

Create an international payment

This quick reference guide outlines steps to make a payment to a beneficiary overseas or within Australia in foreign currency.

This guide explains how to:

1. Create your payment
2. Choose your payment category
3. Enter the beneficiary payment details
4. Submit your payment

1. Create your Payment

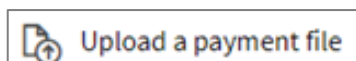
1. From the **Payments** menu, select **International**. The CREATE PAYMENT screen displays.

2. Make the payment in one of the following ways:

- **Manually:** Fill in the mandatory fields, which are marked with a red asterisk (*).
- **Use a template:** From the **Template** drop-down list select a previously saved template. The payment fields populate with the template's details. Ensure all mandatory fields are populated prior to submitting.

Note: Information can be edited for the specific payment as required.

- **Upload a file:** From the Payments menu click



Note: You need a file formatted to QTC FX File format specifications prior to being able to upload a file.

2. Choose your payment category

In the **Payment details** section, from the **Category** drop-down list:

- Choose **International** (Default) to complete standard payments overseas or locally.
- Select **Foreign Currency Account Transfer** to transfer between your AUD and foreign currency accounts held with NAB.

3. Enter the beneficiary payment details

You can either pay a beneficiary whose details you have saved before or add a new beneficiary.

1. In the **To account** section:
 - Enter the *Beneficiary Name*
 - Enter the *Account Number/IBAN*
 - Enter *Beneficiary Address*
 - Select *Beneficiary country*
 - Enter *Instructions to Beneficiary* (optional)

Note: If you manually enter details and want to save them to reuse later, select **Save**.

Create an international payment

To account
Beneficiary details

Pay saved beneficiary

* Beneficiary name * Beneficiary country

* Account number/IBAN Instructions to beneficiary

* Beneficiary address

Warning: As NAB is unable to check the beneficiary details entered, this account will be credited whether or not held in the account name specified.

- In the Beneficiary bank details section:
 - Enter Bank details by either selecting:
 - SWIF/BIC code:** enter the SWIFT Code
 - Bank address:** enter Beneficiary Bank name and address
- Select the beneficiary bank country
- Click the **More beneficiary bank details** (Optional) link to display extra fields.
 - ABA/Chips number/Sort code

Beneficiary bank details

* Identify bank by * SWIFT/BIC code

* Beneficiary bank country

+ More beneficiary bank details

- In the **Payment Value** section:
 - Select the payment currency from the *Payment currency* drop-down list
 - Enter the value date - up to 2 business days in advance
 - Enter the payment amount
- In the **Settlement details** section:
 - Select the debit account for the payment

Note: You will need to credit this account.
 - Select your Rate Source:
 - Real-time rates – use this option for live market rates
 - Available FX deals – use this option to select a pre-booked deal
 - NFCA(FCA) – use this option if you would like to send your payment using funds in your NAB Foreign Currency Account
 - Settlement Amount – will default to the Payment Value entered

- Debit Amount – either Payment amount or Debit Amount needs to be populated

4. Submit your payment

- Click **Submit**.
- If you see the following message, you must double-check that the beneficiary account number or SWIFT/BIC code is correct.

Warning: Payment contains a beneficiary account number or SWIFT/BIC code that is new, or hasn't been paid to in over a year. Please ensure details are correct and click the Submit button again to continue.

Payment contains a beneficiary account number or SWIFT/BIC code that is new or hasn't been paid to in over a year. Please ensure details are correct and click the Submit button again to continue.

- Click **Submit**.

Your payment is now ready for authorisation. Refer to the **Authorise a payment** quick reference guide.

Save as a template (optional)

To create a template with these payment details for future use, click Save as template.

Note: You can't save a payment as a template if you've used multiple rate sources.

For further assistance, call QTC FX Support on 1300 201 252 or email qtcfxsupport@nab.com.au