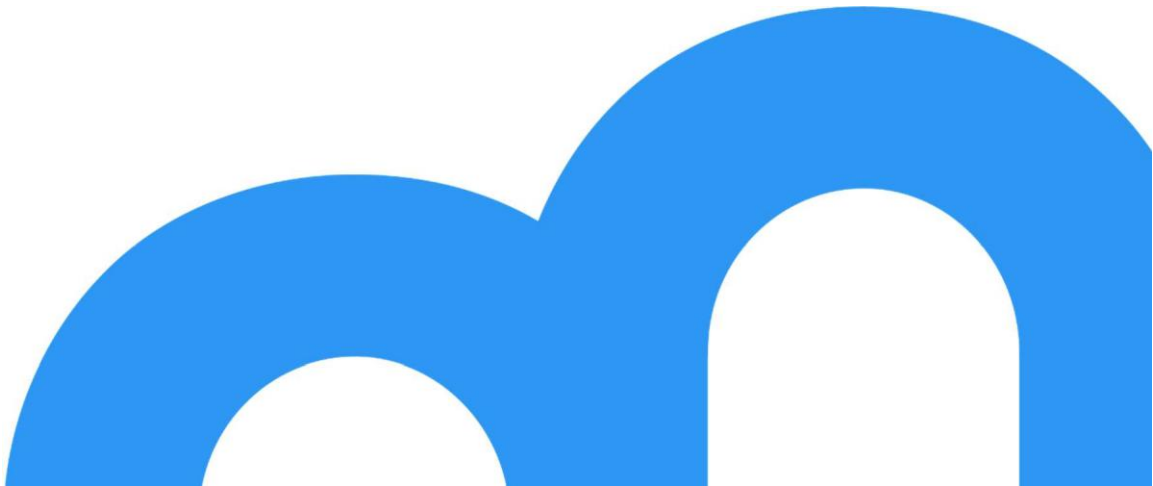
paymont
payments on time

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.

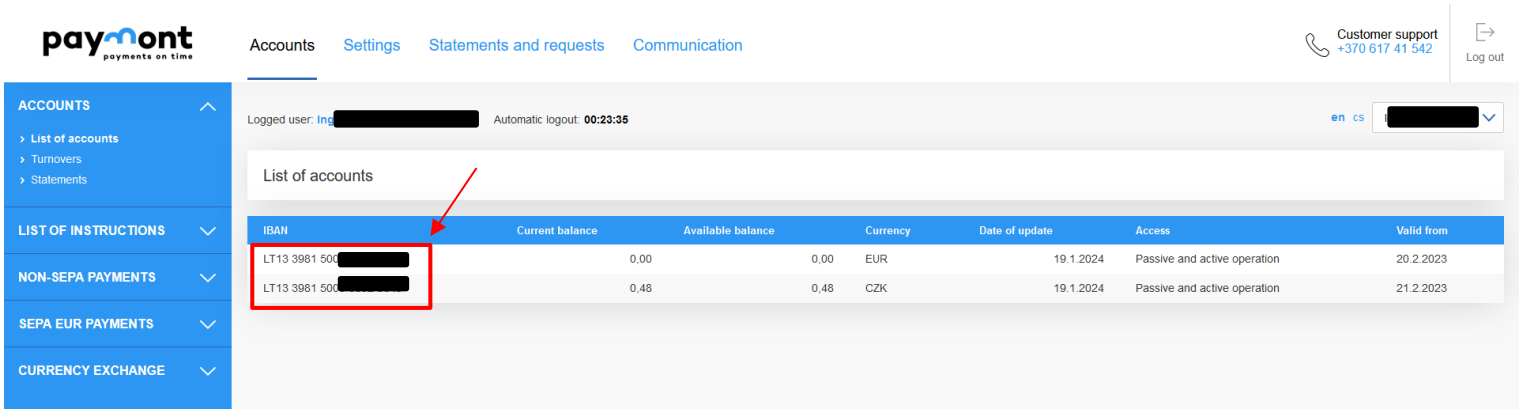
A2) Transfer of EUR

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.

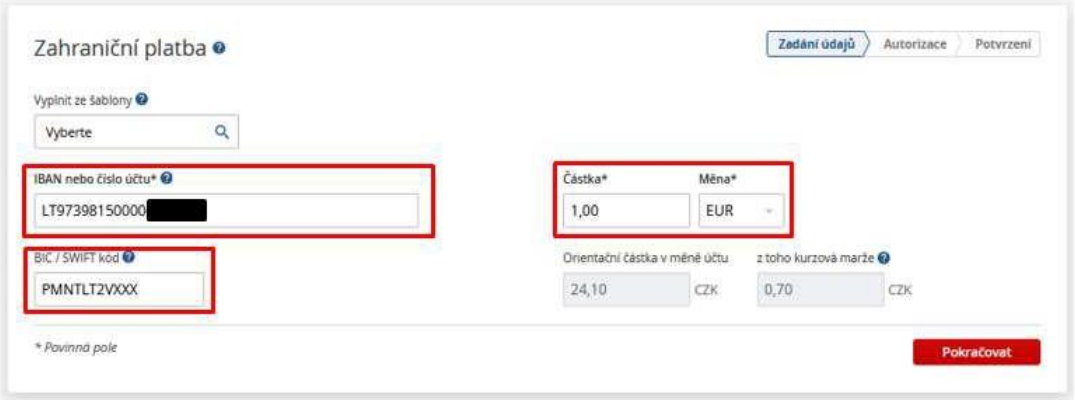
IBAN: LTXX398150000XXXXXXX *(always enter the IBAN of your PAYMONT account)*
BIC: PMNTLT2VXXX *(always enter this BIC)*
Currency: EUR *(always enter in EUR)*
Country: Lithuania *(always type Lithuania)*
Beneficiary: *Name and surname, name of the client*
Fee type: SHA *(always select the SHA option)*

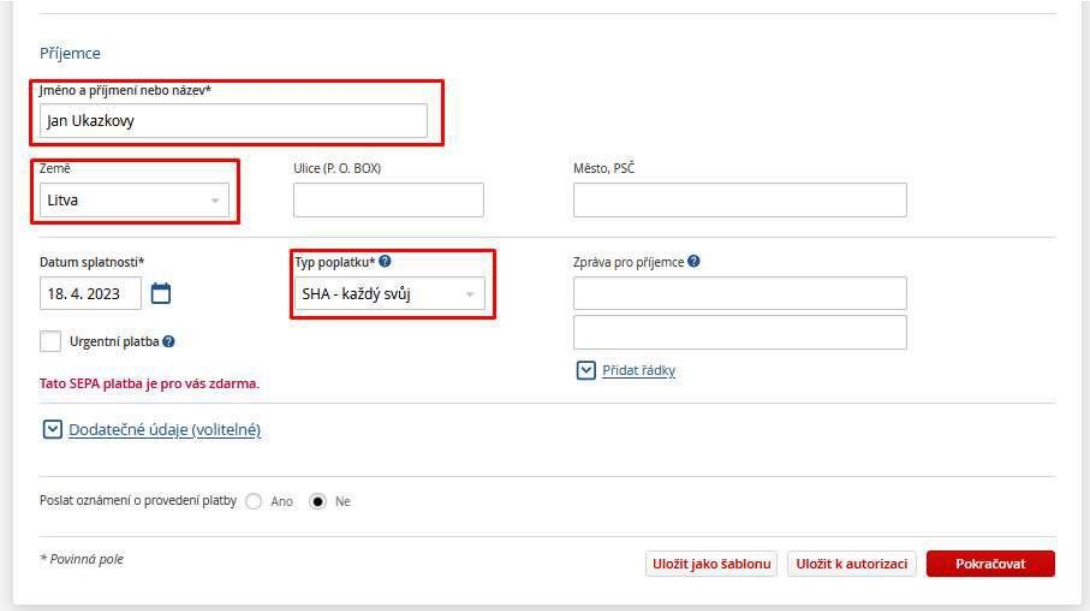
Name of the bank: PAYMONT UAB *(if required)*
Bank address: Ukmergės g. 126, 08100 Vilnius, Lithuania *(if required)*

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.

