paymont
payments on time

USER GUIDE

Payment orders and currency exchange in PAYMONT internet banking

and sending funds to your PAYMONT account



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12/10/2026

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PART A

A Sending funds to your PAYMONT account from your bank

A1 Sending CZK

You can send Czech koruna to your PAYMONT account through the Czech domestic payment system. In your bank's internet banking, enter a payment order in Czech koruna, i.e. as a domestic payment.

Please use the same account number that you hold with PAYMONT, but **enter 8660 as the bank code** (not 39815).

BANK CODE	ACCOUNT NUMBER FORMAT
8660	60000XX/8660
not 39815	Your PAYMONT account number / 8660

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

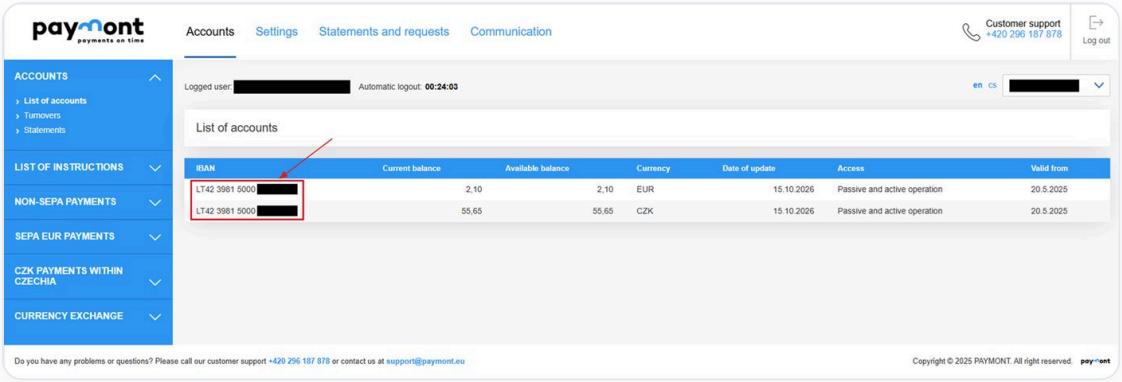
A2 Sending EUR

In your bank's internet banking, choose the form for sending a SEPA payment and fill in the following details.

IBAN	LTXX398150000XXXXXXX	always your PAYMONT account IBAN
BIC	PMNTLT2VXXX	always enter this BIC
CURRENCY	**EUR**	always enter EUR
COUNTRY	**Lithuania**	always enter Lithuania
BENEFICIARY	**First name and surname, client name**	
FEE TYPE	**SHA**	always keep the SHA option
BANK NAME	**PAYMONT UAB**	if required
BANK ADDRESS	**Šeimyniškių g. 19B-701, 08100 Vilnius, Lithuania**	if required

