

Handbook of International Payments Tracking service

Index

1. What is “International Payments Tracking”	2
2. Content of the service	2
3. Activation.....	2
4. Access.....	2
5. Outgoing and Incoming Payments Widget	3
6. Application of International Payments Tracking.....	4

DISCLAIMER

This document was prepared by UniCredit for informational purposes only. Although the information contained in this document was obtained from sources that UniCredit believes to be reliable, UniCredit does not guarantee its accuracy and completeness. All the information contained in this document are those held by UniCredit at the time the document was made available, and may be subject to change at any time and without notice.

Document updated to December 2020

1. What is “International Payments Tracking”

The **International Payments Tracking** is a digital service, available 24/7/365, based on the additional features introduced by the new SWIFT gpi payment scheme to which UniCredit adheres.

Available within the Corporate Portal, it allows the Customer to view and monitor in real time the status of international payments debited or credited to current accounts held at UniCredit; precisely it allows to:

- monitor **outgoing foreign payments - Foreign Premium in Euro and Currency, Urgent Euro Target2** -, with SHA / BEN expense option, with or without negotiation, arranged by the Customer in debt for any current account relationship with UniCredit, regardless of the channel device with which the payment order was given; wire transfers with OUR charges option or with debit grouped by bill are excluded
- monitor **incoming foreign payments, including Target 2 Euro transfers**, with or without negotiation, in favor of the Customer on the account relationship enabled for the service
- receive confirmation that the beneficiary has been credited to the beneficiary;
- receive details on the working hours of the operation and the total amount credited to the beneficiary
- receive the new unique code "UETR - Unique End to End Transaction Reference" which identifies the transaction along the entire payment chain, from the ordering bank to the beneficiary.

2. Content of the service

The service consists of two main components:

1. **Informative Widget:** summary content available within the Corporate Portal Dashboard; they allow online viewing of payment status both outgoing and incoming.
2. **Dedicated application:** the dedicated application allows you to view more transactions and perform searches by applying more filters than the widget. The feature also allows you to select the individual transaction and view all the detailed information about payment order (e.g. order receipt date, execution date, fees charged etc.) and graphic elements that represent the route taken by the transaction, from the originator to the beneficiary, with evidence of the relative processing times.

For all incoming credit transfers and outgoing credit transfers addressed to beneficiary banks participating in the SWIFTgpi scheme, the service also offers:

- **guarantee of credit** to the beneficiary on receipt date
- **confirmation of credit**
- **any intermediate status** such as "In progress" or "rejected"

3. Activation

The Tracking service can be activated both for customers who already use a UniCredit e-banking service (e.g. UniWeb) and for customers who make arrangements through front end provided by third parties (via CBI Passive, SWIFTnet network) or directly through the UniCredit branches.

4. Access

Access to the service is through the Corporate Portal environment that can be reached at the address <http://corporateportal.unicredit.it>

If you already have access credentials issued by the Bank for UniWeb / UC Trade Finance Gate / UC eBanking global services, you don't need to receive new ones; through the single sign-on mechanism envisaged by the Corporate Portal, it is possible to take advantage of the same access credentials to access more services within the Portal

If already operating on the Corporate Portal with a set of credentials relating to the Banca Multicanale Business service, a new set of credentials must be provided for the Tracking service to be used alternatively to those of Banca Multicanale Business to access the Portal in single sign on mode.

In case of anyone of the aforementioned instruments is not available, the Bank will provide, as usual, a temporary PIN code which must be changed at the first access.

Through the User Administration area of the Corporate Portal, the Company Profiles Administrator can manage the visibility of the individual users' widgets and access to the entire service using the lock / unlock functions.

5. Outgoing and Incoming Payments Widget

Outgoing and **Incoming Payments Widgets** are two summary information interfaces available within the Corporate Portal Dashboard.

From these you can monitor the **status** of the selected payments (e.g. credited to the beneficiary, pending, refused, etc.), the **beneficiary**, the **amount**, the **currency**.