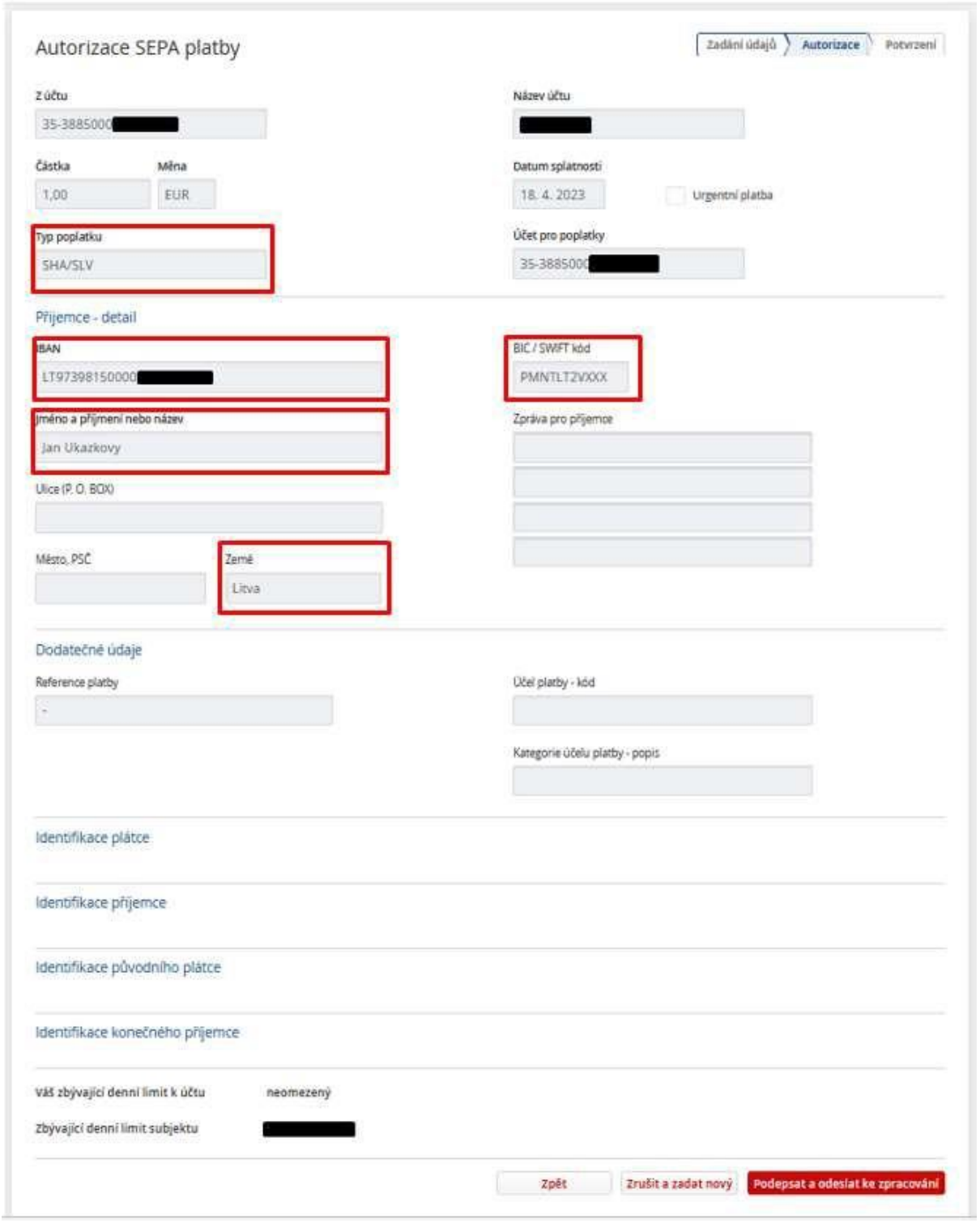

Accounts
Settings
Statements and requests
Communication
Customer support
+370 617 41 542
Log out
ACCOUNTS
List of accounts
Turnovers
Statements
LIST OF INSTRUCTIONS
NON-SEPA PAYMENTS
SEPA EUR PAYMENTS
CURRENCY EXCHANGE
Logged user:
Automatic logout: 00:23:35
en cs
List of accounts
IBAN
Current balance
Available balance
Currency
Date of update
Access
Valid from
LT13 3981 500
0,00
0,00
EUR
19.1.2024
Passive and active operation
20.2.2023
LT13 3981 500
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.





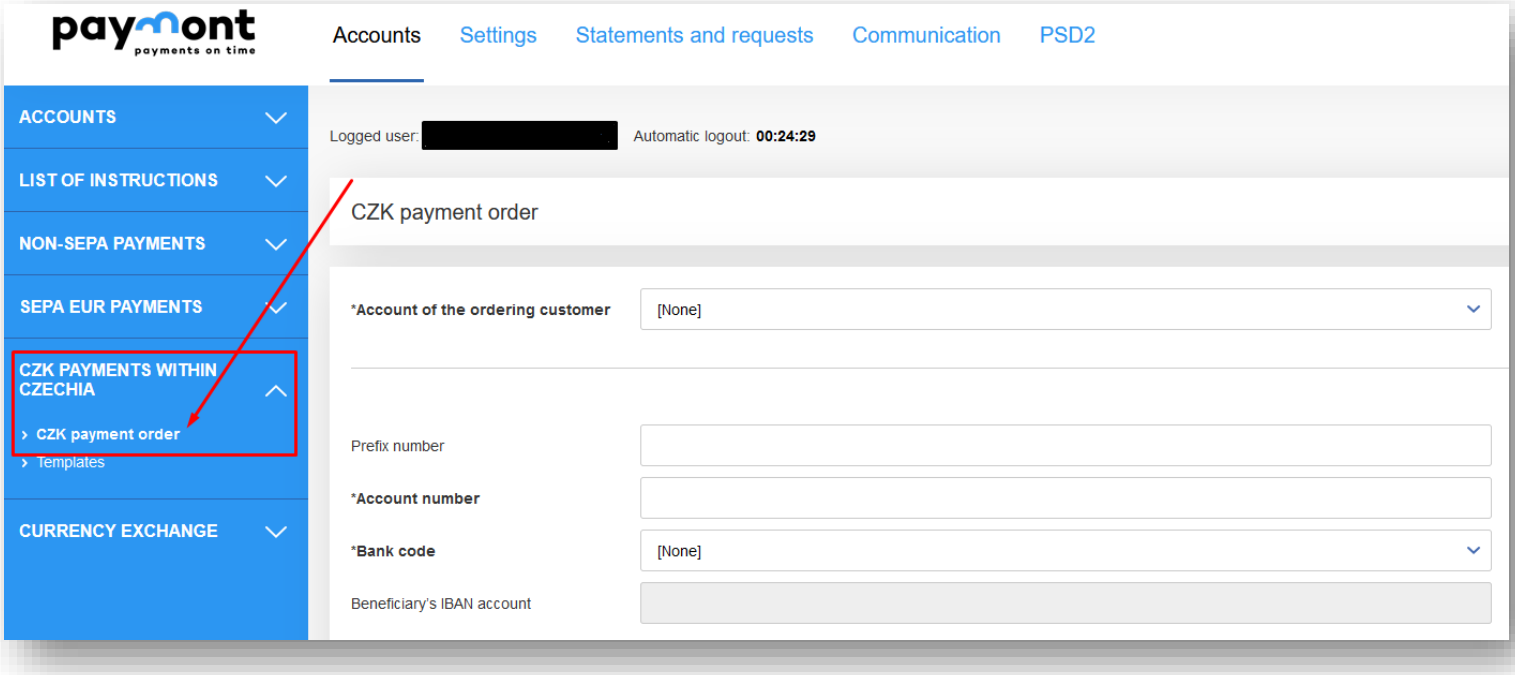
Note: Please always leave "SHA" in the "Fee Type" field.


Autorizace SEPA platby
Zadání údajů
Autorizace
Potvrzení
Z účtu
35-3885000
Název účtu
Částka
1,00
Měna
EUR
Datum splatnosti
18. 4. 2023
Urgentní platba
Typ poplatku
SHA/SLV
Účet pro poplatky
35-3885000
Příjemce - detail
IBAN
LT97398150000
BIC / SWIFT kód
PMNTLT2VXXX
Jméno a příjmení nebo název
Jan Ukazkovy
Zpráva pro příjemce
Ulice (P. O. BOX)
Město, PSČ
Země
Litva
Dodatečné údaje
Reference platby
-
Účel platby - kód
Kategorie účelu platby - popis
Identifikace plátce
Identifikace příjemce
Identifikace původního plátce
Identifikace konečného příjemce
Váš zbývající denní limit k účtu
neomezený
Zbývající denní limit subjektu
Zpět
Zrušit a zadat nový
Podepsat a odeslat ke zpracování

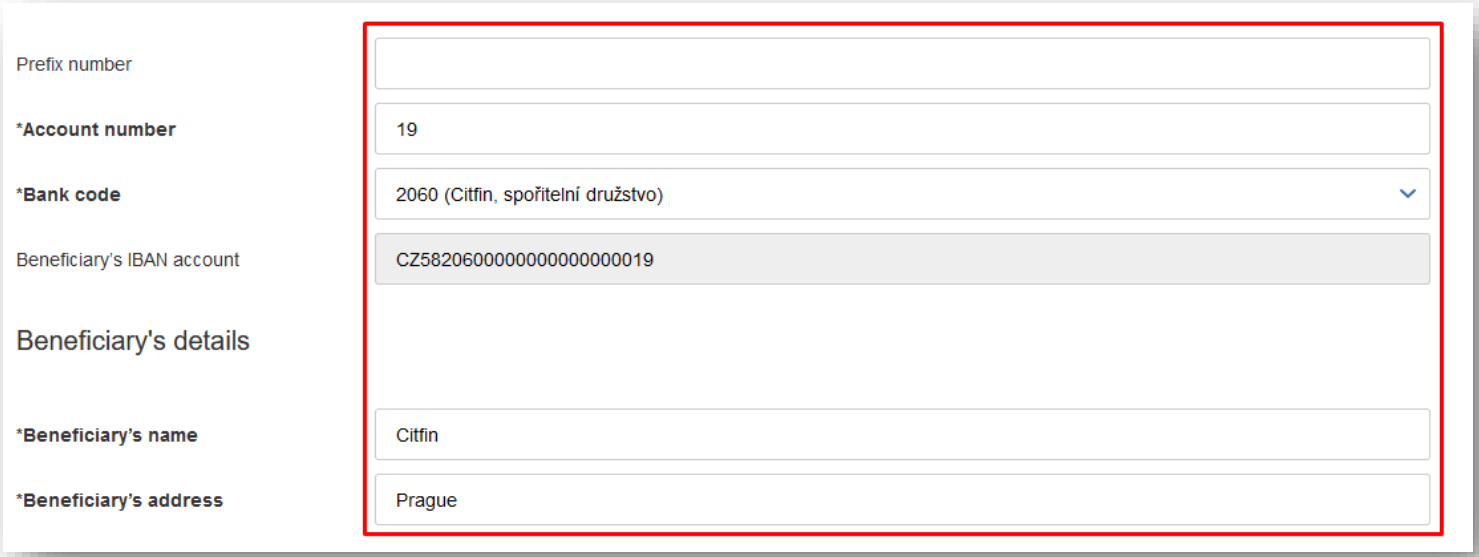
B) Enter payment orders and perform currency exchanges in PAYMONT online banking

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".

