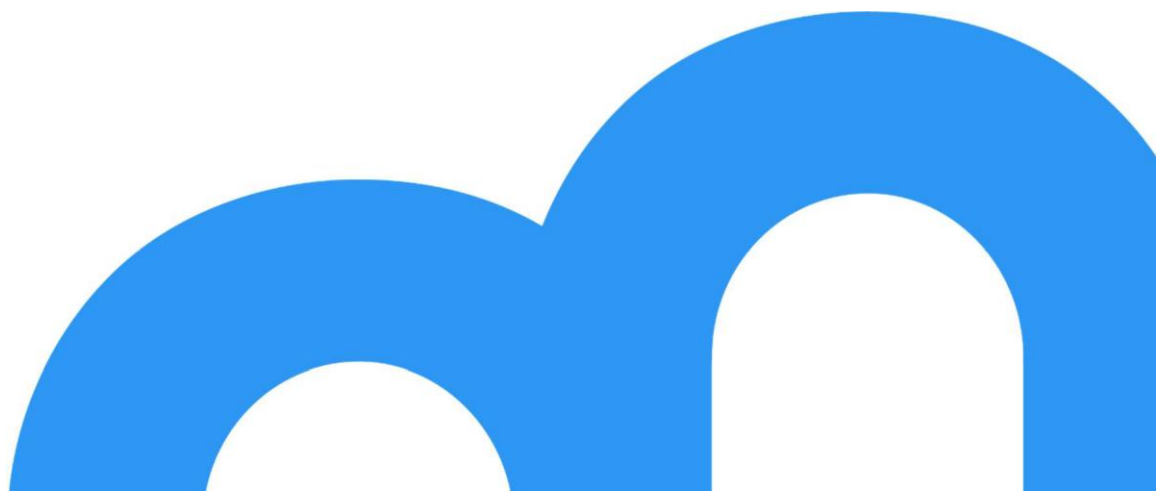




## **User manual**

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

**Release date: 05/03/2024**



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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.*

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### 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: LTXX398150000XXXXXXX** *(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.

Logged user: Ing [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 500 [redacted]	0,00	0,00	EUR	19.1.2024	Passive and active operation	20.2.2023
LT13 3981 500 [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

Částka\*  
1,00

Měna\*  
EUR

BIC / SWIFT kód  
PMNTLT2VXXX

Orientační částka v měně účtu  
24,10 CZK

z toho kurzová marže  
0,70 CZK

\* Povinná pole

Pokračovat

Příjemce

Jméno a příjmení nebo název\*  
jan Ukazkovy

Země  
Litva

Ulice (P. O. BOX)

Město, PSČ

Datum splatnosti\*  
18. 4. 2023

Typ poplatku\*  
SHA - každý svůj

Zpráva pro příjemce

Urgentní platba

Tato SEPA platba je pro vás zdarma.

Dodatečné údaje (volitelné)

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**  
35-3885000 [redacted]

**Název účtu**  
[redacted]

**Částka** 1,00 **Měna** EUR

**Datum splatnosti** 18. 4. 2023  Urgentní platba

**Typ poplatku**  
SHA/SLV

**Účet pro poplatky**  
35-3885000 [redacted]

**Příjemce - detail**

**BAN**  
LT97398150000 [redacted]

**BIC / SWIFT kód**  
PMNTLT2VXXX

**Jméno a příjmení nebo název**  
Jan Ukazkovy

**Zpráva pro příjemce**  
[redacted]  
[redacted]  
[redacted]  
[redacted]

**Ulice (P. O. BOX)**  
[redacted]

**Město, PSČ** **Země**  
[redacted] Litva

**Dodatečné údaje**

**Reference platby**  
-

**Účel platby - kód**  
[redacted]

**Kategorie účelu platby - popis**  
[redacted]

**Identifikace plátce**  
[redacted]

**Identifikace příjemce**  
[redacted]

**Identifikace původního plátce**  
[redacted]

**Identifikace konečného příjemce**  
[redacted]

**Váš zbývající denní limit k účtu** neomezený

**Zbývající denní limit subjektu** [redacted]

Zpět Zrušit a zadat nový Podepsat a odeslat ke zpracování

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

### B1) Payment order in CZK from PAYMONT to a bank based in the Czech Republic

- 1) After logging into IB, select "PAYMENTS IN CZK WITHIN THE CZECHIA" in the left menu and select " CZK payment order".

