BARCLAYS

Barclays iPortal Payments
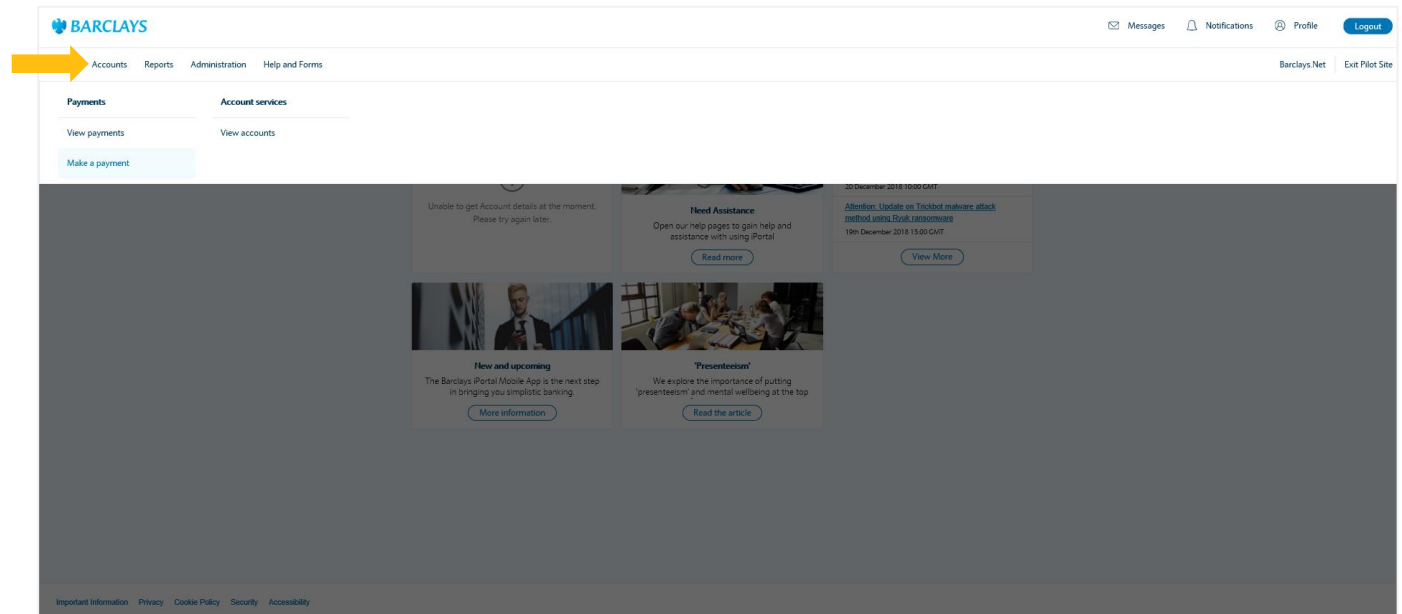## Making and Approving Payments

This guide has been designed to assist you when making and managing your payments within Barclays iPortal.

Introduction

This guide will assist you in making UK Inter Account Transfers, UK Same Day Payments, UK Faster Payments, UK Three Day Payments and International Payment Transfers.

- If you need to make a SEPA Credit Transfer please use Barclays.Net via the single sign on link.

- Please refer to the Cut Off Times Guide when processing payments.

- A Confirmation of Payee check will be performed on all new UK beneficiaries when you select to 'Pay Someone New'. This validates on screen if the beneficiary account details match the beneficiary account name.

- System Administrators will need to ensure users have Payment Role Profile(s) assigned in Barclays iPortal. This will grant users access to the 'View and Manage Payments' and 'Make a Payment' menu links.

Payments are accessed via the accounts tab as shown:

Make a Payment

The Barclays iPortal payment journey will guide you through each step of your payment, inputting the necessary information until you are ready to submit your payment.

The below guidance will assist you whilst making your payment.

You can track your progress using the timeline as shown at each stage of the payment.

- You begin by selecting your chosen **Debit Account**. You can choose from the list of accounts or utilise the search option.

- Accounts will display based on the users current entitlements.

- In the **Beneficiaries** section, '**Pay someone else**' or '**Pay my own account**' allows you to select if your payments is to a another party or an internal transfer between your company accounts.