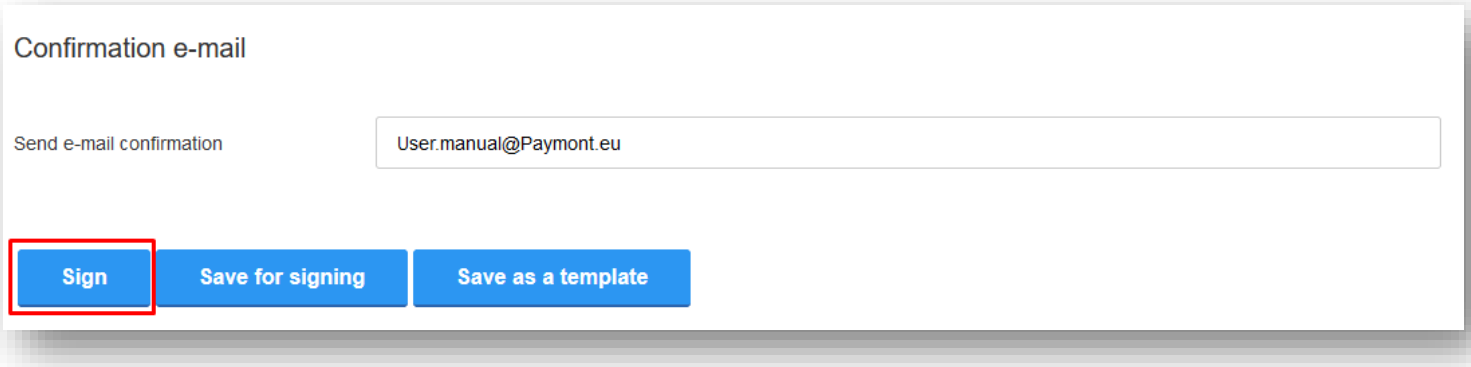


2) Fill in the account number to which you want to send the funds, then select the bank code from the menu and enter the recipient's details (name, surname/name and address). Please enter all data without accents.

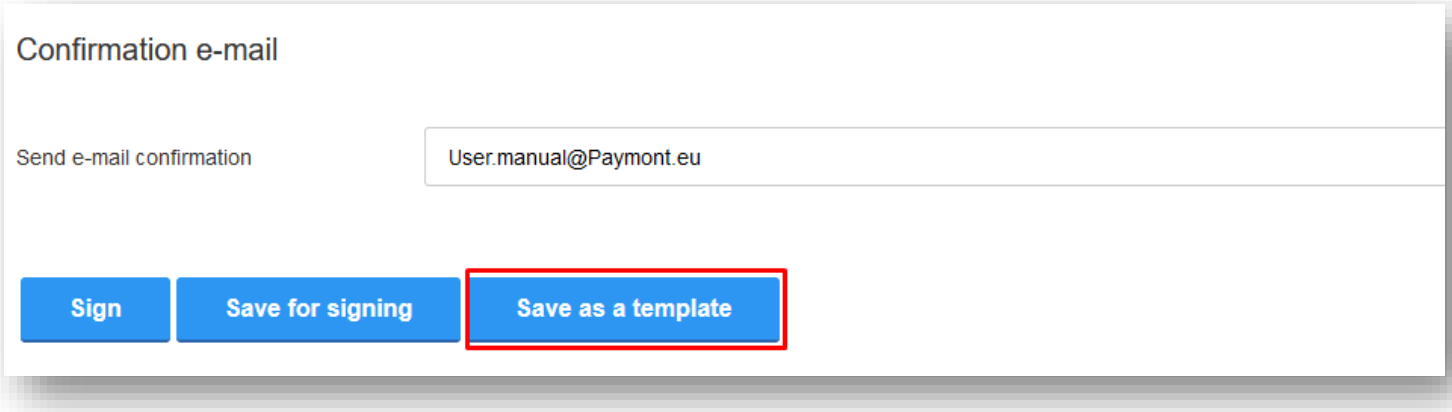


3) Enter the desired transfer amount, the due date (if you want to enter the payment later than the pre-filled date), the variable or constant symbol and the payment reference. Depending on the recipient's bank, the time for crediting the recipient's account varies between 1-3 working days.

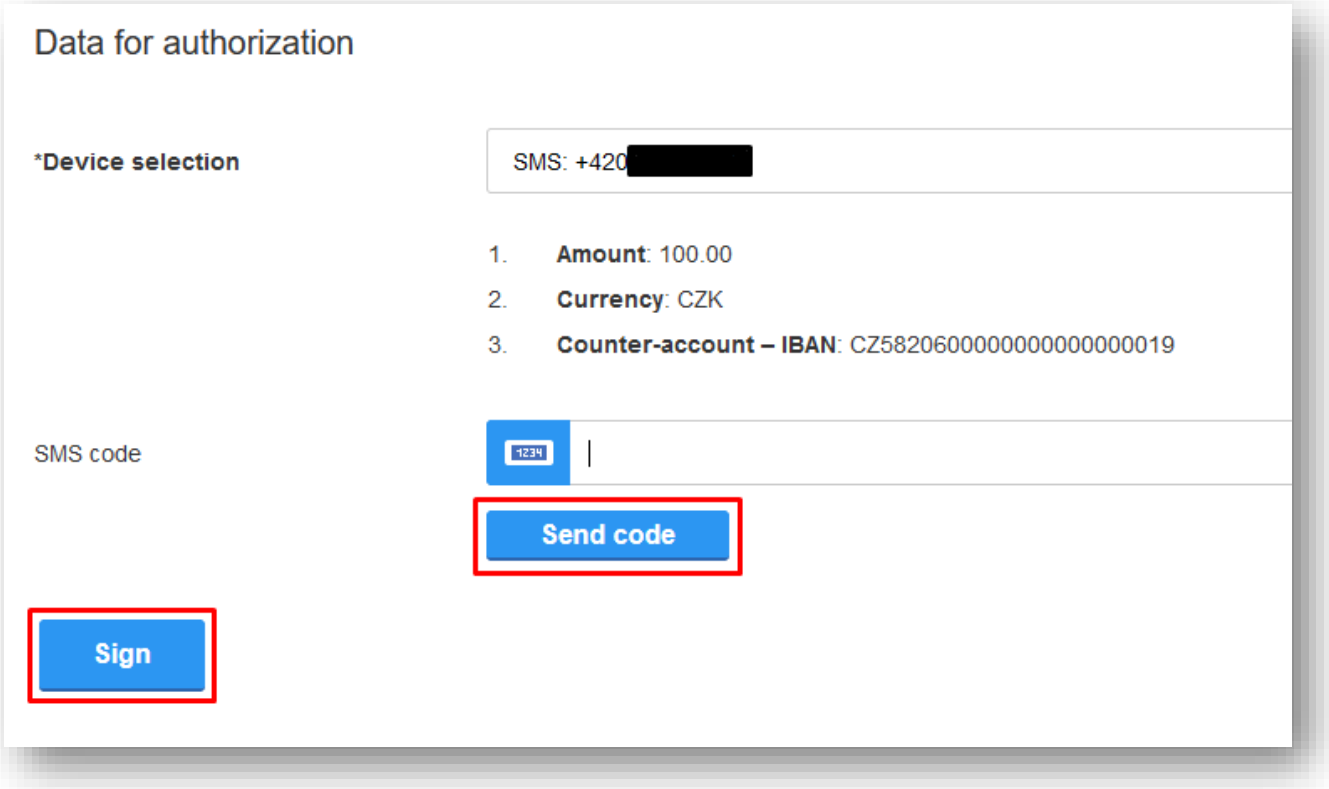
4) **If you want to send a payment confirmation by email, fill in the email address and language for the confirmation and press the "Sign" button.**



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

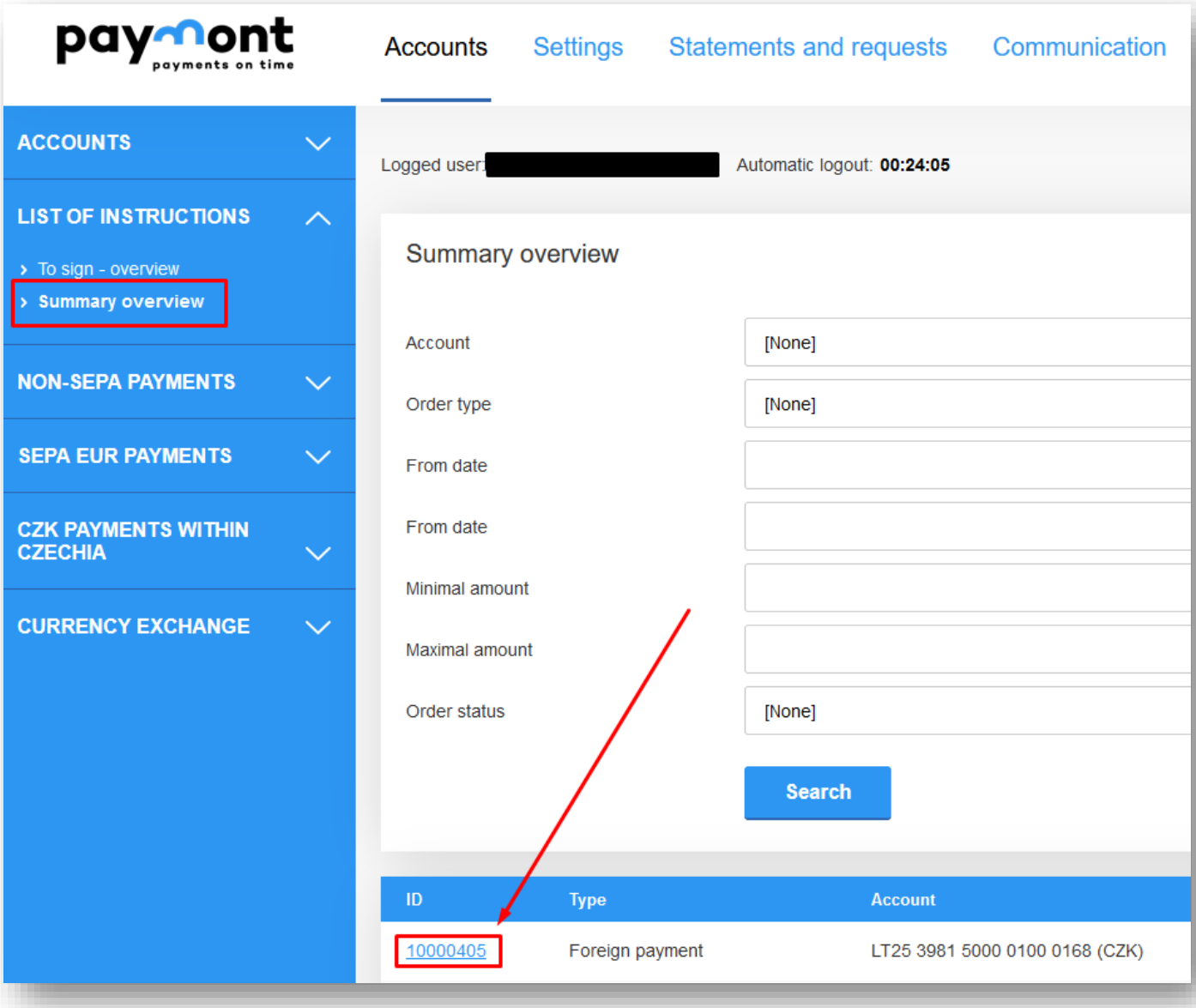


5) **After pressing the "Sign" button, check your details and if everything is correct, press the "Send code" button. You will receive an authorization SMS on your mobile phone with a six-digit code, please enter it in the "SMS code" field and press the "Sign" button.**