The screenshot displays the PAYMONT online banking interface. The top navigation bar includes 'Accounts', 'Settings', 'Statements and requests', 'Communication', and 'PSD2'. The left sidebar menu is expanded, showing 'ACCOUNTS', 'LIST OF INSTRUCTIONS', 'NON-SEPA PAYMENTS', 'SEPA EUR PAYMENTS', 'CZK PAYMENTS WITHIN CZECHIA' (highlighted with a red box), and 'CURRENCY EXCHANGE'. Under 'CZK PAYMENTS WITHIN CZECHIA', 'CZK payment order' is selected, indicated by a red arrow. The main content area shows the 'CZK payment order' form with the following fields: '\*Account of the ordering customer' (dropdown menu with '[None]'), 'Prefix number' (text input), '\*Account number' (text input), '\*Bank code' (dropdown menu with '[None]'), and 'Beneficiary's IBAN account' (text input).

- 2) Fill in the account number to which you want to send the funds, then select the bank code from the menu and enter the recipient's details (name, surname/name and address). Please enter all data without accents.

Prefix number	<input type="text"/>
*Account number	<input type="text" value="19"/>
*Bank code	<input type="text" value="2060 (Citfin, spořitelni družstvo)"/>
Beneficiary's IBAN account	<input type="text" value="CZ5820600000000000000019"/>
Beneficiary's details	
*Beneficiary's name	<input type="text" value="Citfin"/>
*Beneficiary's address	<input type="text" value="Prague"/>

**3) Enter the desired transfer amount, the due date (if you want to enter the payment later than the pre-filled date), the variable or constant symbol and the payment reference. Depending on the recipient's bank, the time for crediting the recipient's account varies between 1-3 working days.**

Payment details	
*Amount	<input type="text" value="100,00"/>
Currency	<input type="text" value="CZK"/>
*Due date	<input type="text" value="27.02.2024"/> 
VS	<input type="text"/>
CS	<input type="text"/>
SS	<input type="text"/>



- 4) If you want to send a payment confirmation by email, fill in the email address and language for the confirmation and press the "Sign" button.**

Confirmation e-mail

Send e-mail confirmation

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

- If you want to save the completed form as a template for future payments, press the "Save as a template" button.**

Confirmation e-mail

Send e-mail confirmation

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

- 5) After pressing the "Sign" button, check your details and 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.

Data for authorization

\*Device selection

1. **Amount:** 100.00
2. **Currency:** CZK
3. **Counter-account – IBAN:** CZ5820600000000000000019

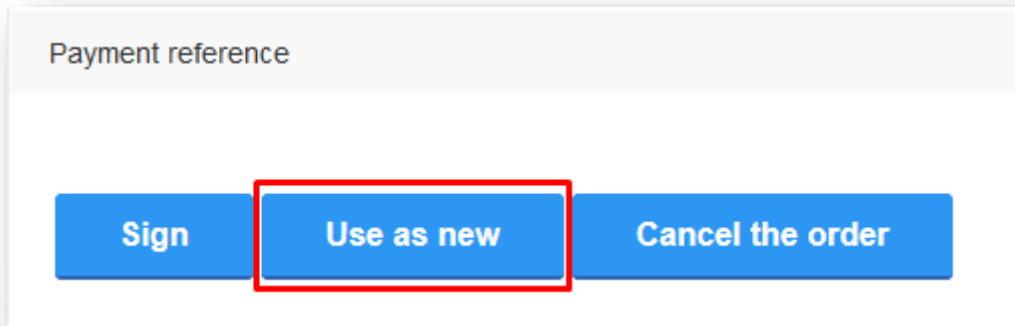
SMS code

## B2) Repeating a payment order in CZK from PAYMONT to a bank or credit cooperative based in the Czech Republic

- 1) In case you want to repeat a payment to the same account to which you have already created a payment order, select "LIST OF INSTRUCTIONS" in the left menu and select "Summary overview". Here you will find an overview of the orders you have entered. Select the order you want to repeat by clicking on its ID.

