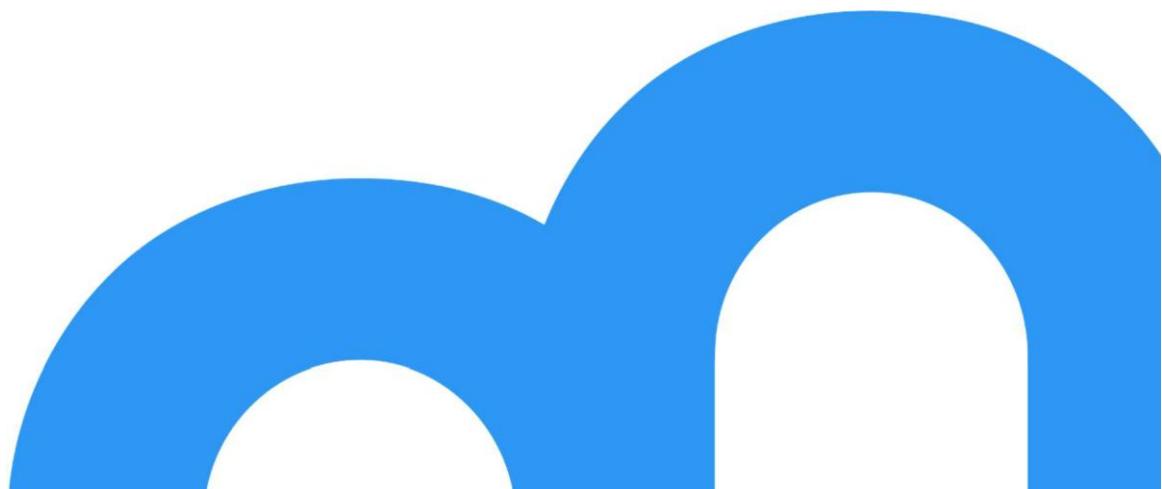




User manual

**Entering orders, exchanging currencies in IB
PAYMONT, and sending funds to the
PAYMONT account.**

Release date: 22/01/2024



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A) Sending funds to your PAYMONT account from your bank

A1) Transfer of CZK

You can send Czech crowns to your account at PAYMONT via a domestic payment. In your bank's internet banking, enter the payment order in Czech crowns, treating it as a domestic payment. For this purpose, please use the same account number that you have with PAYMONT **but enter 2060** as the bank code (i.e., not 39815). The account number to which you will send Czech crowns will be in the format, e.g., 62000XX/2060.

Information for Ronda Invest clients who had an account with Ronda Finance before September 2022 - this is the same account number you used in the past.

A2) Transfer of EUR

Select the form for sending a SEPA payment in your bank's internet banking and fill in the form with the following information, as shown below.

IBAN: LTXX398150000XXXXXX *(always enter the IBAN of your PAYMONT account)*

BIC: PMNTLT2VXXX *(always enter this BIC)*

Currency: EUR *(always enter in EUR)*

Country: Lithuania *(always type Lithuania)*

Beneficiary: Name and surname, name of the client

Fee type: SHA *(always select the SHA option)*

Name of the bank: PAYMONT UAB *(if required)*

Bank address: Ukmergės g. 126, 08100 Vilnius, Lithuania *(if required)*

You will find your account number in IBAN format on the home page after logging into IB PAYMONT (or in the online portal of Ronda Invest) in your profile. Since this is a multi-currency account, the IBAN number is the same for both CZK and EUR.

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Accounts Settings Statements and requests Communication

Customer support +370 617 41 542 Log out

Logged user: [redacted] Automatic logout: 00:23:35 en cs [redacted]

List of accounts

IBAN	Current balance	Available balance	Currency	Date of update	Access	Valid from
LT13 3981 5000 [redacted]	0,00	0,00	EUR	19.1.2024	Passive and active operation	20.2.2023
LT13 3981 5000 [redacted]	0,48	0,48	CZK	19.1.2024	Passive and active operation	21.2.2023

To illustrate, below is an example of sending EUR (entering a SEPA payment) to your PAYMONT account from Komerční banka's internet banking.