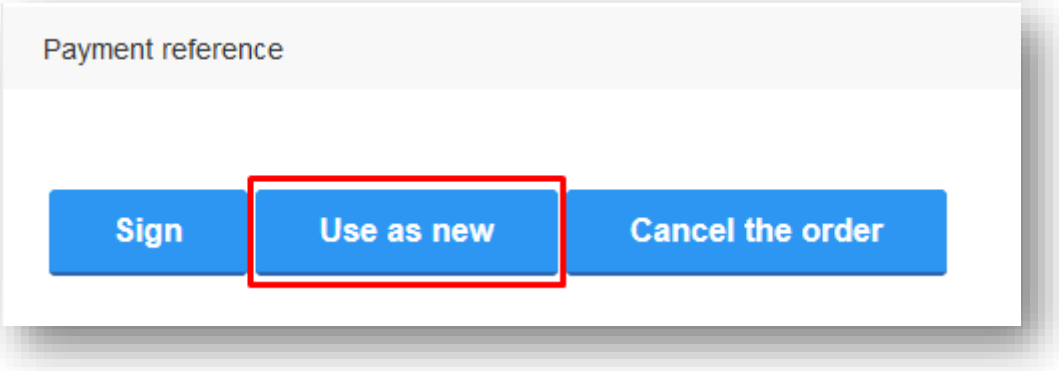


B2) Repeating a payment order in CZK from PAYMONT to a bank or credit cooperative based in the Czech Republic

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.**



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

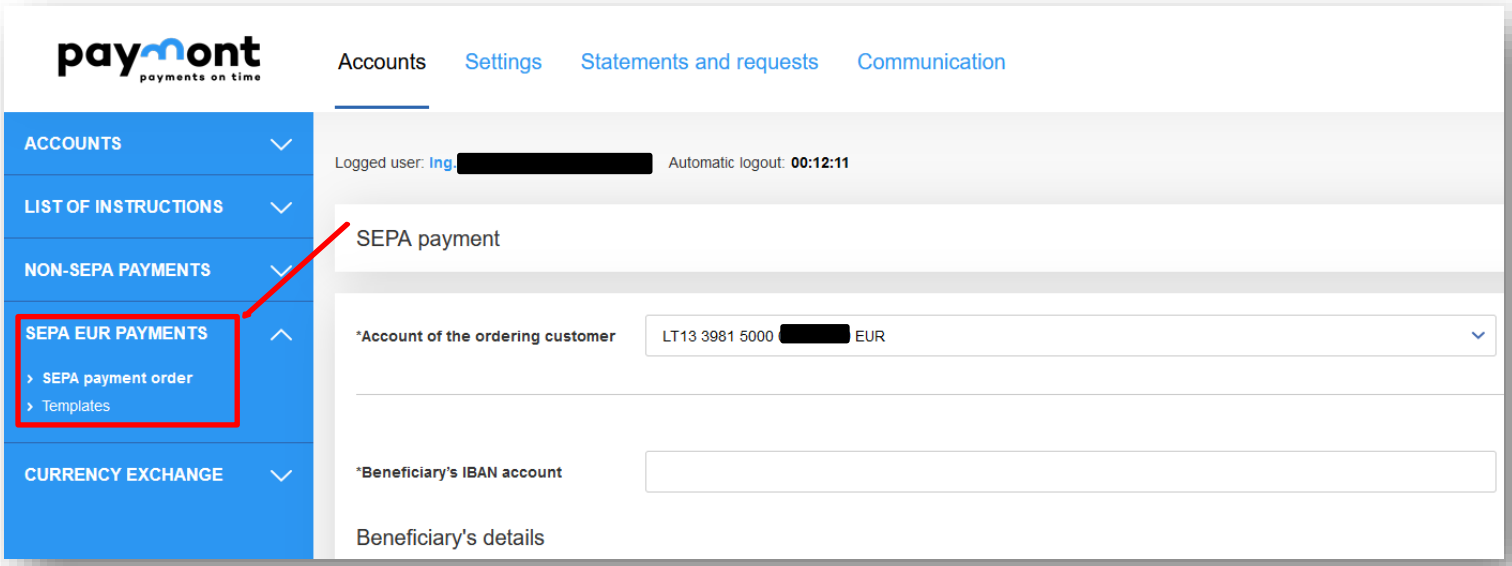


3) **After you have opened the "Non-SEPA payment – input" with pre-filled data. All data can be edited, you will probably edit the "Amount" field most often.**

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.**

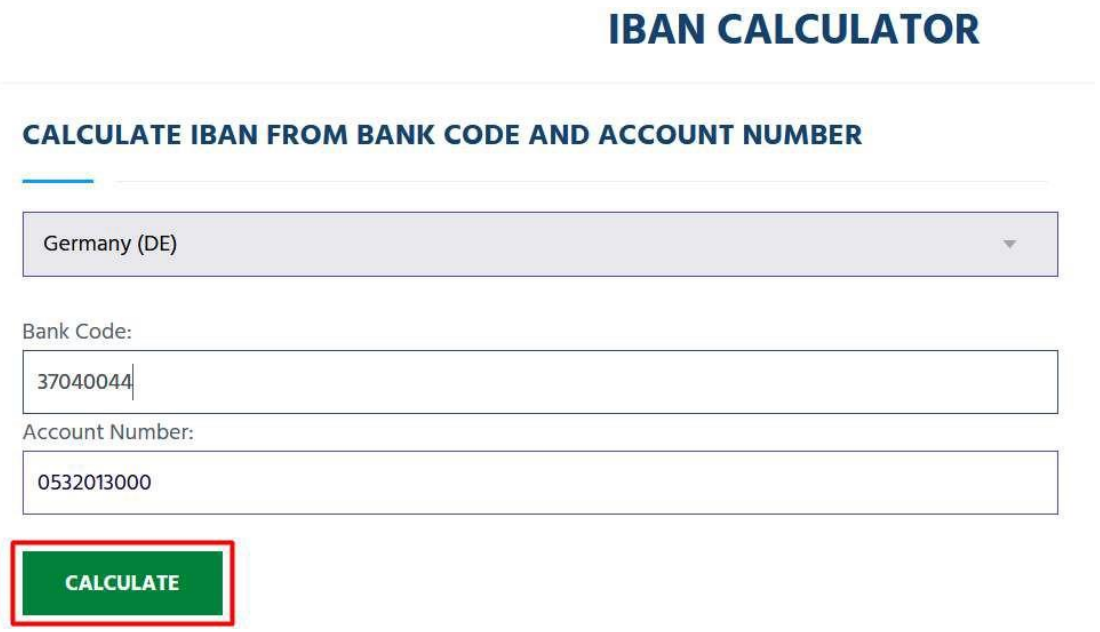
B3) Payment order in EUR from PAYMONT to European Economic Area countries (SEPA payment)

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

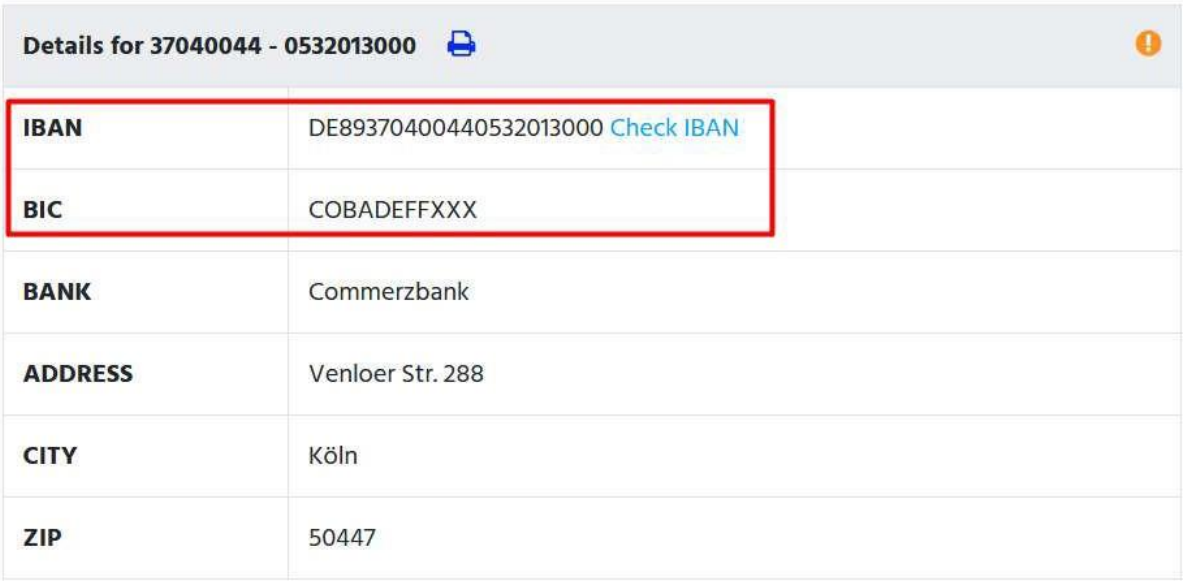


2) **Fill in the account number of the account you want to send the funds to in IBAN format. Enter the beneficiary's details (name, surname, and address) and select the country where the account is held in the 'Beneficiary Country' field. Please enter all data without accents.**

