments within the file contain errors	When you attempt to process the file, you will be notified of any errors. Please amend the file accordingly and re-upload with a new filename or proceed with the current file noting that any payments with errors may not be processed.

Need Support?

We hope this guide is helpful and gives you the tools you need to make the most of Business Online Plus and Commercial Online Banking. If you have any questions or need help, please call us on **0345 0808 508** or speak to your Relationship Manager . You can also find further information by visiting our website at [Business Online Banking | Small and Large | Metro Bank](#)

Metro Bank won't charge you for your calls, however you may be charged by your service provider.