The screenshot displays the PAYMONT user interface. On the left, a blue sidebar contains a menu with 'LIST OF INSTRUCTIONS' expanded, and 'Summary overview' highlighted with a red box. A red arrow points from this menu item to the 'ID' column of a table at the bottom of the page. The table lists a single entry with ID '10000405', Type 'Foreign payment', and Account 'LT25 3981 5000 0100 0168 (CZK)'. The main content area shows a 'Summary overview' section with search filters for Account, Order type, From date, Minimal amount, Maximal amount, and Order status, all set to '[None]', and a 'Search' button.

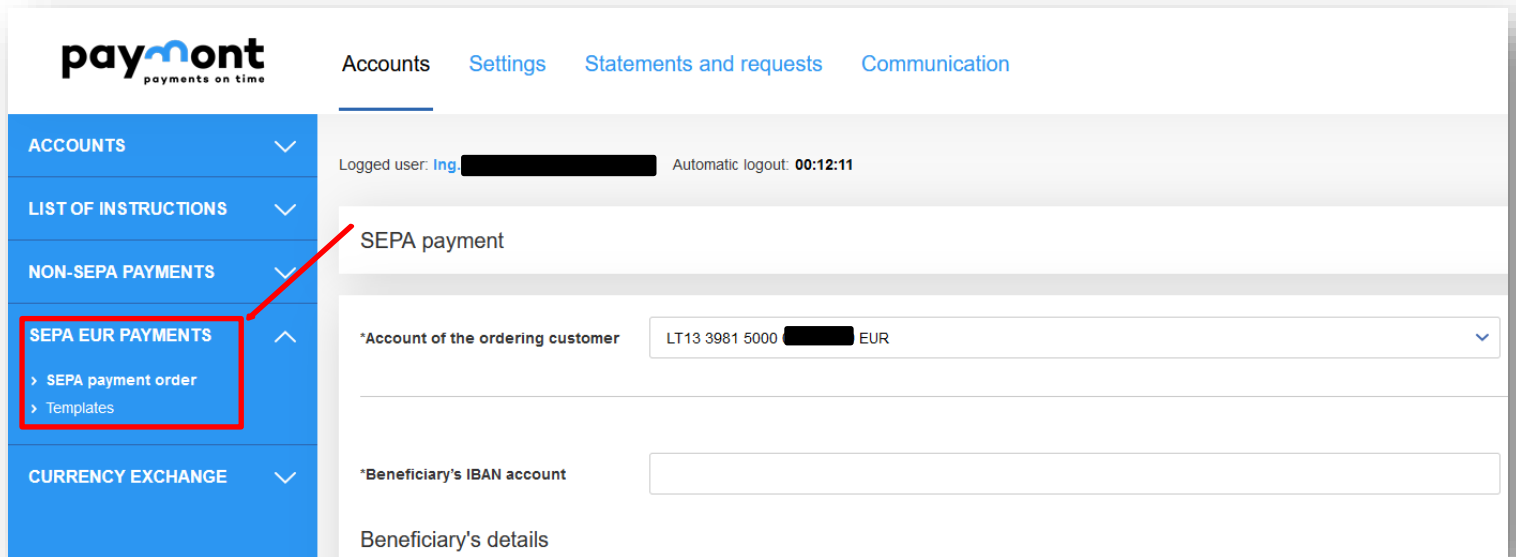
- 2) This will open an already created payment order and press the "Use as new" button below it.