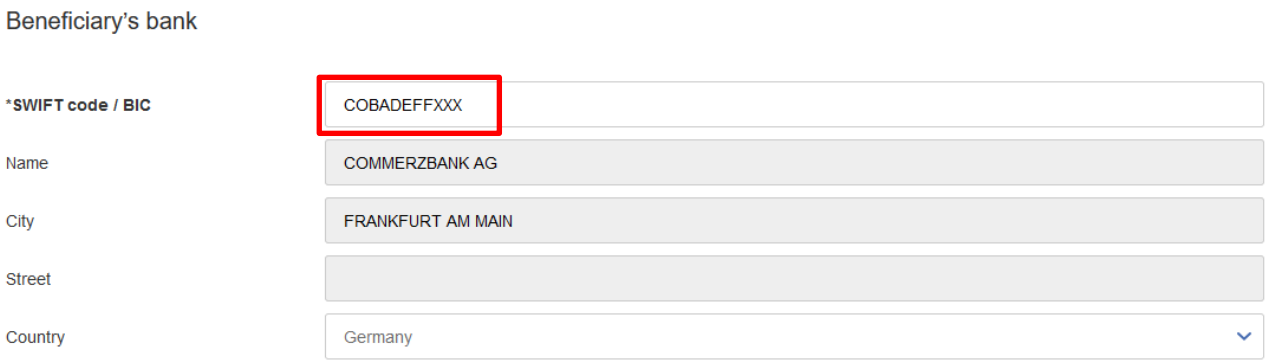
If you do not know the IBAN, you can use the IBAN calculator on the website https://www.iban.com/calculate-iban
Enter the country where the account is held, the account number, the bank code, and any other required information (depending on the chosen country). After entering the details, press the button.



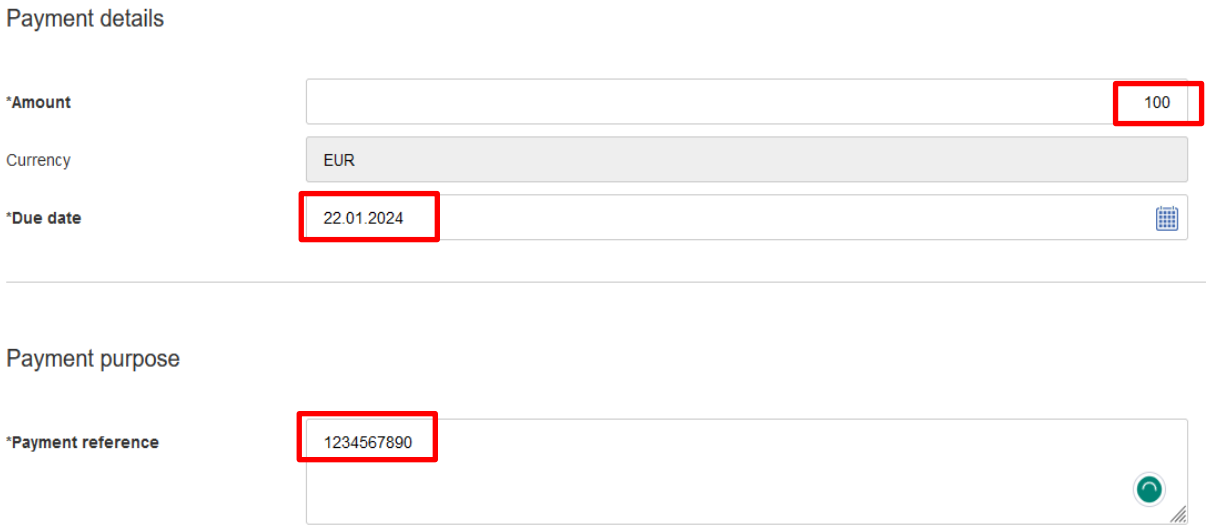
Additionally, the system will generate the BIC (SWIFT) code of the respective bank along with the IBAN.



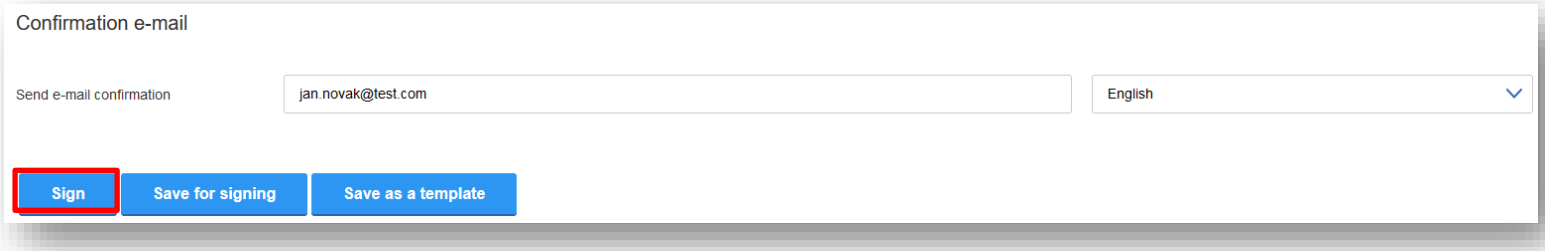
1) **Fill in the SWIFT code/BIC field with the 8 characters from the BIC (SWIFT) code field obtained in step 2 or look it up on the internet; the rest of the data will be filled in automatically.**



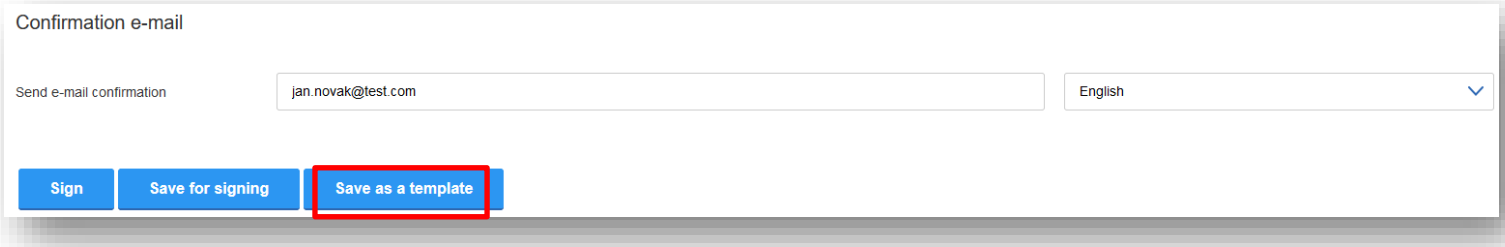
2) **Enter the desired transfer amount, the due date (if you wish to schedule the payment for a date later than the pre-filled one), and the payment reference.**



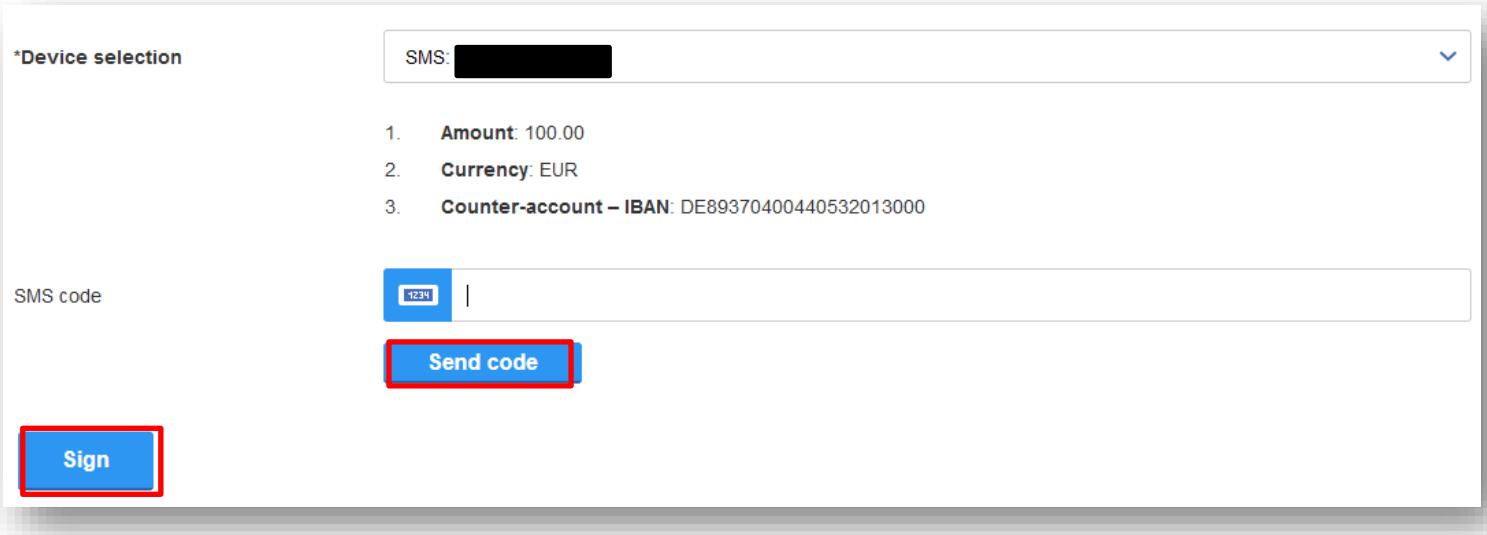
3) If you wish to receive the payment confirmation by email, enter the email address and select the language for the confirmation. Then, press the 'Sign' button.



