

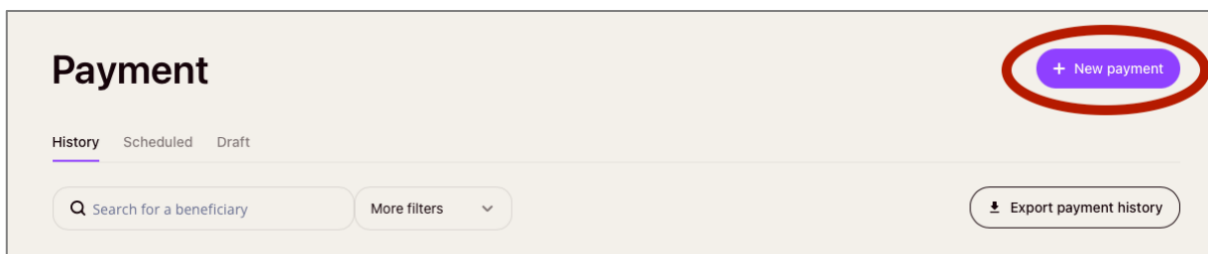
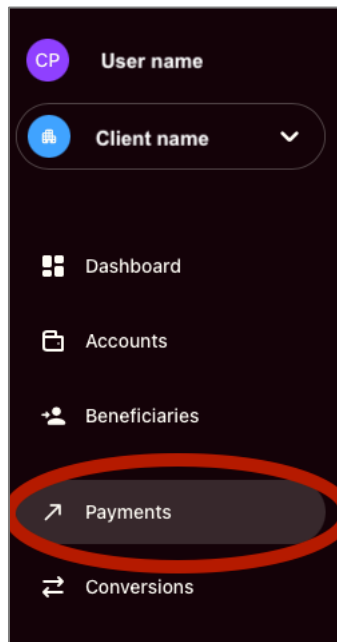
## How to make a payment

**NOTE:** On the platform, we differ between making a payment without conversion, i.e., sending GBP to a GBP account (page 1-5 in this guide);  
and... making a payment that involves a conversion, i.e., sending EUR to a GBP account (page 6 to 10).

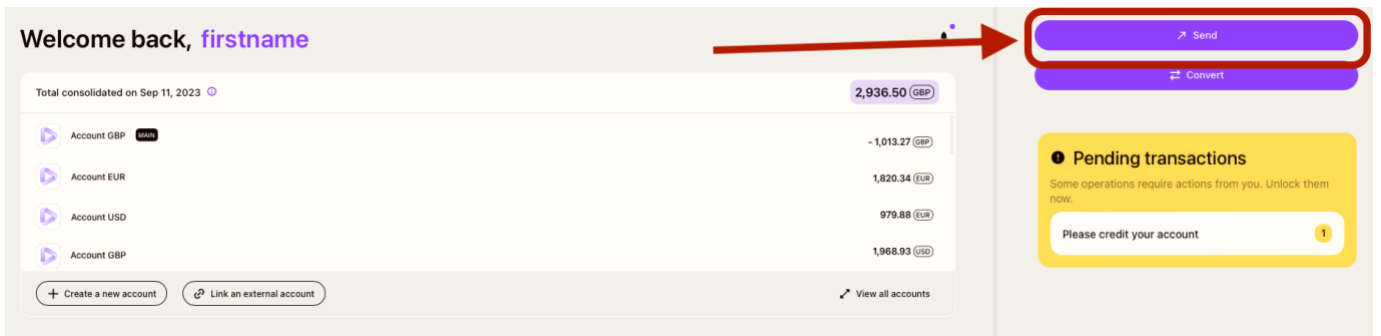
### How to make a payment in the same currency, i.e., GBP to GBP

There are two ways to initiate a new payment:

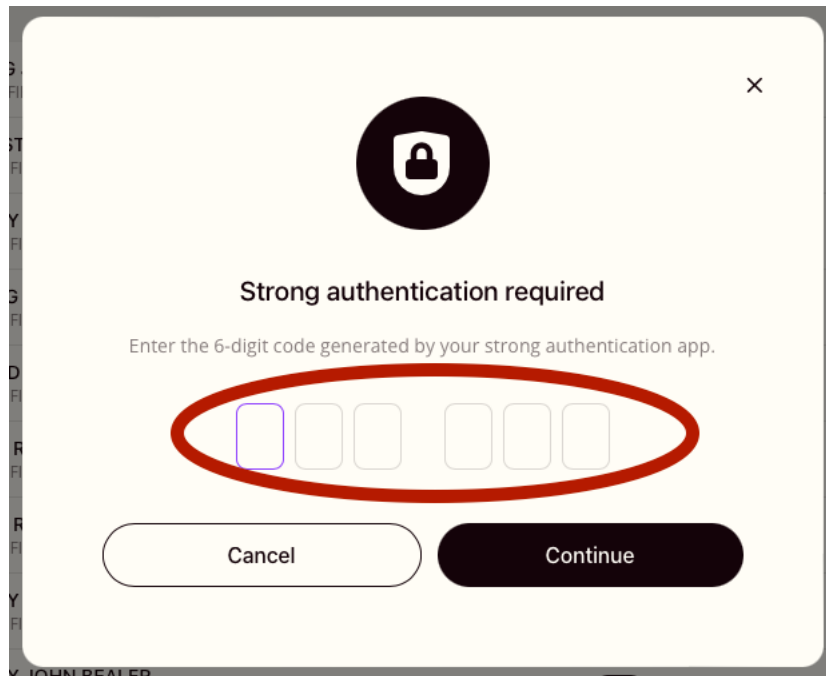
1. A) Go to **'Payments'** in the left-hand menu, and click **'New payment'** in the top right-hand corner...