Zahraniční platba 📌 Zadáni údajů Autorizace Potvrzení

Vyplnit ze šablony 📌
Vyberte

IBAN nebo číslo účtu* 📌
LT97398150000

BIC / SWIFT kód 📌
PMNTLT2VXXX

Částka* Měna*

Orientační částka v měně účtu CZK z toho kurzová marže CZK 📌

* Povinná pole Pokračovat

Příjemce

Jméno a příjmení nebo název* 📌
Jan Ukazkovy

Země Ulice (P. O. BOX) Město, PSČ

Datum splatnosti*

Typ poplatku* 📌
SHA - každý svůj

Zpráva pro příjemce 📌

Urgentní platba 📌

Tato SEPA platba je pro vás zdarma.

Dodatečné údaje (volitelné)

Přidat řádky

Poslat oznámení o provedení platby Ano Ne

* Povinná pole Uložit jako šablonu Uložit k autorizaci Pokračovat

Note: Please always leave "SHA" in the "Fee Type" field.

Autorizace SEPA platby

Zadání údajů Autorizace Potvrzení

Z účtu	Název účtu
35-3885000 [redacted]	[redacted]
Částka	Měna
1,00	EUR
Typ poplatku	Datum splatnosti
SHA/SLV	18. 4. 2023 <input type="checkbox"/> Urgentní platba
	Účet pro poplatky
	35-3885000 [redacted]

Příjemce - detail

BAN	BIC / SWIFT kód
LT97398150000 [redacted]	PMNTLT2VXXX
Jméno a příjmení nebo název	Zpráva pro příjemce
Jan Ukazkovy	[redacted]
Ulice (P. O. BOX)	[redacted]
[redacted]	[redacted]
Město, PSČ	Země
[redacted]	Litva

Dodatečné údaje

Reference platby	Účel platby - kód
-	[redacted]
	Kategorie účelu platby - popis
	[redacted]

Identifikace plátce

Identifikace příjemce

Identifikace původního plátce

Identifikace konečného příjemce

Váš zbývající denní limit k účtu **neomezený**

Zbývající denní limit subjektu [redacted]

B) Enter payment orders and perform currency exchanges in PAYMONT online banking

B1) Payment order in CZK from PAYMONT to a bank or credit cooperative based in the Czech Republic

1) After logging into IB, choose 'NON-SEPA AND CZK PAYMENTS' from the left menu, and then select 'NON-SEPA payment order.'

The screenshot shows the PAYMONT online banking interface. The left menu is open, and 'NON-SEPA PAYMENTS' is selected. The 'Account of the ordering customer' field is filled with 'LT13 3981 5000' and 'CZK' is selected in the dropdown menu. The 'Account of the beneficiary' field is empty. The 'Beneficiary's details' section is also visible.

2) Fill in the account number to which you want to send the funds in IBAN format. Enter the recipient's details (first name, last name, and address) and select 'Czech Republic' in the 'Recipient's Country' field. Please enter all data without accents.

If you do not know the IBAN, you can use the IBAN calculator on the CNB website

<https://www.cnb.cz/en/payments/iban/iban-calculator-czech-republic/>

where you can enter your account number, including any prefix and bank code, and press the 'IBAN' button. The calculator will generate the IBAN for the desired account, and the BIC (SWIFT) code field will be automatically filled in.

IBAN calculator - Czech Republic

IBAN (International Bank Account Number) is an international account number format. Further information about the IBAN format is available [here](#).

The calculator can be used:

- to calculate an IBAN from an account number in Czech format
- to test whether an IBAN is correct and to display it in Czech format

First part of account number (prefix):

Second part of account number (basic):

Bank code: BIC (SWIFT) code:

IBAN:

[Help](#)

- 3)** Enter the 8 characters from the BIC (SWIFT) code of the bank you are sending the money to in the SWIFT code/BIC field. You can find the SWIFT code/BIC of the recipient's bank on the internet or in the calculator from step 2; the other details will be filled in automatically.