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

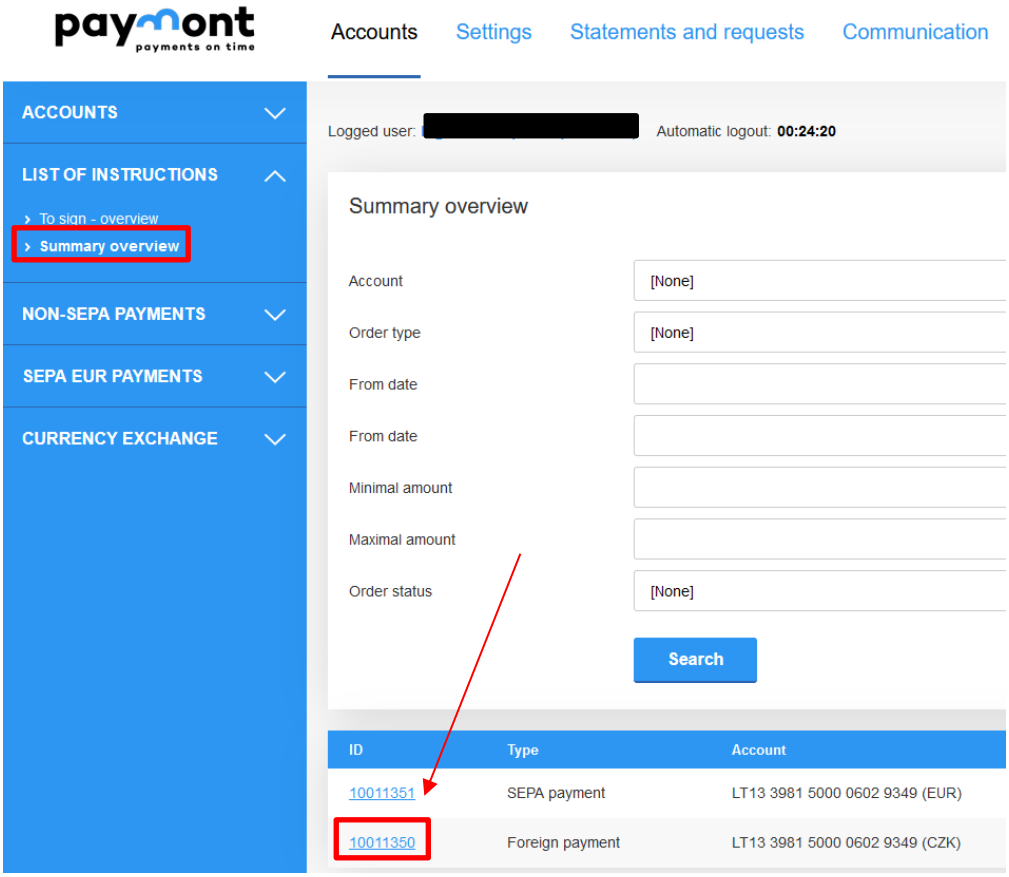


4) After pressing the 'Sign' button, verify the entered data. If everything is correct, press the 'Send code' button. You will receive an authorization SMS on your mobile phone with a six-digit code; please enter it in the 'SMS code' field and press the 'Sign' button.

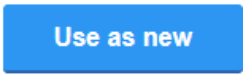


B4) Repeating a payment order in EUR from PAYMONT to countries of the European Economic Area (SEPA payment)

1) **If you want to repeat a payment to the same account for which you have already created a payment order, navigate to "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.**



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

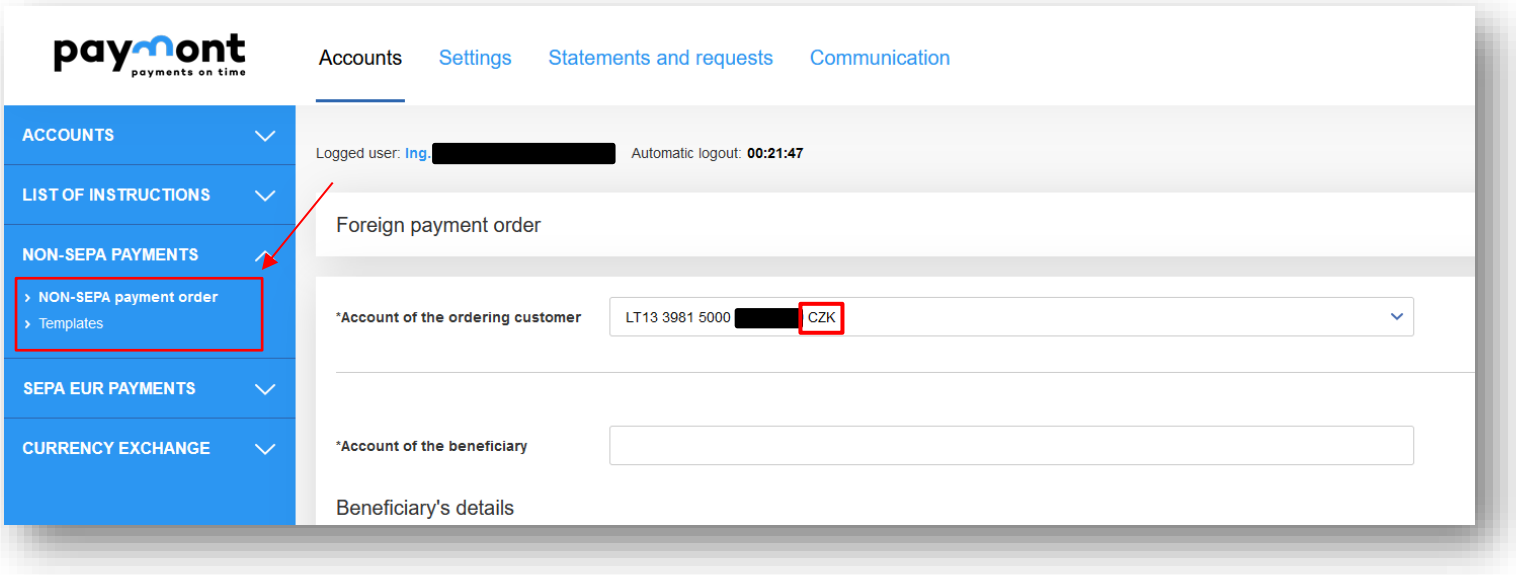


2) **After opening the 'SEPA payment - input' with pre-filled data, all details can be edited, with the 'Amount' field likely requiring the most frequent adjustments.**

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

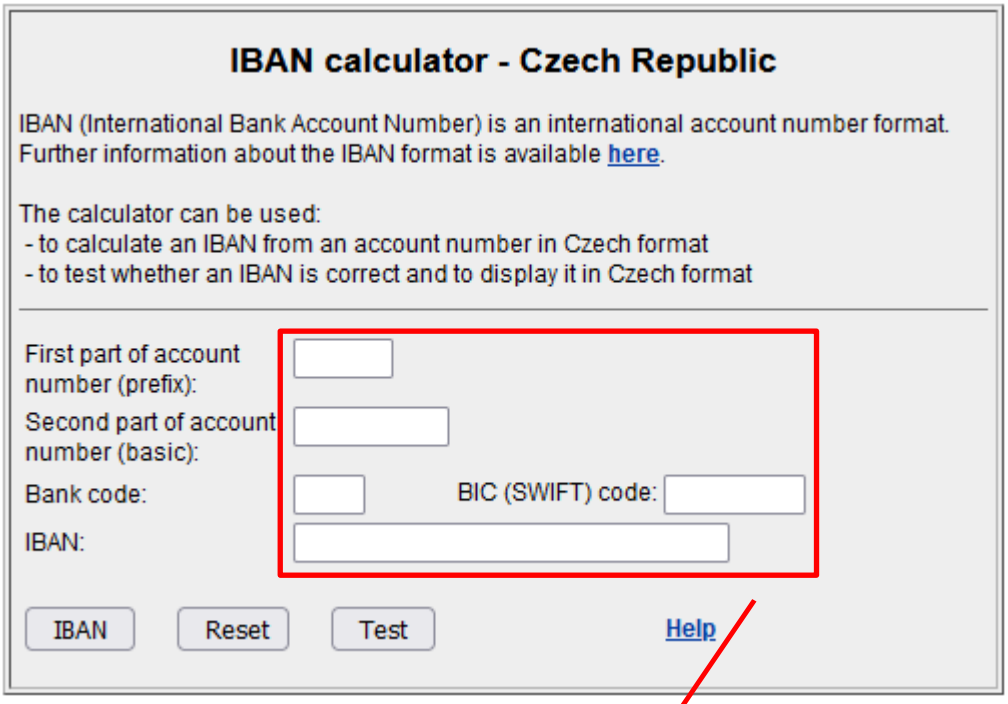
1) **After logging into IB, choose 'NON-SEPA PAYMENTS' from the left menu, and then select 'NON-SEPA payment order.**

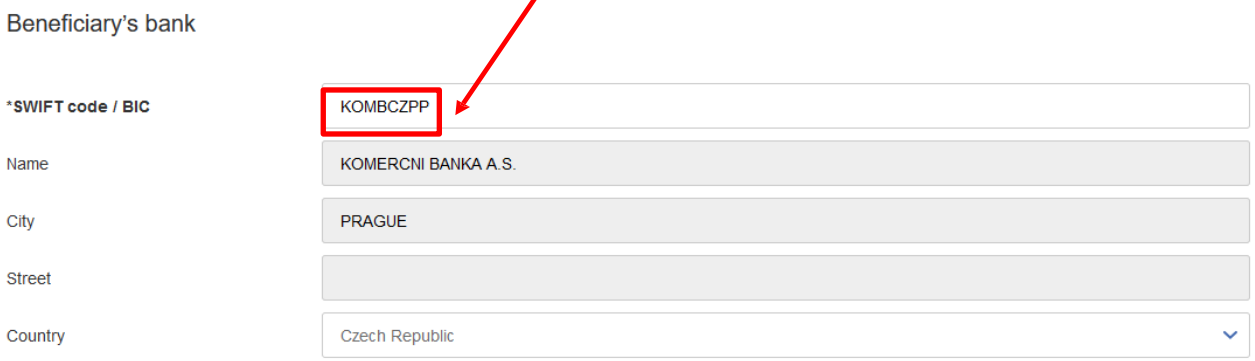


2) **Fill in the account number to which you want to send the funds in IBAN format. Enter the recipient's details (first name, last name, and address) and select 'Czech Republic' in the 'Recipient's Country' field. Please enter all data without accents.**