B) ...or click the **'Send'** button in the top right-hand corner of the dashboard.



2. Complete the **'multi-factor authentication request'** in the popup that appears.



3. Fill out the mandatory payment details:

Creation Review Confirmation

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## Make a payment

**Beneficiary**

Select the account to credit ▼

**Account to debit**

Select the account to debit ▼

**Amount**

0.00 ▼

**Communication (mandatory)**

Enter a communication for the beneficiary's account statement.

**Execution date**

Execute payment nowSchedule payment

**Speed options** [Learn more about payment speed and fees options](#)

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**Fees options**

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**Email notification (with access to the Payment Tracker)** [Add email address](#)

Type email address

**Internal reference (optional)**

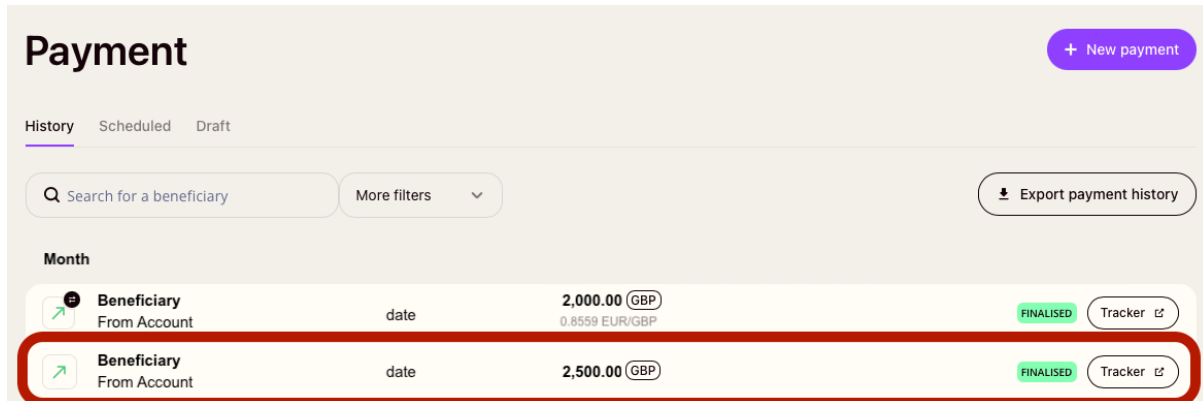
Enter a reference for your iBanFirst account statement.

CancelContinue

**Note:** if you add your beneficiary's email address in the field **'Email notification'** they'll be sent a link to the iBanFirst payment tracker, where they can track the payment in real-time.



6. Once the payment has been executed, you'll find it in the list of 'Historic payments'.



**Payment** + New payment

History Scheduled Draft

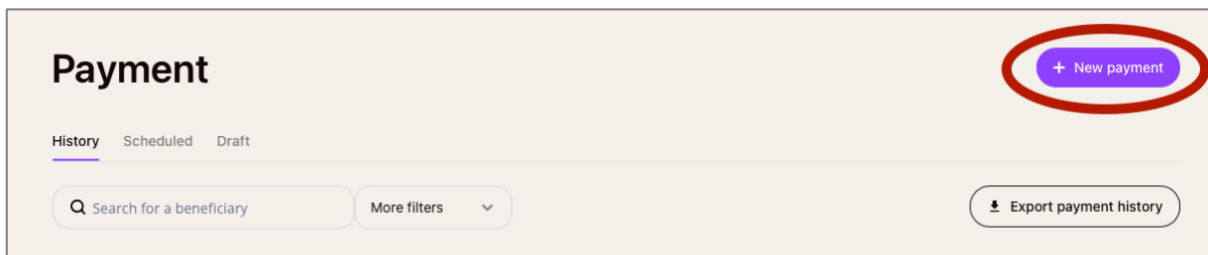
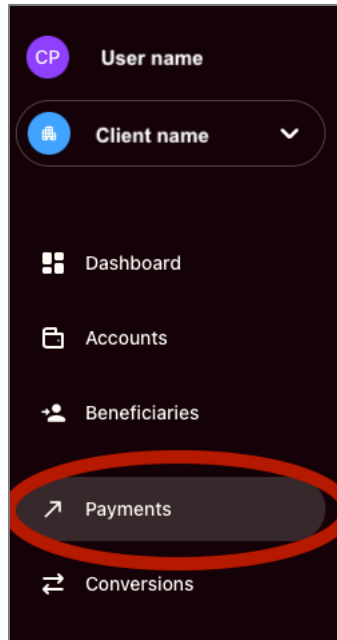
Q Search for a beneficiary More filters Export payment history