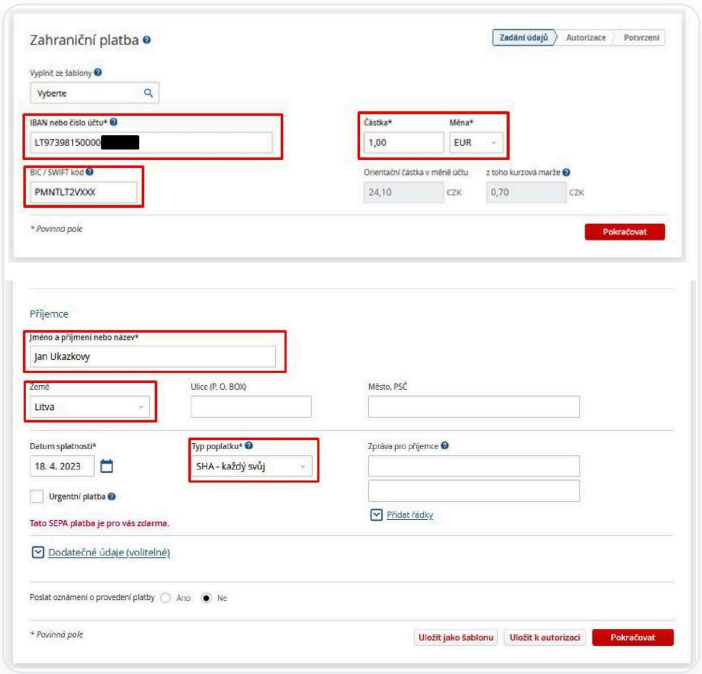
Where to find your IBAN

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

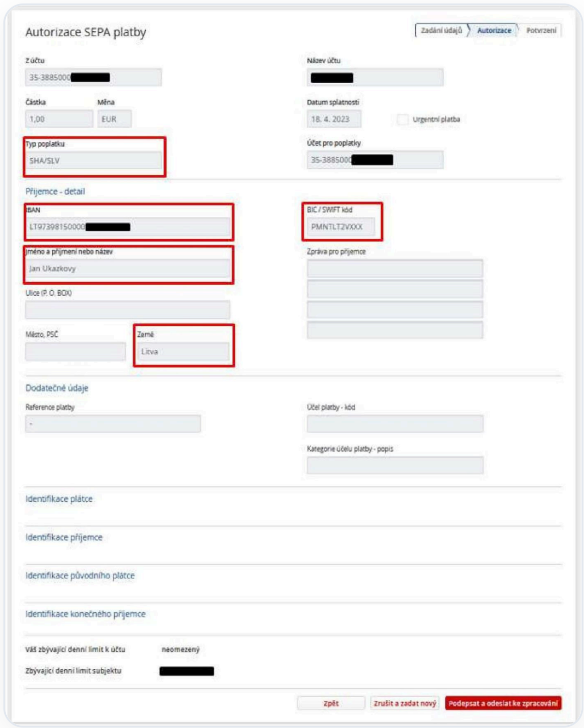


Example: SEPA payment from Komerční banka

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



1 · Entering the details — IBAN, BIC, amount and currency, beneficiary, country and fee type.



2 · Authorisation — check the highlighted fields before sending.

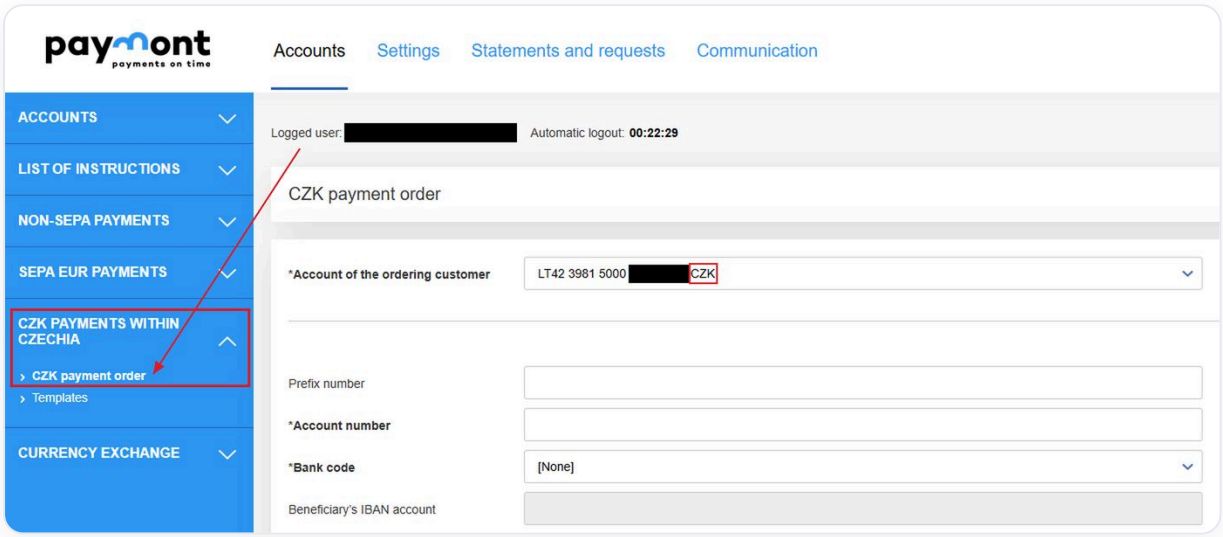
> **Note**
> In the fee type field (**Typ poplatku**), please always keep the **SHA** option.

PART B

B Entering payment orders and exchanging currencies in PAYMONT internet banking

B1 CZK payment order from PAYMONT to a bank or credit union based in the Czech Republic

1 After logging in to internet banking, choose **CZK PAYMENTS WITHIN CZECHIA** in the left menu and select **CZK payment order**.



2 Fill in the account number you want to send the funds to. Enter any account prefix in the **Prefix number** field, the account number itself in the **Account number** field, and select the beneficiary's bank code from the list in the **Bank code** field. The **Beneficiary's IBAN account** field is filled in automatically.

> **How to enter the account number?**
> A Czech account number consists of a prefix (not always present), the account number itself and the bank code, e.g. 35-3885000297/0100. In this case, enter 35 in the **Prefix number** field, 3885000297 in the **Account number** field and select 0100 in the **Bank code** field. If the account number has no prefix, leave the **Prefix number** field empty.