Beneficiary	Amount	Ccy	Status
PIXMA LTD, KOSTANTINA ZASLONOVA, BELGORAD	26.632,50	EUR	Credited
PIXMA LTD, KOSTANTINA ZASLONOVA, BELGORAD	26.108,00	EUR	Pending
TOLLI LTD, ANCHOR INDUSTRIAL PARK, JOHANNESBURG	3.458,65	EUR	Non GPI Bank(s) involved
ACQUAFRESH LTD, XINHAI ROAD, TAIPEI CITY	53.064,00	EUR	Non GPI Bank(s) involved
PIXMA LTD, KOSTANTINA ZASLONOVA, BELGORAD	26.532,00	EUR	Credited

Full status overview (total of 7)

- 2 Pending
- 4 Credited
- 1 Non GPI Bank(s) involved

Change filtered view

REB 20601696 10.06.2019

Widget Outgoing Payments

International Payments Tracking - Outbound			↗	↻	⚙️
Beneficiary	Amount	Ccy			
PIXMA LTD, KOSTANTINA ZASLONOVA, BELGORAD	26.632,50	EUR			🟢
Purpose 22/P 21/P Debtor BONESSI Spa Debtor Account IT090020080944000008881563 UETR b87d07da-040e-44a0-b1ac-adb1c7130550 Date and Time Execution 21.12.18, 11:11 (UNCRITMMXXX) Date and Time of last gpi status update 21.12.18, 15:26 (ALFARUMMXXX)					
PIXMA LTD, KOSTANTINA ZASLONOVA, BELGORAD	26.108,00	EUR			🟡
TOLLI LTD, ANCHOR INDUSTRIAL PARK, JOHANNESBURG	3.458,65	EUR			⚪
ACQUAFRESH LTD, XINHAI ROAD, TAIPEI CITY	53.064,00	EUR			⚪
PIXMA LTD, KOSTANTINA ZASLONOVA, BELGORAD	26.532,00	EUR			🟢

◀ 1 of 1 ▶

Full status overview (total of 7) +

Change filtered view REB 208 10.06.2019

Widget Incoming Payments with details of a payment in status "credited to beneficiary"

The wheel icon at the top right  allows you to manage the widget with actions like Hide, Delete, Copy and Edit.

From the command at the bottom left "Change Filtered view" you access the area to set the **filters** by date, amount, current account, company, payment status, etc.

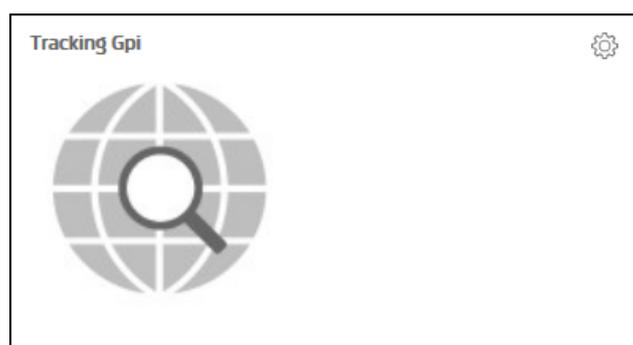
The arrow icon , which appears at the top right of the widget, allows the user to directly enter the **complete Tracking application**

The eye icon  which appears on the right once a transaction has been selected (see example previous image), allows you to enter directly **in detail** (see image below) where you can check further information such as the unique code of the transaction (UETR), the originator's bank, the beneficiary's bank, intermediate banks if involved and their BICs, amount debited, credited, etc.

From the icon at the bottom right "Download MT103"  in the transaction detail (see previous image "Transaction details") it is possible to download the details of the SWIFT message in pdf format.

6. Application of International Payments Tracking

From the Portal Dashboard you can access the dedicated application with a specific button (see image below)



Dashboard button to access directly into Tracking application

The **Tracking application** allows you to view more information, more transactions and to apply more filters than widgets, such as the unique UETR transaction code and the credit / debit account involved.