Month

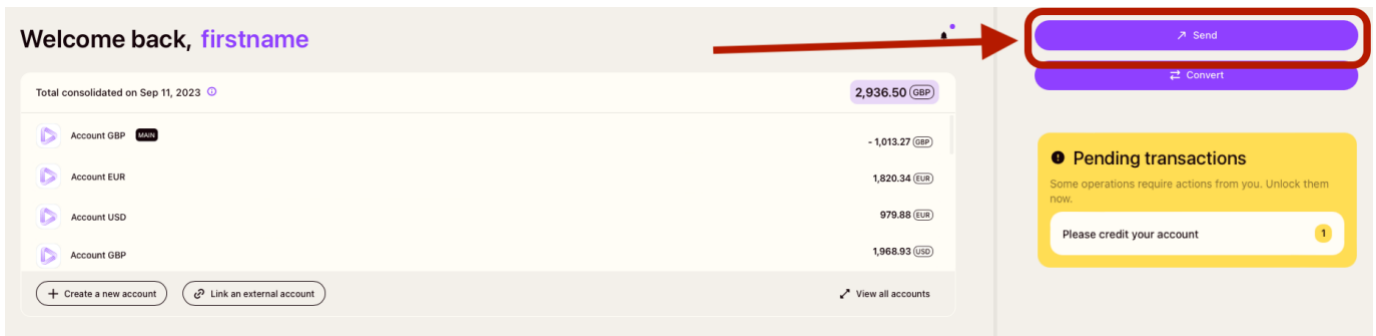
Beneficiary	date	2,000.00 GBP	FINALISED	Tracker ↗
From Account		0.8559 EUR/GBP		
Beneficiary	date	2,500.00 GBP	FINALISED	Tracker ↗
From Account				

## How to make a payment with different currencies, i.e., EUR to GBP

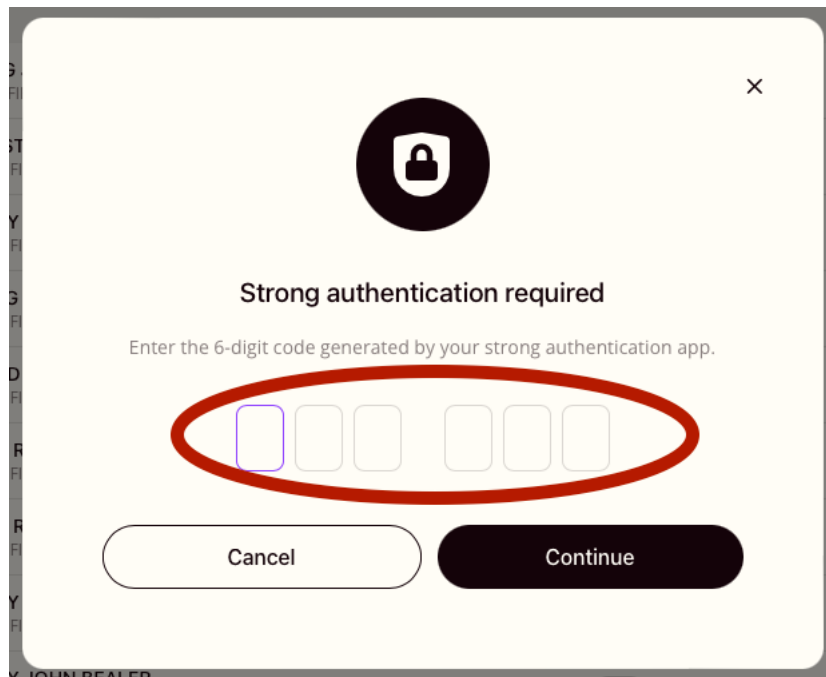
7. A) Go to **'Payments'** in the left-hand menu, and click **'New payment'** in the top right-hand corner...



B) ...or click the **'Send'** button in the top right-hand corner of the dashboard.