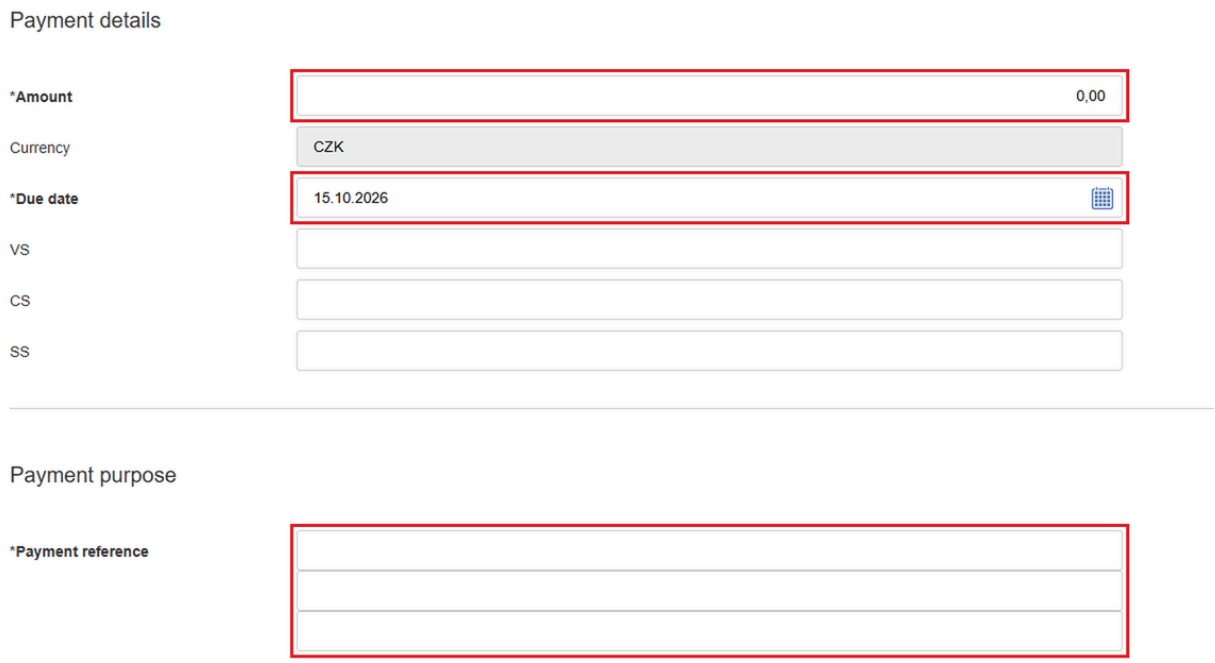


3 Enter the beneficiary's details – their first name and surname / name in the **Beneficiary's name** field and their address in the **Beneficiary's address** field. **Please enter all details without diacritics.**

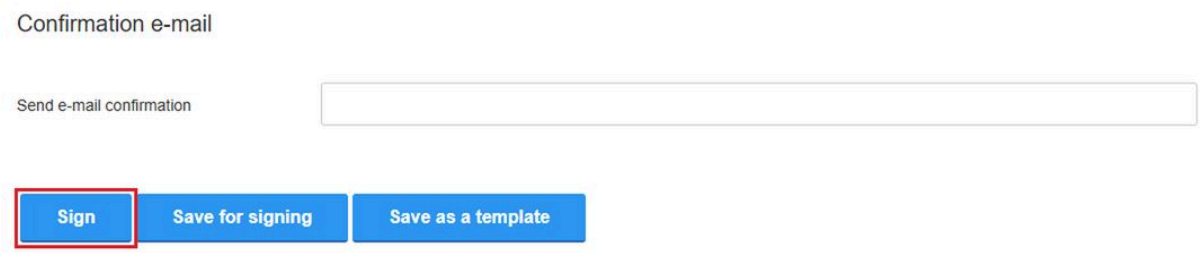


4 Enter the transfer amount and the due date (if you want the payment to be made later than the pre-filled date). If you need them, also fill in the variable, constant or specific symbol (the **VS**, **CS** and **SS** fields). Enter the reason for payment in the **Payment reference** field.

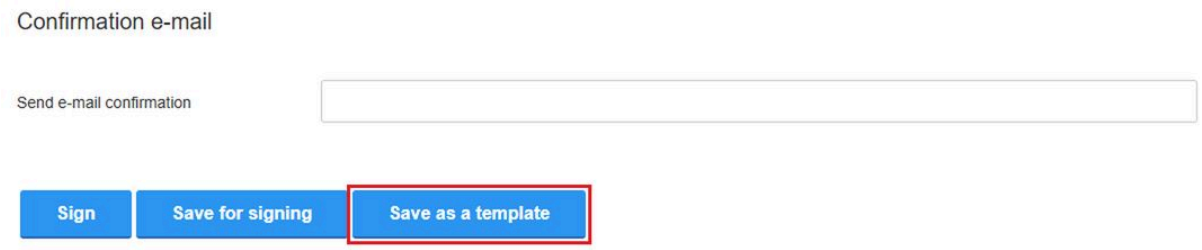
Depending on the beneficiary's bank, the funds are credited to the beneficiary's account within 1–3 business days.