Beneficiary's bank

*SWIFT code / BIC	<input type="text" value="KOMBCZPP"/>
Name	KOMERCNI BANKA A.S.
City	PRAGUE
Street	<input type="text"/>
Country	Czech Republic ▼

- 4) Enter the desired transfer amount, the due date (if you wish to schedule the payment for a date later than the pre-filled one), and the reason for the payment. Keep the fee type as "SHA"; this represents the standard and lowest fee for an outgoing payment from PAYMONT. Leave the payment rate as "Normal." Depending on the recipient's bank, the crediting time to the recipient's account may vary between 1-3 business days.

Payment details

*Amount	<input type="text" value="1000,00"/>
Currency	<input type="text" value="CZK"/>
*Charges	<input type="text" value="SHA - fees split between the beneficiary and payer"/>
*Payment priority	<input type="text" value="Normal"/>
*Due date	<input type="text" value="22.01.2024"/>

Payment purpose

*Payment reference

- 5) If you wish to receive the payment confirmation by email, enter the email address and select the preferred language for the confirmation. Then, press the 'Sign' button.

Confirmation e-mail

Send e-mail confirmation

If you wish to save the completed form as a template for future payments, press the 'Save as template' button.

Confirmation e-mail

Send e-mail confirmation

- 6) After pressing the 'Sign' button, review the entered data. If everything is correct, press the 'Send code' button. You will receive an authorization SMS on your mobile phone with a six-digit code; please enter it in the 'SMS code' field and press the 'Sign' button.

*Device selection

SMS: +4207 [REDACTED]

1. Amount: 1000.00
2. Currency: CZK
3. Counter-account – IBAN: CZ1030300000001525687014

SMS code

[REDACTED]

Send code

Sign

Sign later Cancel the order

B2) Initiating a repeat payment order in CZK from Payment to a bank or credit cooperative based in the Czech Republic

- 1) If you wish to repeat a payment to the same account for which you have already created a payment order, navigate to 'OVERVIEW OF ORDERS' in the left menu and select 'Total Overview.' Here, you will find an overview of the orders you have entered. Choose the order you want to repeat by clicking on its ID.

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Accounts Settings Statements and requests Communication

ACCOUNTS

LIST OF INSTRUCTIONS

> To sign - overview

> **Summary overview**

NON-SEPA PAYMENTS

SEPA EUR PAYMENTS

CURRENCY EXCHANGE

Logged user: [redacted] Automatic logout: 00:13:32

Summary overview

Account [None]

Order type [None]

From date

From date

Minimal amount

Maximal amount

Order status [None]

Search

ID	Type	Account
10011350	Foreign payment	LT13 3981 5000 0602 9349 (CZK)

ID	Type
10011350	Foreign payment

2) This will open an already created payment order. Below it, press the 'Use as new' button.

Use as new

- 3) After opening the 'Payment order to abroad' (a NON-SEPA and CZK order for sending CZK) with pre-filled data, you can edit all the provided information. You will likely edit the 'Amount' field most frequently.
- 4) If you have made all the required changes, press the 'Sign' button to proceed further, or save the form as a template using the 'Save as template' button.

B3) Payment order in EUR from PAYMONT to European Economic Area countries (SEPA payment)

1) After logging into IB, navigate to 'SEPA PAYMENTS IN EUR' in the left menu and select 'SEPA payment order.'

The screenshot shows the PAYMONT web interface. On the left, a blue sidebar menu has 'SEPA EUR PAYMENTS' highlighted with a red box, and a red arrow points to it. The main content area is titled 'SEPA payment' and contains a form. The 'Account of the ordering customer' field is filled with 'LT13 3981 5000 [redacted] EUR'. Below it, the 'Beneficiary's IBAN account' field is empty. The 'Beneficiary's details' section is partially visible.

2) Fill in the account number of the account you want to send the funds to in IBAN format. Enter the beneficiary's details (name, surname, and address) and select the country where the account is held in the 'Beneficiary Country' field. Please enter all data without accents.

This close-up shows the 'Beneficiary's details' section of the form. The 'Beneficiary's IBAN account' field is highlighted with a red box and contains the value 'DE89370400440532013000'. A red arrow points to this field with the text 'Beneficiary's account in IBAN format'. Other fields include 'Beneficiary's name' (Karl von Bahnhof), 'Beneficiary's address' (Hundstrasse 240, Munchen), and 'Beneficiary's country' (Germany).

