

UniWeb – Foreign payments with pre-negotiated exchange rate

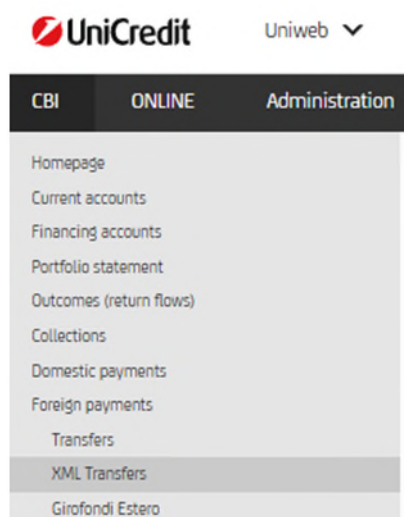
Premise

Starting March 22, 2021, UniCredit is integrating the functionality of its UniWeb Online Banking Service with the ability to initiate foreign bank transfers with a pre-negotiated exchange rate using the service in question, using accounts held with the Bank.

This integration means that, when providing its service for spot foreign currency trading by telephone, a **specific code** (12 digits) will be prepared and sent to the customer. This code must be used when using the pre-negotiated exchange rate in the foreign bank transfer order. Moreover, only for customers who subscribed the service UC PayFx Webservice, the same result can be obtained by the customer autonomously, by making the forex transaction in the protected environment of this service.

This specific code, called the **Trade ID or Ref. Code of the transaction**, in case of negotiation concluded via phone, will be communicated to the customer by sending a certified email (PEC) with the subject "Confirmation of spot foreign currency trading" or, in case of negotiation done via UC PayFX Webservice, it is available in the protected environment of the same service.

Below is a mini guide on how to correctly use this code in UniWeb, once you receive certified email notification confirming the conclusion of the contract for the spot purchase of foreign currency or once concluded the transaction in UC PayFx Webservice. The relevant menu item for this operation can be found in the **CBI > Foreign Payments > XML Transfers** section. (See picture below)



Administration - Enabling the item from Foreign Payments > XML Transfer menu

On the client side, the first one-time action to take, if not already done, is to enable the desired signatories/local users/groups to have access to this menu item.

As usual, the Administrator of the company profiles must enable this option in the Administration section after selecting the desired user/group.

Please note that, while viewing is permitted to all signatories/local users enabled by the Administrator from time to time, authorization signatures on the receipts are only permitted to signatories previously enabled by the Bank and who have the signature limit that allows authorization in relation to the amount of the receipt to be authorized.

A guide to data entry operations for payments with pre-negotiated exchange rates

Please take note that the Trade ID must be used exclusively for a payment transaction having the same amount and the same currency (e.g.: 1500.00 USD/1000.00 GBP/etc.) contained in the contract already concluded for the purchase and sale of foreign currency at spot and received via certified email or approved via UC PayFX Webservice.

In the foreign payment entry form (picture below), the **Trade ID** code, related to the contract already concluded for the spot purchase of foreign currency, must be entered **alternatively in one of the two following fields**, highlighted by the RED ARROW in the picture below and described as follows:

The screenshot shows the UniCredit online payment entry form. The interface includes a navigation menu on the left and a main form area. The form is divided into several sections: Beneficiary, Ultimate Creditor, Operation Data, Purpose, and References. Two red arrows point to the 'Contract Identifier' field in the Operation Data section and the 'Proprietary' field in the Purpose section, indicating where the Trade ID should be entered.

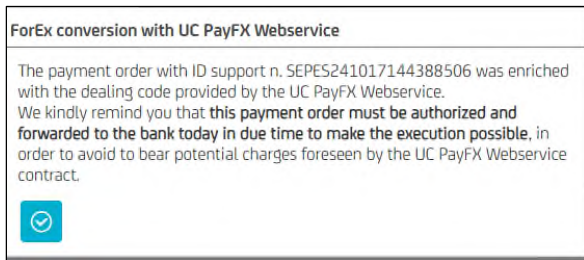
- In the “Operation Data” section, the 12-digit Trade ID must be entered in the “**Contract Identifier**” field (in the picture below, the example number 200012113871)

The screenshot shows the 'Operation Data' section of the payment entry form. The 'Contract Identifier' field is highlighted with a red box and contains the example number 200012113871.

- or, in the “Purpose” section, the 12-digit Trade ID must be entered in the “**Proprietary**” field (in the figure below, the example number 200012113871)

The screenshot shows the 'Purpose' section of the payment entry form. The 'Proprietary' field is checked and highlighted with a red box, containing the example number 200012113871.

NB: in case of negotiation done via the online workflow of UC PayFx Webservice, that is initialized by clicking on the “sign” button of the foreign payment in UniWeb, please take note that the Trade ID is automatically filled in by the system once the Fx transaction is confirmed: the customer is informed with the following message:



Obviously, for the correct provision of the service, the batch payment, as filled in following the operating instructions above, must be authorized and sent to UniCredit for processing.

Guide to upload payments with pre-negotiated exchange rates

Please take note that the Trade ID must be used exclusively for a payment transaction having the same amount and the same currency (e.g.: 1500.00 USD/1000.00 GBP/etc.) contained in the contract already concluded for the purchase and sale of foreign currency at spot and received via certified email or approved via UC PayFx Webservice. In other words, it must be coupled uniquely to a single transaction and cannot be used partially.

As regards the upload of a payment file, it is possible by pre-selecting either the XML CBI format or the Pain 001.001.03 ISO format (as shown by the arrows in the following picture)



In both usable formats, the 12-digit **Trade ID** (below is the example number 200012113871) must be entered **alternatively in one of the two** following fields:

- in the “**Contract identifier**” field of the “**XchgRateInf**” tag of the single transaction, as in the example below:


```
<XchgRateInf>
  <CtrctId>200012113871</CtrctId>
</XchgRateInf>
```
- or in the “**Proprietary**” field of the “**Purpose**” tag of the single transaction, as in the example below.


```
<Purp>
  <Prtry>200012113871</Prtry>
</Purp>
```

A point of attention is that the “Purpose” tag should not be confused with the “Category Purpose” tag, which has a similar name but identifies the interbank reason code.

Obviously, for the correct provision of the service, the batch payment, as filled in following the operating instructions above, must be authorized and sent to UniCredit for processing.