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

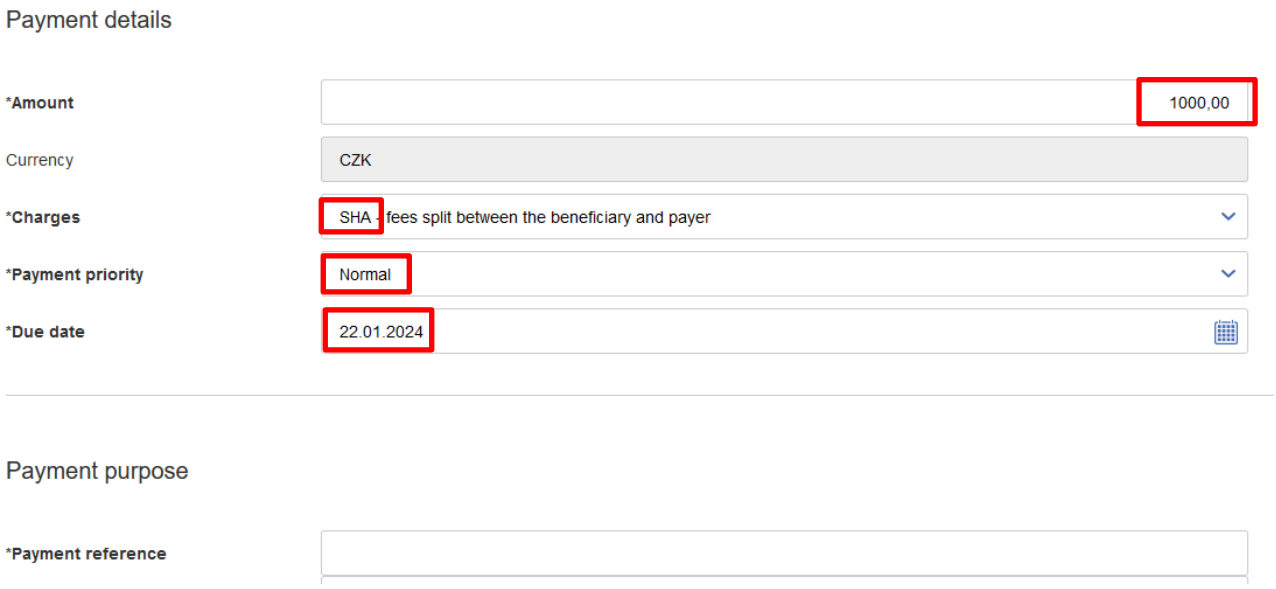
https://www.cnb.cz/en/payments/iban/iban-calculator-czech-republic/
where you can enter your account number, including any prefix and bank code, and press the 'IBAN' button. The calculator will generate the IBAN for the desired account, and the BIC (SWIFT) code field will be automatically filled in.



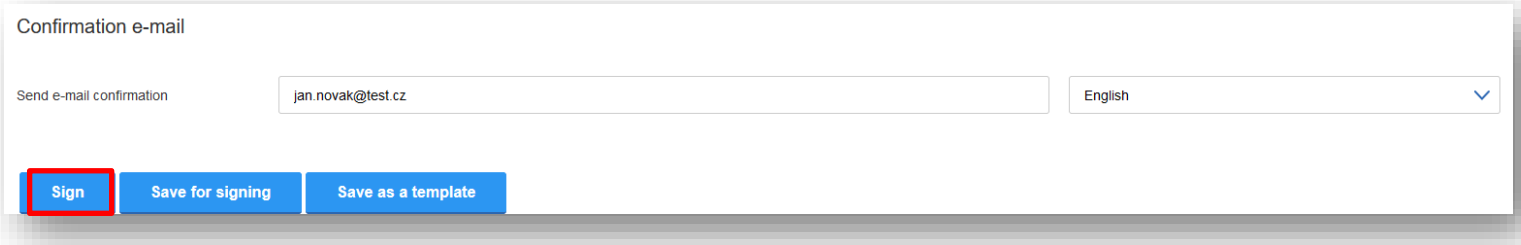


3) **Enter the 8 characters from the BIC (SWIFT) code of the bank you are sending the money to in the SWIFT code/BIC field. You can find the SWIFT code/BIC of the recipient's bank on the internet or in the calculator from second step; the other details will be filled in automatically.**

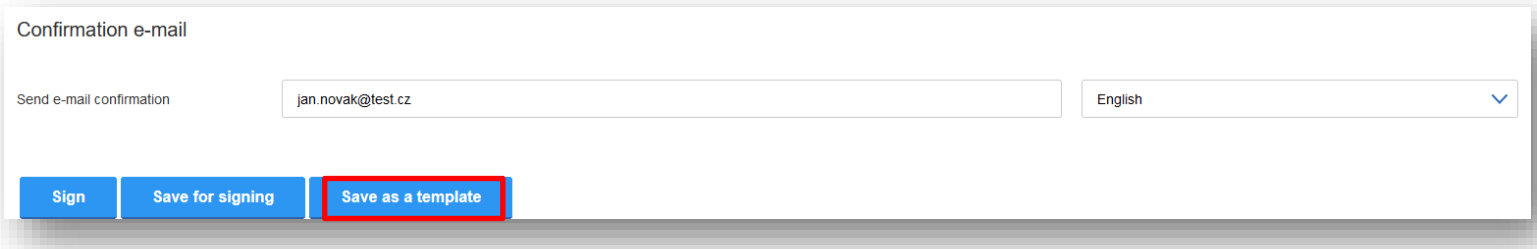
1) **Enter the desired transfer amount, the due date (if you wish to schedule the payment for a date later than the pre-filled one), and the reason for the payment. Keep the fee type as "SHA"; this represents the standard and lowest fee for an outgoing payment from PAYMONT. Leave the payment rate as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



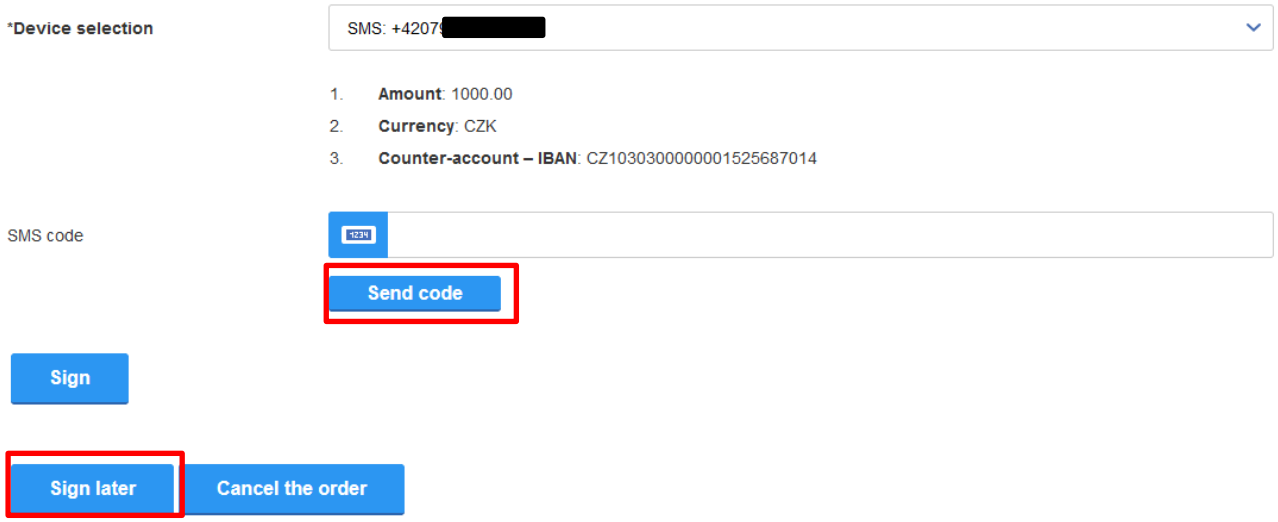
2) **If you wish to receive the payment confirmation by email, enter the email address and select the preferred language for the confirmation. Then, press the 'Sign' button.**