If you do not know the IBAN, you can use the IBAN calculator on the website

<https://www.iban.com/calculate-iban>

Enter the country where the account is held, the account number, the bank code, and any other required information (depending on the chosen country). After entering the details, press the button.

IBAN CALCULATOR

CALCULATE IBAN FROM BANK CODE AND ACCOUNT NUMBER

Germany (DE) ▼

Bank Code:
37040044

Account Number:
0532013000

CALCULATE

Additionally, the system will generate the BIC (SWIFT) code of the respective bank along with the IBAN.

Details for 37040044 - 0532013000 		
IBAN	DE89370400440532013000 Check IBAN	
BIC	COBADEFFXXX	
BANK	Commerzbank	
ADDRESS	Venloer Str. 288	
CITY	Köln	
ZIP	50447	

3) Fill in the SWIFT code/BIC field with the 8 characters from the BIC (SWIFT) code field obtained in step 2 or look it up on the internet; the rest of the data will be filled in automatically.

Beneficiary's bank

*SWIFT code / BIC	<input type="text" value="COBADEFFXXX"/>
Name	<input type="text" value="COMMERZBANK AG"/>
City	<input type="text" value="FRANKFURT AM MAIN"/>
Street	<input type="text"/>
Country	<input type="text" value="Germany"/>

4) Enter the desired transfer amount, the due date (if you wish to schedule the payment for a date later than the pre-filled one), and the payment reference.

Payment details

*Amount	<input type="text" value="100"/>
Currency	<input type="text" value="EUR"/>
*Due date	<input type="text" value="22.01.2024"/>

Payment purpose

*Payment reference	<input type="text" value="1234567890"/>
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5) If you wish to receive the payment confirmation by email, enter the email address and select the language for the confirmation. Then, press the 'Sign' button.

Confirmation e-mail

Send e-mail confirmation

Sign Save for signing Save as a template

If you wish to save the completed form as a template for future payments, press the 'Save as template' button.

Confirmation e-mail

Send e-mail confirmation

Sign Save for signing **Save as a template**

6) After pressing the 'Sign' button, verify the entered data. If everything is correct, press the 'Send code' button. You will receive an authorization SMS on your mobile phone with a six-digit code; please enter it in the 'SMS code' field and press the 'Sign' button.

*Device selection

SMS: +4207 [redacted]

- 1. **Amount:** 100.00
- 2. **Currency:** EUR
- 3. **Counter-account – IBAN:** DE89370400440532013000

SMS code

Send code

Sign

B4) Repeating a payment order in EUR from PAYMONT to countries of the European Economic Area (SEPA payment)

- 1) If you want to repeat a payment to the same account for which you have already created a payment order, navigate to 'OVERVIEW OF ORDERS' in the left menu and select 'Total Overview.' Here, you will find an overview of the orders you have entered. Choose the order you want to repeat by clicking on its ID.

The screenshot shows the PAYMONT web application interface. The left sidebar contains a menu with the following items: ACCOUNTS, LIST OF INSTRUCTIONS, NON-SEPA PAYMENTS, SEPA EUR PAYMENTS, and CURRENCY EXCHANGE. The 'LIST OF INSTRUCTIONS' section is expanded, showing 'To sign - overview' and 'Summary overview' (highlighted with a red box). The main content area displays a 'Summary overview' form with fields for Account, Order type, From date, Minimal amount, Maximal amount, and Order status, all set to '[None]'. A 'Search' button is located below the form. Below the form is a table of payment orders:

ID	Type	Account
10011351	SEPA payment	LT13 3981 5000 0602 9349 (EUR)
10011350	Foreign payment	LT13 3981 5000 0602 9349 (CZK)

A red arrow points from the 'Summary overview' section to the '10011350' ID in the table, which is also highlighted with a red box.

- 2) This will open the payment order you have already created. Below it, press the 'Use as new' button.