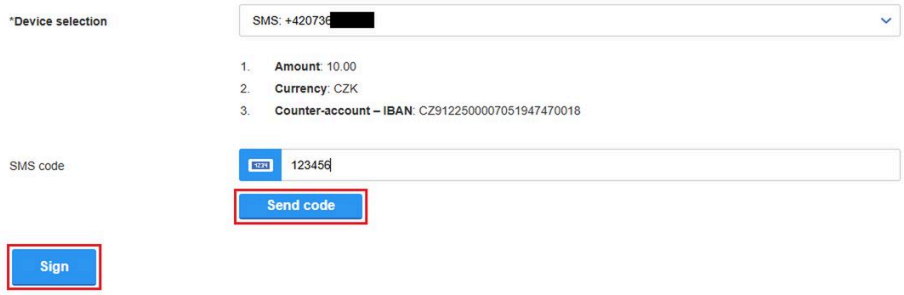
5 Once you have filled in all the details, press the **Sign** button.



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

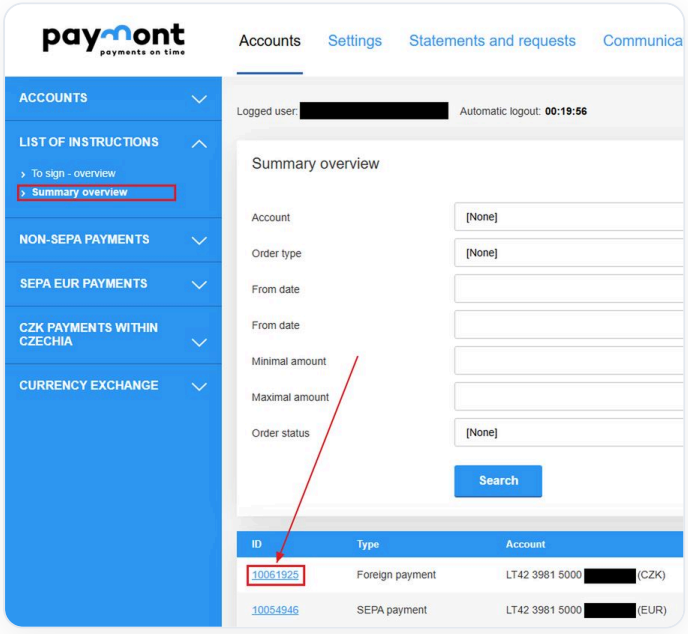


6 After pressing **Sign**, check the details you entered and, if everything is in order, press the **Send code** button. You will receive an authorisation SMS with a six-digit code on your mobile phone. Enter it in the **SMS code** field and press **Sign**.



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

1 If you want to repeat a payment to an account for which you have already created a payment order, choose **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 its ID.





Detail: click the ID to open the previously created order.

2 This opens the previously created payment order. Below it, press the **Use as new** button.

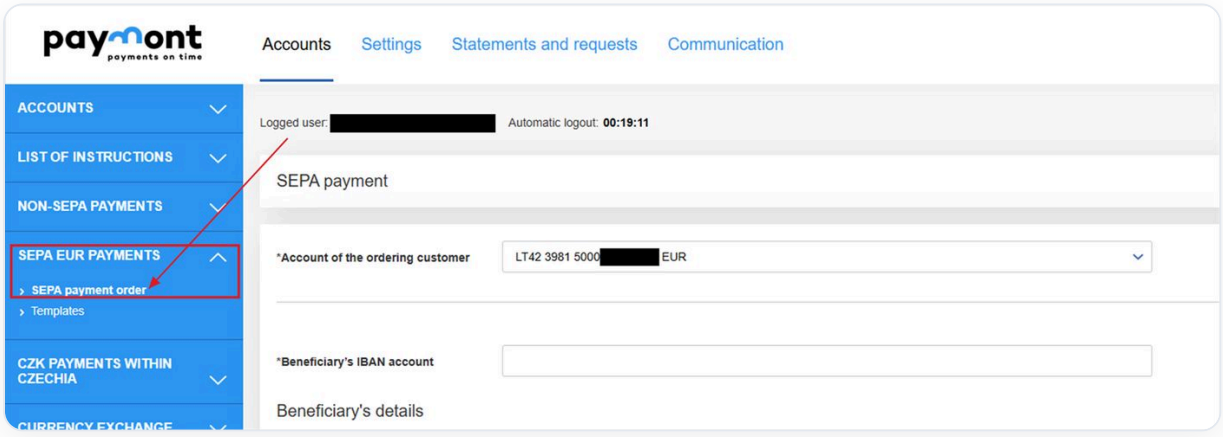


3 The **CZK payment order** form then opens with pre-filled details. All details can be edited; you will most likely be changing the **Amount** field.