8. Complete the **'multi-factor authentication request'** in the popup that appears.



9. Fill out the mandatory payment details:

Creation Review Confirmation

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## Make a payment

**Beneficiary**

Select the account to credit ▼

**Account to debit**

Select the account to debit ▼

**Amount**

0.00 ▼

**Communication (mandatory)**

Enter a communication for the beneficiary's account statement.

**Execution date**

Execute payment nowSchedule payment

**Speed options** [Learn more about payment speed and fees options](#)

**Fees options**

**Email notification (with access to the Payment Tracker)** [Add email address](#)

Type email address

**Internal reference (optional)**

Enter a reference for your iBanFirst account statement.

CancelContinue


**Note:** if you add your beneficiary's email address in the field **'Email notification'** they'll be sent a link to the iBanFirst Payment Tracker, where they can track the payment in real-time.



10. Review the conversion rate for the currency exchange and the payment details.

Creation
Review
Confirmation

## Create new payment



**Account name**

2,000.00 GBP


**Beneficiary**

Account balance EUR

date

GBP ▼

Guaranteed exchange rate: 0.8559 EUR/GBP

<p>Buy</p> <p>2,000.00 <span>GBP</span></p>		<p>Against</p> <p>2,336.72 <span>EUR</span></p>
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Reverse rate 1.1684 GBP/EUR • Interbank rate 0.8560 EUR/GBP

[Indicative rates](#)

⚡ Speed: Standard Free

📄 Fees: SHARE fees 5.00 GBP

Modify

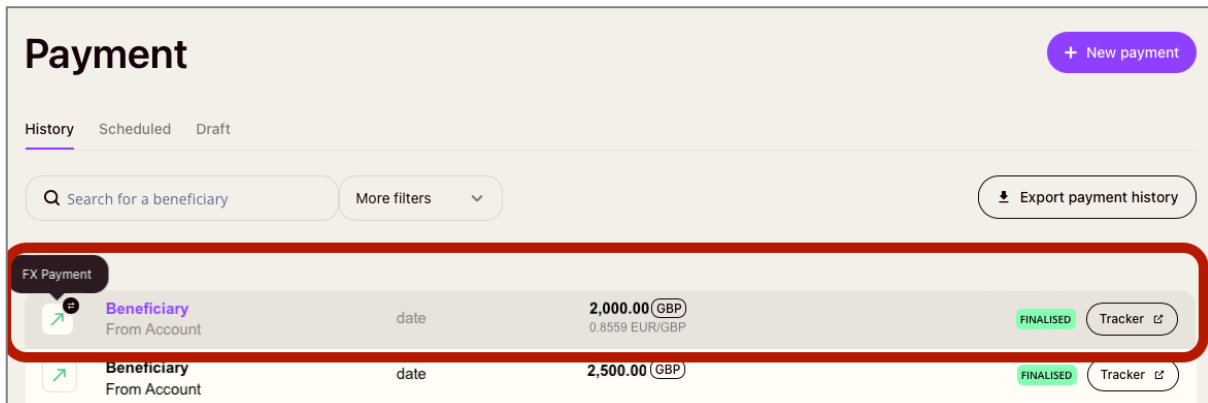
Save for later

Validate payment

- At this stage, you can:
  - **‘Modify’** the payment if you want to change any of the details
  - **‘Save for later’** if you don’t want to make the payment straight away.
  - **‘Validate payment’** if you want to confirm the payment.

**NOTE:** The exchange rate is displayed before the conversion and payment take place, so that you know the currency countervalue before confirming the payment. The exchange rate in this guide is fictitious and is not indicative of the exchange rate you’d receive from your Account Manager.

11. If you have sufficient funds in your account, the trade will be made and payment executed, once the trade is completed. If you don't, you need to credit your account within 48 hours, or iBanFirst Limited will re-sell your position.
12. Once the payment has been executed, you'll find it in the list of **'Historic payments'**. The payment will have a small icon that shows that the payment included an FX conversion.



The screenshot shows the 'Payment' section of the iBanFirst interface. At the top right, there is a '+ New payment' button. Below the title, there are tabs for 'History', 'Scheduled', and 'Draft'. A search bar with the placeholder 'Search for a beneficiary' and a 'More filters' dropdown are on the left, and an 'Export payment history' button is on the right. A table of payments is displayed below, with a red box highlighting the first two rows. The first row is labeled 'FX Payment' and shows a payment of 2,000.00 GBP with a conversion rate of 0.8559 EUR/GBP. The second row shows a payment of 2,500.00 GBP. Both rows are marked as 'FINALISED' and have a 'Tracker' link.

	Beneficiary	date	2,000.00 (GBP)	0.8559 EUR/GBP	FINALISED	Tracker
FX Payment	From Account					
	Beneficiary	date	2,500.00 (GBP)		FINALISED	Tracker
	From Account					