- 3) After you have opened the "Non-SEPA payment – input" with pre-filled data. All data can be edited, you will probably edit the "Amount" field most often.
- 4) If you have made all the required changes, press the "Sign" button and 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 EUR PAYMENTS ' in the left menu and select 'SEPA payment order.'**



- 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.**

*Beneficiary's IBAN account	<input type="text" value="DE89370400440532013000"/>	Beneficiary's account in IBAN format
Beneficiary's details		
*Beneficiary's name	<input type="text" value="Karl von Bahnhof"/>	
*Beneficiary's address	<input type="text" value="Hundstrasse 240, Munchen"/>	
Additional information 1	<input type="text"/>	
Additional information 2	<input type="text"/>	
*Beneficiary's country	<input type="text" value="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 		
<b>IBAN</b>	DE89370400440532013000 <a href="#">Check IBAN</a>	
<b>BIC</b>	COBADEFFXXX	
<b>BANK</b>	Commerzbank	
<b>ADDRESS</b>	Venloer Str. 288	
<b>CITY</b>	Köln	
<b>ZIP</b>	50447	

- 1) 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"/>

- 2) 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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- 3) 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 a template' button.**

Confirmation e-mail

Send e-mail confirmation

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

- 4) 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

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

SMS code

**Send code**

**Sign**



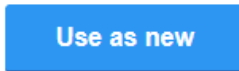
## B4) Repeating a payment order in EUR from PAYMONT to countries of the European Economic Area (SEPA payment)

- 1) If you want to repeat a payment order to the same account for which you have already created a payment order, navigate to “LIST OF INSTRUCTIONS“ in the left menu and select „Summary 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 displays the PAYMONT user interface. On the left, a blue 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', with the latter highlighted in red. The main content area is titled 'Summary overview' and features a search form with the following fields: Account, Order type, From date (two instances), Minimal amount, Maximal amount, and Order status. A 'Search' button is located below the form. At the bottom, a table lists payment orders with the following data:

ID	Type	Account
<a href="#">10011351</a>	SEPA payment	LT13 3981 5000 0602 9349 (EUR)
<a href="#">10011350</a>	Foreign payment	LT13 3981 5000 0602 9349 (CZK)

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



- 2) 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.**
- 3) 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) Payment order in CZK from PAYMONT to a bank in the Czech Republic

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

The screenshot shows the PAYMONT web interface. On the left is a blue navigation menu with the following items: ACCOUNTS, LIST OF INSTRUCTIONS, NON-SEPA PAYMENTS (highlighted with a red box and an arrow), SEPA EUR PAYMENTS, and CURRENCY EXCHANGE. Under 'NON-SEPA PAYMENTS', there are sub-items: 'NON-SEPA payment order' (highlighted with a red box) and 'Templates'. The main content area is titled 'Foreign payment order' and contains the following fields: '\*Account of the ordering customer' with a dropdown menu showing 'LT13 3981 5000 [REDACTED] CZK' (the 'CZK' is highlighted with a red box), '\*Account of the beneficiary' with an empty text input field, and 'Beneficiary's details'.

- 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

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First part of account number (prefix):

Second part of account number (basic):

Bank code:  BIC (SWIFT) code:

IBAN:

[Help](#)

Beneficiary's bank

\*SWIFT code / BIC

<input type="text" value="KOMBCZPP"/>
<input type="text" value="KOMERCNI BANKA A.S."/>
<input type="text" value="PRAGUE"/>
<input type="text"/>
<input type="text" value="Czech Republic"/>

- 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 second step; the other details will be filled in automatically.**

- 1) 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

- 2) 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

**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**

**3) 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: CZ103030000001525687014

SMS code

[REDACTED]

**Send code**

**Sign**

**Sign later** **Cancel the order**

**B6) Initiating a repeat payment order in CZK from Paymont 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 „LIST OF INSTRUCTIONS“ in the left menu and select „Summary 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.**

paymont payments on time

Accounts Settings Statements and requests Communication

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 a template' button.**

## B7) 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 user interface. The left sidebar menu is expanded, and 'CURRENCY EXCHANGE' is highlighted with a red rectangle. Below it, 'Exchange rates' is highlighted with a black rectangle. The main content area shows the 'Exchange' form. The form has the following fields:

- \*Purchased currency: [None]
- \*Amount:  In purchased currency (selected),  In sold currency. Value: 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

## 2) 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](mailto:support@paymont.eu) or by phone at:  
**+420 296 187 878****



**[support@paymont.eu](mailto:support@paymont.eu)**



**+420 296 187 878**

**+370 617 41 542**



**[www.paymont.eu](http://www.paymont.eu)**

**(Mon-Fri 9:00-16:00)**