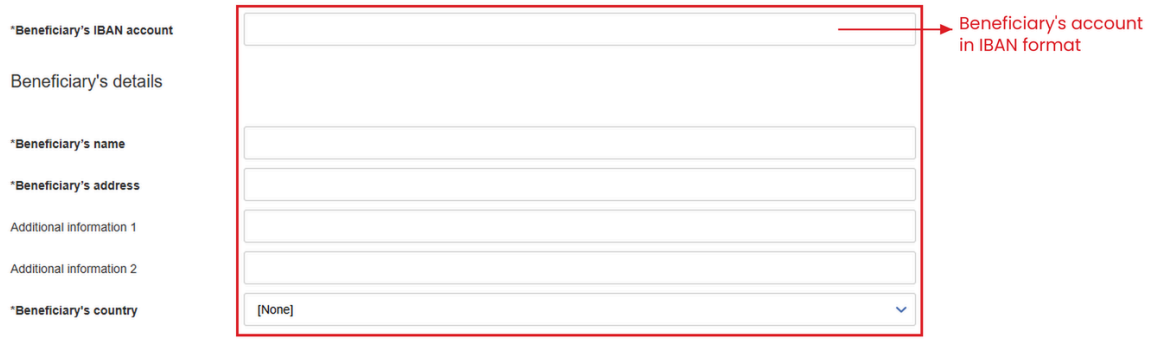
4 Once you have made all the changes you need, press **Sign** and continue, or save the form as a template with the **Save as a template** button.

B3 EUR payment order from PAYMONT to countries of the European Economic Area (SEPA payment)

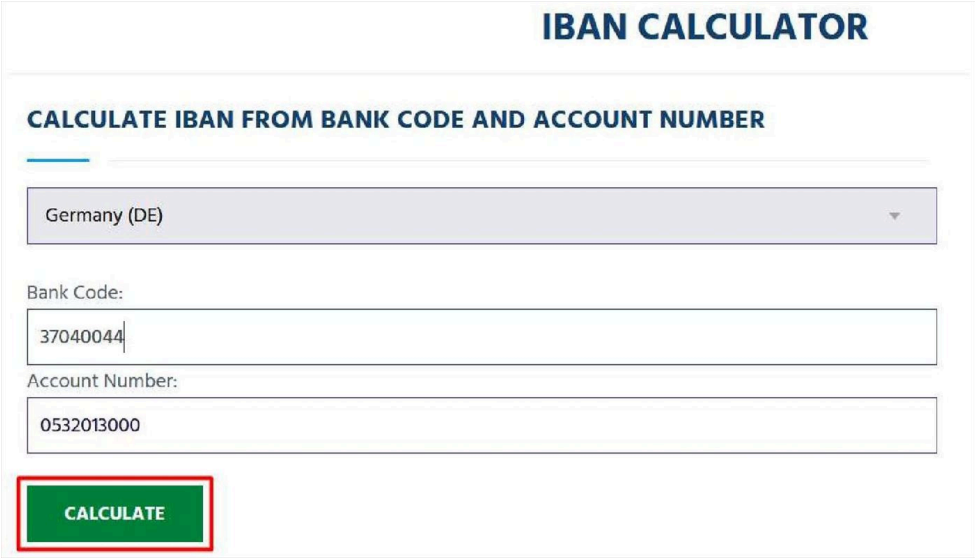
1 After logging in to internet banking, choose **SEPA EUR PAYMENTS** in the left menu and select **SEPA payment order**.