- Your saved **beneficiaries** will appear in as list as shown or you can select to '**Pay someone new**'.

- If you select '**Pay someone new**' you must manually input the beneficiary information, this begins with selecting whether the beneficiary bank is within the **UK** or the **Rest of the World**.

- If you select **Rest of the World**, you will need to input the beneficiary country and then the beneficiary address if required.

- Once the payment has processed the new beneficiary will then be saved to your beneficiary list for future payments.

- If you wish to pay more than one beneficiary in the same payment (UK Faster Payment or UK Three Day Payment), you can select multiple beneficiaries from your saved list or use '**Payment Someone New**' to add one or more beneficiaries.

- New UK beneficiaries paid for the first time added via '**Payment Someone New**' will receive a **Confirmation of Payee (COP)** check, this validates if the account details match the account name input.

Please note: Your saved beneficiary list includes beneficiaries that that been paid within the last 12 months and will display any previous **Confirmation of Payee** checks that have been performed.

- Your chosen beneficiaries will show as detailed below and can be removed via the '**X**' before proceeding:

Make a Payment

- The **Payment Details** section includes **payment amount**, **payment type** and **payment date**.

- If you have selected to pay outside of the UK this section also includes additional fields such as payment currency and charge type.

- You will be given 2 options to choose a payment date, '**As soon as possible**' or '**On a specific date**'.

Depending on which option you choose and if you previously selected a UK or International beneficiary, we will then recommend the available payment types.

Please note: If you wish to make a '**Next Day Faster Payment**' select '**On a specific date**', choose your value date and select the **Faster Payment** option.

- The **Reference** sections includes '**Payment Reference**' and '**Beneficiary reference(s)**':

  – **Payment Reference** – this appears on your debiting bank statement.

  – **Beneficiary Reference** – this appears on your beneficiary's bank statement.

  – **Purpose of Payment (International Only)**– this is mandatory on certain currency payments to validate the reason in which is payment is being sent

  - The amount of available characters for your reference is dependant on the payment type you have selected on the previous page:

Payment Reference:	Beneficiary Reference:
Faster Payment – 18 characters	Faster Payment – 4 lines of 35 characters
UK Same Day Payment (CHAPS) – 16 characters	UK Same Day Payment (CHAPS) – 4 lines of 35 characters
UK Three Day Payment (BACS) –18 characters	UK Three Day Payment (BACS) – 18 characters
Inter Account Transfer – 16 characters	Inter Account Transfer – 18 characters
International Payment* – 140 characters	International Payment* - 140 characters

*You have the option to input a Purpose of Payment where required or you can enter payment details. The combined length of these fields cannot exceed 140 characters.

- Once you have reviewed the information on the confirmation screen select '**Confirm Payment**' and you will see a detailed summary.

- If you don't have authorisation on your payments a digital signature will be required once you click '**Confirm Payment**'.