- 3) After opening the 'SEPA payment - input' with pre-filled data, all details can be edited, with the 'Amount' field likely requiring the most frequent adjustments.
- 4) If you have made all the required changes, press the 'Sign' button to continue, or save the form as a template using the 'Save as template' button.

B5) Currency Exchange

If you are considering currency exchange, you can view the current rate card in the 'CURRENCY EXCHANGE' menu under 'Exchange rate list' (marked with a black rectangle in the image below).

To exchange currencies (CZK to EUR or EUR to CZK), please select the 'Exchange order' option in the left menu (marked with a red rectangle in the picture below).

The screenshot shows the PAYMONT web interface. The left sidebar contains a menu with the following items: ACCOUNTS, LIST OF INSTRUCTIONS, NON-SEPA PAYMENTS, SEPA EUR PAYMENTS, CURRENCY EXCHANGE (highlighted with a red rectangle), and Exchange rates (highlighted with a black rectangle). The main content area is titled 'Exchange' and contains the following fields:

- *Purchased currency: [None]
- *Amount: In purchased currency, In sold currency (0,00)
- *Sold currency account: [None]
- Sold currency: [None]
- Exchange rate: 0,0000
- Amount of sold currency: 0,0000

1) Purchase CZK with EUR

If you want to buy Czech crowns and sell EUR, select 'CZK' in the 'Currency to be purchased' field. Enter the amount of CZK you want to buy in the 'Amount' field and select the EUR account in the 'Account in currency to be sold' field.

In the 'Exchange rate' field, you can see the exchange rate at which you can make the exchange, and in the 'Volume of currency sold' field, you can see how much EUR you need to sell to get the desired volume of CZK.

If you want to enter the amount of the currency sold during the exchange and have the system calculate the volume of the currency purchased, tick the 'in the currency sold' option in the 'Amount' field.

In case you want to proceed with the exchange, press the 'Sign' button and authorize the transaction via SMS, as described above for the payment order.

Exchange

*Purchased currency	<input type="text" value="CZK"/>
*Amount	<input checked="" type="radio"/> In purchased currency <input type="text" value="1000,00"/> <input type="radio"/> In sold currency
*Sold currency account	<input type="text" value="LT13 3981 5000 [REDACTED] EUR"/>
Sold currency	<input type="text" value="EUR"/>
Exchange rate	<input type="text" value="24,2607"/>
Amount of sold currency	<input type="text" value="41,2190"/>

Sign

Save for signing

1) Purchase EUR with CZK

If you want to buy Euros and sell Czech crowns, select 'EUR' in the 'Currency to be purchased' field. Enter the amount of EUR you want to buy in the 'Amount' field and select 'CZK' in the 'Account in currency to be sold' field.

In the 'Exchange rate' field, you can see the exchange rate at which you can make the exchange, and in the 'Volume of currency sold' field, you can see how many CZK you need to sell to get the required volume of EUR.

If you want to enter the amount of the currency sold during the exchange and have the system calculate the volume of the currency purchased, tick the 'in the currency sold' option in the 'Amount' field.

In case you want to proceed with the exchange, press the 'Sign' button and authorize the transaction via SMS, as described above for the payment order.

Exchange

*Purchased currency	<input type="text" value="EUR"/>
*Amount	<input checked="" type="radio"/> In purchased currency <input type="text" value="100,00"/> <input type="radio"/> In sold currency
*Sold currency account	<input type="text" value="LT13 3981 5000 [REDACTED] CZK"/>
Sold currency	<input type="text" value="CZK"/>
Exchange rate	<input type="text" value="0,0396"/>
Amount of sold currency	<input type="text" value="2525,0612"/>

Sign

Save for signing

Please note that the calculated exchange amounts are approximate and may be converted according to the exchange rate at the time of the transaction. If you wish the exchange to be as close as possible to the rate displayed in Internet Banking, it is recommended to perform the exchange on weekdays between 9:30 and 16:00.

If you have any questions, please contact us via email at support@paymont.eu
or by phone at +420 296 187 878 (Mon-Fri 9:00-16:00).



support@paymont.eu



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+370 617 41 542



www.paymont.eu