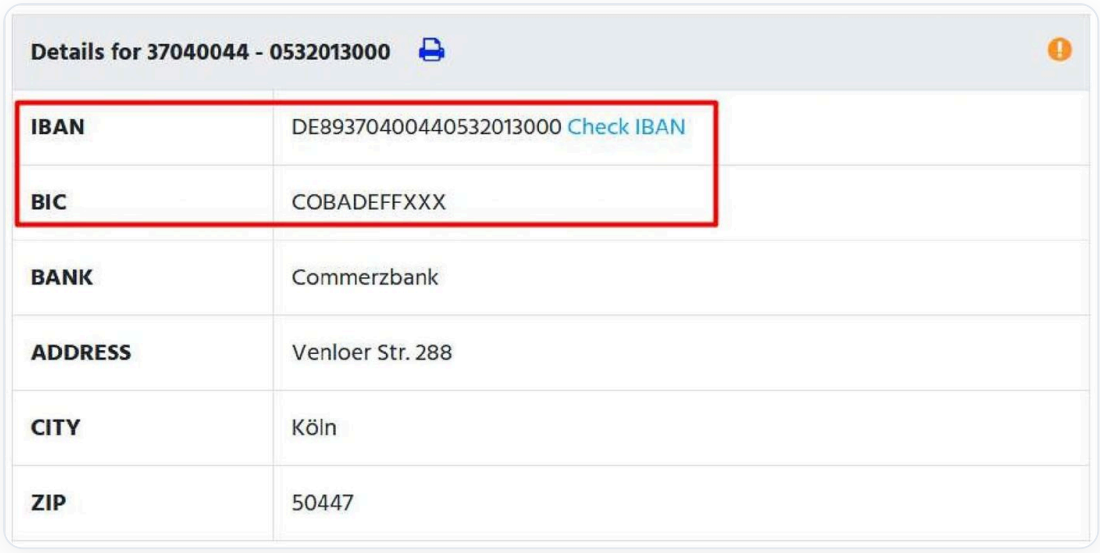
2 Fill in the account number you want to send the funds to, in IBAN format, enter the beneficiary's details (first name, surname / name and address) and select the country where the account is held in the **Beneficiary's country** field. **Please enter all details without diacritics.**



Don't know the IBAN?
You can use the IBAN calculator at iban.com/calculate-iban. Enter the country where the account is held, the account number, the bank code and any other detail required (depending on the country), press the **CALCULATE** button and the calculator will generate the IBAN of the account.



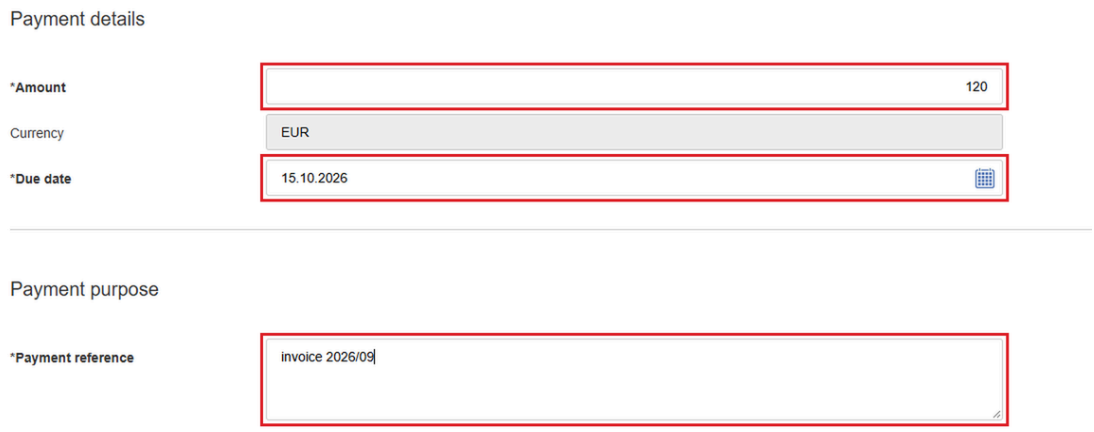
Besides the IBAN, the system also generates the BIC (SWIFT) code of the bank.



3 In the **SWIFT code / BIC** field, enter the 8 characters from the BIC (SWIFT) code field in step 2, or look it up on the internet. The remaining details are filled in automatically.



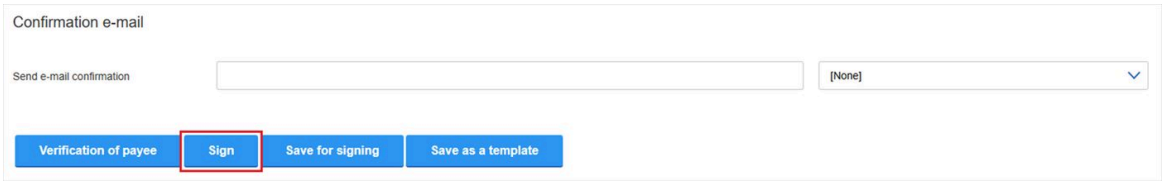
4 Enter the transfer amount, the due date (if you want the payment to be made later than the pre-filled date) and the payment reference.