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

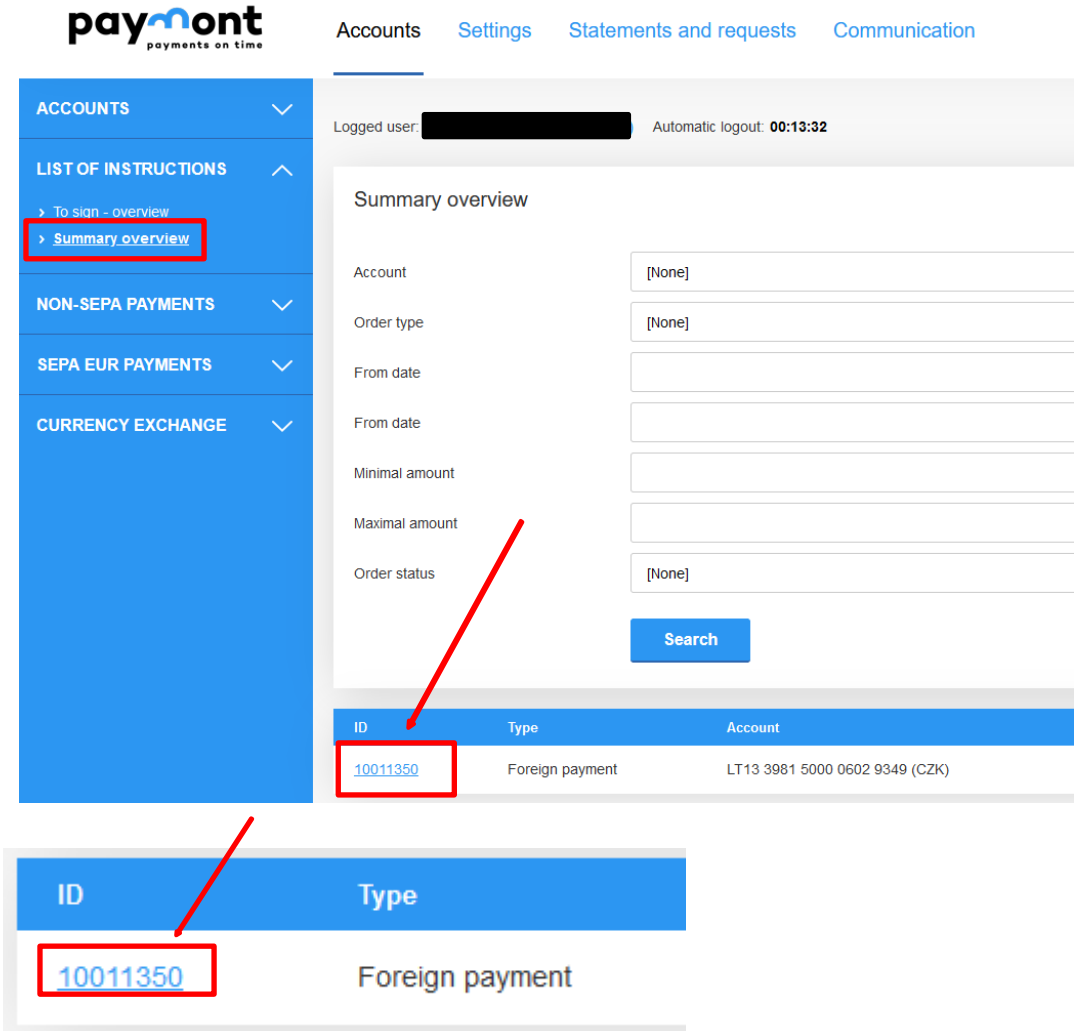


3) After pressing the 'Sign' button, review the entered data. If everything is correct, press the 'Send code' button. You will receive an authorization SMS on your mobile phone with a six-digit code; please enter it in the 'SMS code' field and press the 'Sign' button.

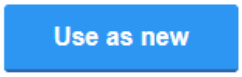


B6) Initiating a repeat payment order in CZK from Paymont to a bank or credit cooperative based in the Czech Republic

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.**



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



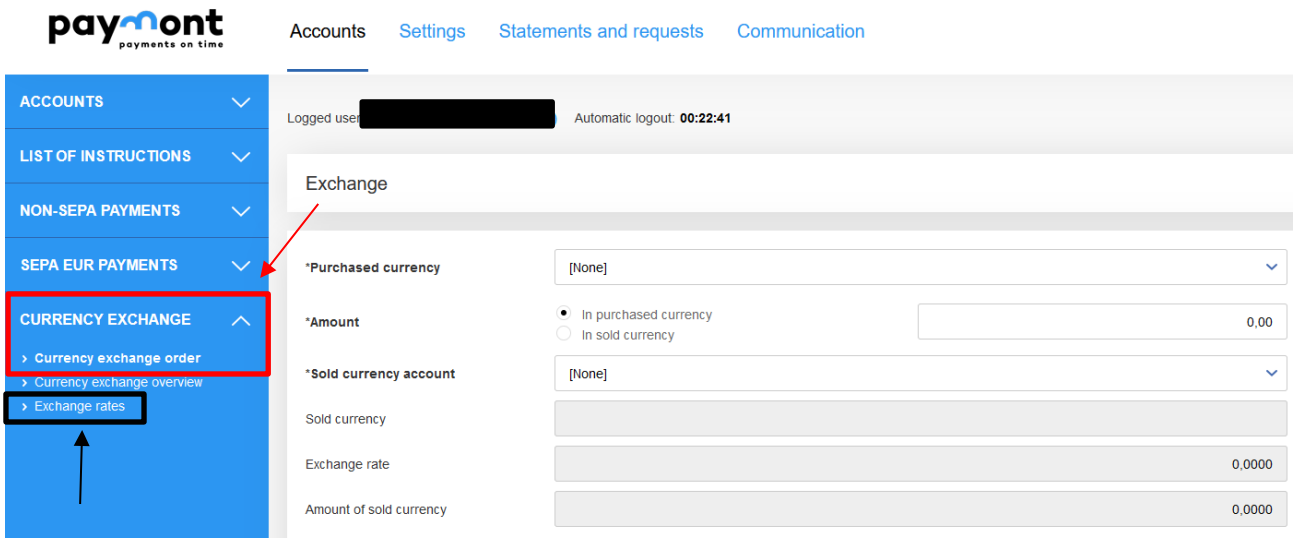
3) **After opening the 'Payment order to abroad' (a NON-SEPA and CZK order for sending CZK) with pre-filled data, you can edit all the provided information. You will likely edit the 'Amount' field most frequently.**

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).



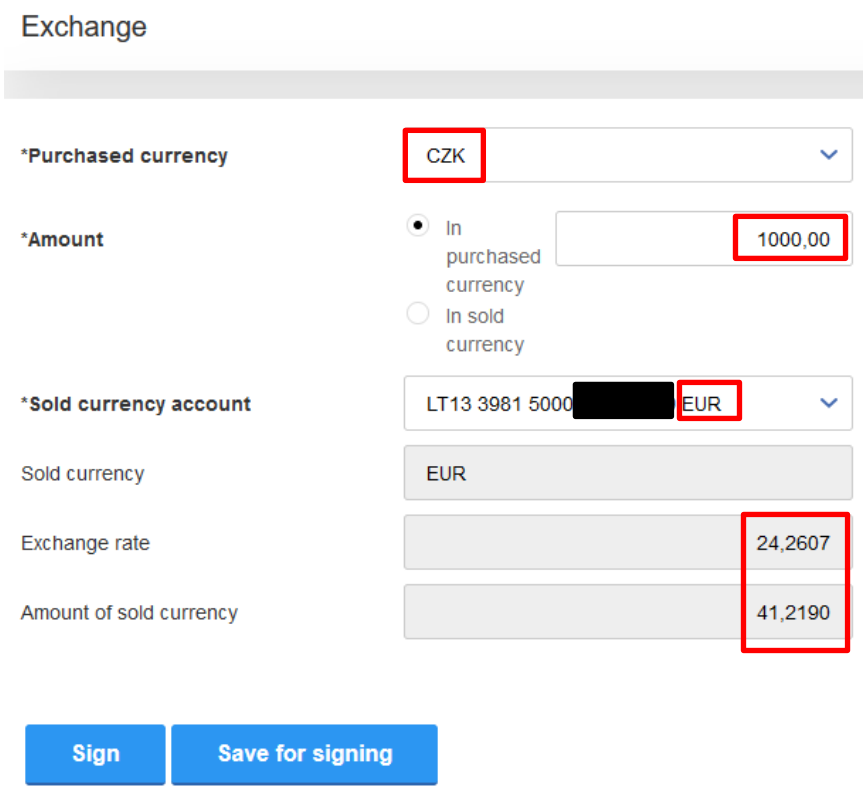
1) Purchase CZK with EUR

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.



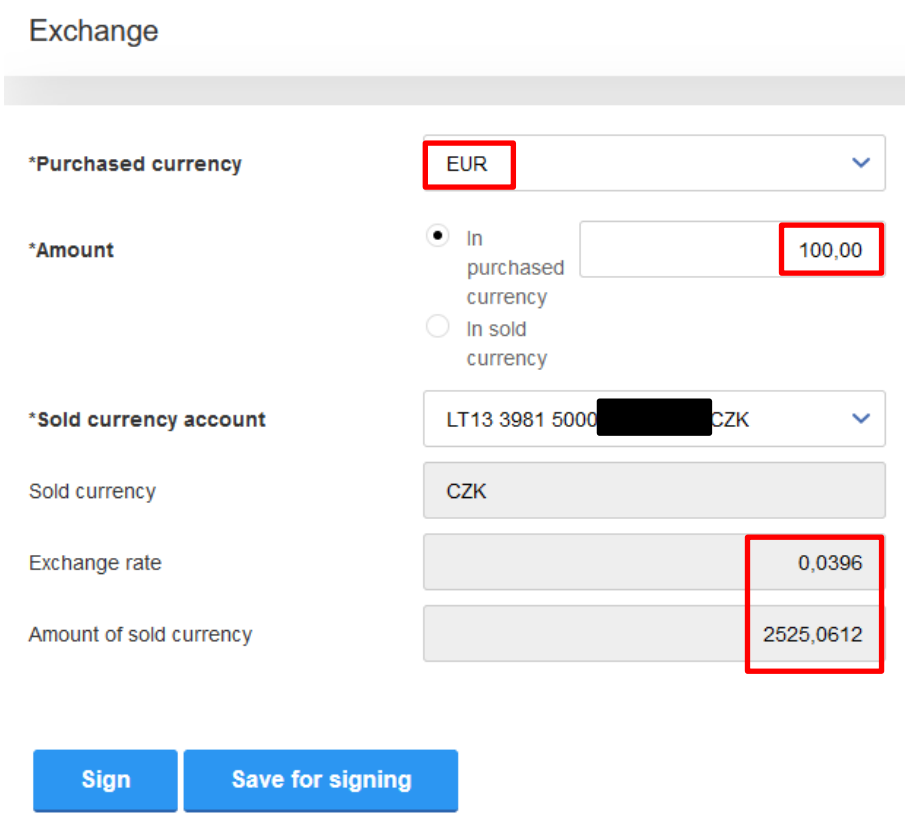
2) Purchase EUR with CZK

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.



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