You can set the filters for viewing the transactions as shown in the following image

The screenshot shows the UniCredit GPI Monitor interface. At the top, there are navigation tabs for 'GPI Outbound' and 'GPI Inbound'. Below the header, there are filter dropdowns for 'Company', 'Account (ITD)' (set to '30000'), 'Period (Individual)', and 'Status (All Status)'. A table of transactions is displayed with columns: Beneficiary, Account, CCY, Credited, and UETR. Each row has a status indicator (red, green, yellow, orange) and an eye icon on the right.

Beneficiary	Account	CCY	Credited	UETR	Status	Action
LTD 13, KONSTANTINA ZASLONOVA	8881563	EUR	2018-12-28	bb982e54-2ef5-4e41-92ce-76d1...	Red	Eye icon
LTD 13, KONSTANTINA ZASLONOVA	8881563	EUR	2018-12-21	b87d07d9-040e-44a0-b1ac-adb1c7130550	Green	Eye icon
LTD 13, KONSTANTINA ZASLONOVA STR., BELGO...	8881563	EUR	2018-12-10	cefab074-ea51-473e-814c-627...	Yellow	Eye icon
SOUTH AFRICA (PTY) LTD UNIT 2C ANCHOR IN...	8881563	EUR	2018-12-10	ec9a48b-ec4e-44f5-b7d4-d06176d1...	Orange	Eye icon
LTD 13, KONSTANTINA ZASLONOVA STR., BELGO...	8881563	EUR	2018-12-04	8967cb8-964c-4e3e-8011-8c111331c0...	Green	Eye icon
UNIVERSITEIT DIS TICARET SANKEMALPAS...	8881563	EUR	2018-12-04	c12d7d11-c048-4068-909b-209b...	Green	Eye icon

Example of filters setting for Tracking application

The eye icon , on the right of each transaction (see example on previous image), allows to enter directly in detail (see image below) where it is possible to have a complete overview of all the details of the transaction.

The screenshot shows the 'GPI Outbound Monitor - Payment Details' page. It displays payment information for a transaction with UETR b87d07d9-040e-44a0-b1ac-adb1c7130550. The status is 'Credited'. The amount is EUR 46,310.00. The payer is ROSSI COSTRUZIONI Spa and the creditor is CONSTRUCTION LIMITED - PRETORIA. Below this, the 'MT103 - Payment Order' details are shown, including payer and creditor information, bank details, and status 'Booked'. A progress bar at the bottom shows the transaction is completed.

Transaction details OUTGOING

The screenshot shows the 'GPI Inbound Monitor - Payment Details' page. It displays payment information for a transaction with UETR 47318713-753b-428d-b66-71a84116226d. The status is 'Pending'. The amount is USD 3,104.26. The payer is KELIG LTD and the creditor is Zuccherelli VIA CAMPI FLEGREI, 66 43892 TORINO ITALIA. Below this, the 'MT103 - Payment Order' details are shown, including payer and creditor information, bank details, and status 'Pending'. A progress bar at the bottom shows the transaction is in progress.

Transaction details INCOMING

Transaction status Table:

STATUS	Transacion	
	Outgoing	Incoming
	In Progress	Ongoing <i>(sent by payer)</i>
	Delivered to beneficiary bank	Delivered to beneficiary bank <i>(UniCredit)</i>
	Credited <i>(to beneficiary account)</i>	Credited <i>(to UniCredit account)</i>
	Non GPI Bank(s) Involved	n/a
	Pending	Pending
	Rejected	Rejected

It should be noted that for transactions managed within the SWIFT gpi payment scheme, the Service makes available to the Customer:

- Gradually, the operation status communicated by the banks involved in the payment management arranged by the customer, including the confirmation has been credited to the beneficiary by the beneficiary bank as well as the detail about the operation of processing times and the total amount credited to the beneficiary;
- Gradually the status of the payment transaction arranged for the customer as early as - where technically possible - from the moment the operation is placed on the SWIFT network by the payer's bank until the notification has been credited to the account of Client, from which the conclusion of the payment and the availability of funds are determined.

For further details refer to the “International Payments Tracking Agreement”.