5 Once you have filled in all the details, press the **Verification of payee** button.



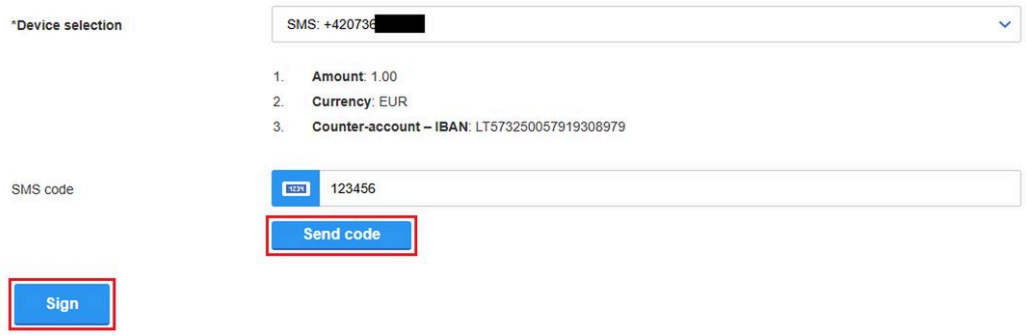
The page reloads and the result of the payee verification (VoP) is shown at the top. The verification is mandatory – the **Sign** button only appears once it has been carried out. The payment can be signed regardless of the verification result by pressing the **Sign** button.



Verification of Payee (VoP)
The verification compares the beneficiary name you entered with the name of the account holder at the beneficiary's bank. For more details, see the Verification of Payee manual.

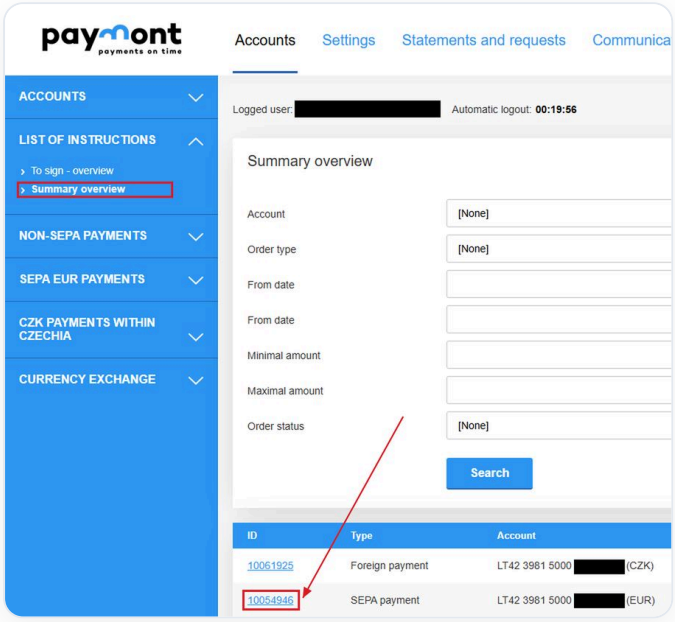
If you want to save the completed form as a template for future payments, press the **Save as a template** button.

6 After pressing **Sign**, check the details you entered and, if everything is in order, press the **Send code** button. You will receive an authorisation SMS with a six-digit code on your mobile phone. Enter it in the **SMS code** field and press **Sign**.

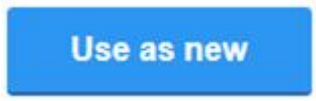


B4 Repeating a EUR payment order from PAYMONT to countries of the European Economic Area (SEPA payment)

1. If you want to repeat a payment to an account for which you have already created a payment order, choose **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 its ID.



2. This opens the previously created payment order. Below it, press the **Use as new** button.



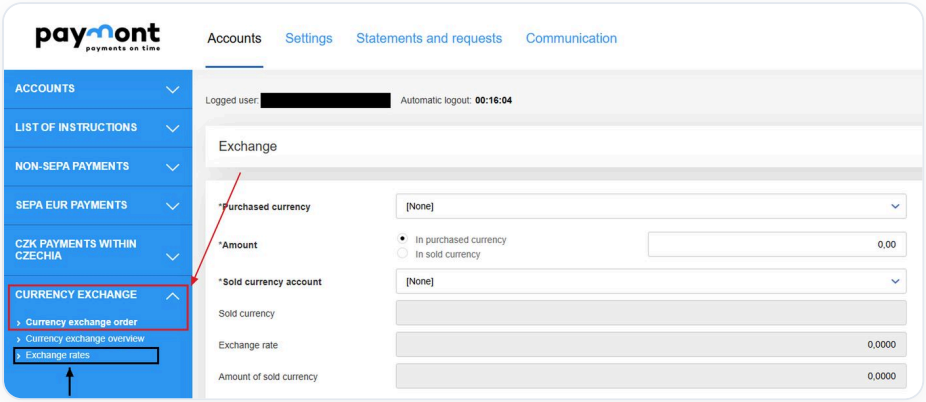
3. The **SEPA payment** form then opens with pre-filled details. All details can be edited; you will most likely be changing the **Amount** field.