- If you have authorisation on your payments this will go to an '**Authorisation Required**' status for the authoriser to complete and they will be required to digitally sign.
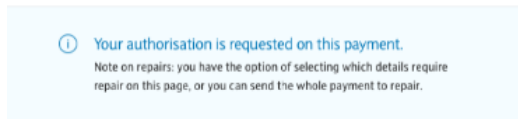
Information on **authorising** and **repairing** payments can be found on the next page of this guide.
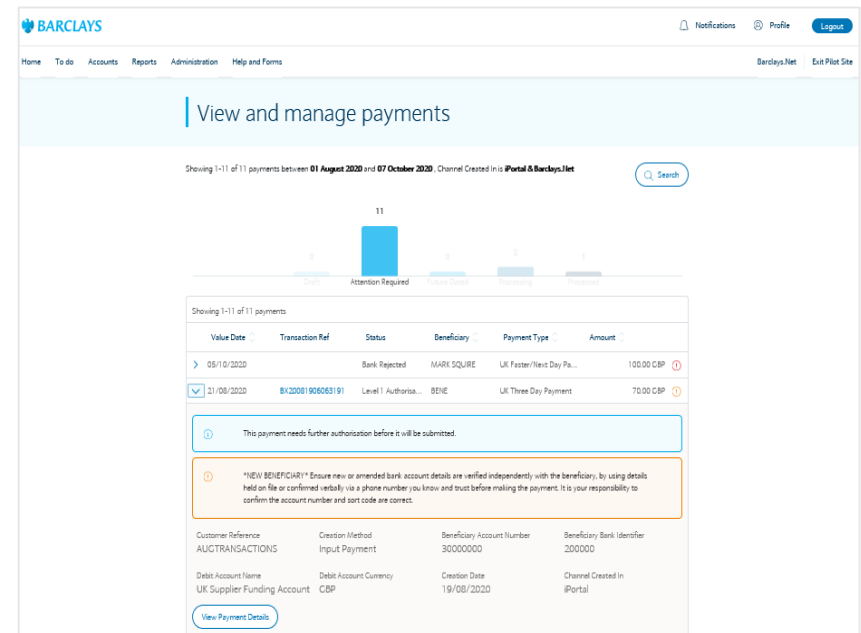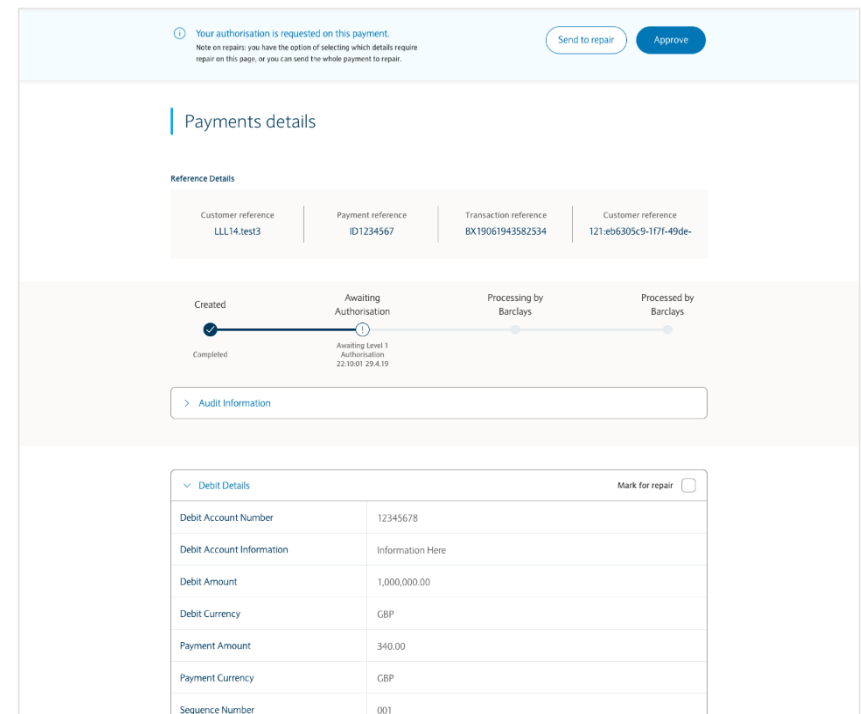
Approve / Repair a Payment

- You can **Approve** your payments in the **View Payments** screen within the **Accounts tab.**

- If your payment requires authorisation, once submitted it will display in an '**Authorisation required**' status in the **View and Manage** screen.

- You can click into each bar on the bar chart and it will filter the list of payments below by status.

- You can expand your selected payment by clicking ⌄ icon.

- By clicking on the **BX Reference** or **View Payment Details,** this provides additional payment information as well as the option to '**Approve**' or '**Send to Repair**'.

Please note: You will be able to see the **Approve** or **Repair** option based on your current user entitlements.

- If you wish to **Authorise** the payment, you must check the payment details are correct and then select '**Approve**' within the **View Payment Details** screen.

- You will then be asked to digitally sign to confirm authorisation.

- You can track the status of your payment using the **Payment Timeline** in the **View Payments** section:

- If at authorisation stage the payment information requires updating, please select '**Send to Repair**'.

- Here you can input a reason for repair which will be visible to the payment inputter.

- Once the payment has been repaired, the payment inputter will be able to view the repair information within the **View Payment Details** screen and then re-submit the payment.

You can get this in Braille, large print or audio by calling 0800 027 1316, Option 1* (via Text Relay or Next Generation Text Relay if appropriate). For more information please visit barclayscorporate.com/alternativeformats. Clients outside of the UK please contact your local Barclays representative or call +44 207 757 7323, Option 1**.