4. Once you have made all the changes you need, press **Verification of payee** and continue as described in steps 5 and 6 of section B3, or save the form as a template with the **Save as a template** button.

B5 Currency exchange

If you are considering a currency exchange, you can view the current exchange rates in the **CURRENCY EXCHANGE** menu under **Exchange rates** — marked with a black rectangle in the picture below.

For the exchange itself (CZK for EUR or EUR for CZK), then choose **Currency exchange order** in the left menu — marked with a red rectangle in the picture below.



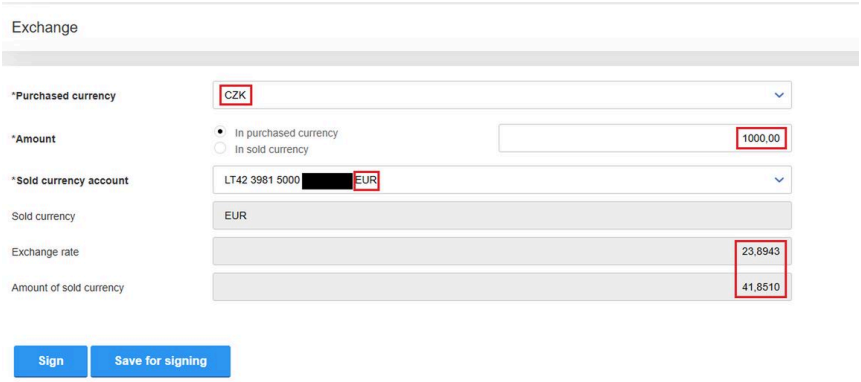
1 · Buying CZK for EUR

If you want to buy Czech koruna and sell EUR, select CZK in the **Purchased currency** field, enter the amount of CZK you want to buy in the **Amount** field, and select your EUR account in the **Sold currency account** field.

The **Exchange rate** field shows the rate at which you can make the exchange, and the **Amount of sold currency** field shows how much EUR you need to sell to obtain the required amount of CZK.

If you would rather enter the amount of the currency sold and have the system calculate the amount bought, tick the **In sold currency** option next to the **Amount** field.

To carry out the exchange, press **Sign** and authorise the transaction by SMS as described above for payment orders.



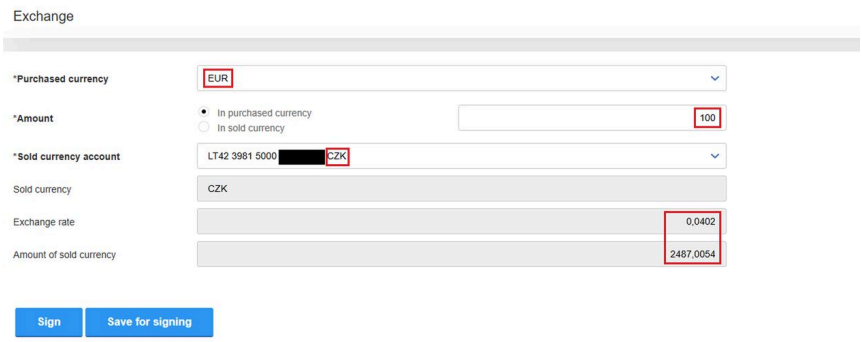
2 · Buying EUR for CZK

If you want to buy euros and sell Czech koruna, select EUR in the **Purchased currency** field, enter the amount of EUR you want to buy in the **Amount** field, and select your CZK account in the **Sold currency account** field.

The **Exchange rate** field shows the rate at which you can make the exchange, and the **Amount of sold currency** field shows how much CZK you need to sell to obtain the required amount of EUR.

If you would rather enter the amount of the currency sold and have the system calculate the amount bought, tick the **In sold currency** option next to the **Amount** field.

To carry out the exchange, press **Sign** and authorise the transaction by SMS as described above for payment orders.



Please note
The calculated exchange amounts are indicative and may be recalculated according to the exchange rates valid at the moment the transaction is executed. If you want the exchange to take place as close as possible to the rate shown in internet banking, enter it **on business days between 9:30 and 16:00**.

CONTACT

Need help?

If anything is unclear, please do not hesitate to contact us by e-mail or phone.

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