

Instructions on working with currency transactions in the Raiffeisen Business Online system



Raiffeisen Business Online support service

(Mon-Fri 8:00-22:00, Sat-Sun 8:00-20:00)

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(in Kyiv and from abroad)

Calls from abroad

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(acc. to tariffs of provider)

Support service for foreign currency transactions

(Mon-Fri 9:00-18:00)

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1. FX OPERATIONS

To work with currency transactions, select **"FX operations"** in the **available functions menu**.

The "FX operations" menu consists of the following sections:

- **Forex** – creating, signing and sending to the bank:
 - applications for FCY purchase,
 - applications for FCY sale,
 - applications for FCY exchange,
 - transfer of documents required for the execution of applications, as well as tracking their status;

- **Payments** - creating, signing, and sending to the bank:
 - payment instructions in FCY within the bank,
 - payment instructions in FCY outside the bank (SWIFT),
 - transfer of documents required for the execution of applications, as well as tracking their status;

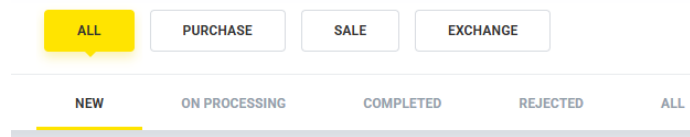
- **Incoming** - review of incoming SWIFT messages with the option to provide documents, if necessary;

- **Documents** – creating, signing and sending documents to the Bank required for:
 - completion of currency control over import operations,
 - completion of currency control over export operations,
 - servicing of loans from non-residents,
 - submitting a new currency contract to the Bank for registration,
 - as well as tracking the status of applications for the transfer of these documents;

The menu sections are divided into blocks:

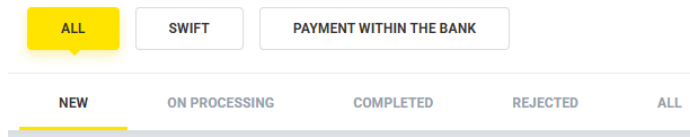
- **Forex** – All, Purchase, Sale, Exchange;

Forex



- Payments – All, SWIFT, Payment within the bank.

Payments



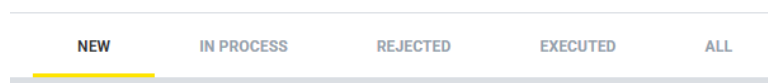
- Incoming – All incoming payment, Documents required, In progress, Received.

Incoming payments



- Documents – New, In progress, Rejected, Executed, All.

Documents



The workspace of each block, as well as the “Documents” menu, has the following tabs:

- **New** – FX operations are displayed after saving a newly created document, or after saving a document in case of editing and partial signing, as well as applications FCY purchase and payment instructions outside the bank (SWIFT), if there are comments from the bank and changes need to be made to the application/payment instruction (e.g., amount, account, recipient, etc.), attaching supporting documents (status "To be defined"). The following actions are possible: edit, sign, delete, print, add document;
- **On processing/In progress** – displays signed currency transactions that have been sent to the bank for processing. The following actions are possible: print, add document;
- **Rejected** – displays currency transactions for which the status that the transaction cannot be processed for any reason is received from the bank. The following actions are possible: print;
- **Completed** – displays currency transactions in the status “Completed” in case of successful payment/execution. The following actions are possible: print;
- **All** – all currency transactions are displayed. Possible actions depend on the status of the document or transaction.

The following tabs are available in “Incoming” section menu:

- **All incoming payments** – here all incoming SWIFT-messages with all possible statuses are displayed. The actions available depend on the status.

- **Documents required** – here the incoming SWIFT-messages, under which the documents required for the currency supervision should be provided or those, under which the documents have been provided, but the currency supervision has not yet been completed are displayed. The following actions are available: to send documents, to print out, to save as a file;
- **In progress** – here the incoming SWIFT-messages that were sent by the counterparty, but the funds under which have not yet been credited to the account of the receiver are displayed. The following actions are available: to print out and to save as a file;
- **Received** – here the incoming SWIFT-messages, under which the funds have been credited are displayed. The following actions are available: to print out or to save the SWIFT-message as a file bearing the Bank’s seal, as well as to print out or to save as a file the incoming payment details.

1.1. Search and filtering

Several **filters** are provided in each of the blocks of the menu section for convenient search:


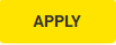
- **Search by keywords** - manually enter all or part of the following values:

- for the "Forex" section: ground of purchase or purpose of sale, application number, contact person's full name, contact person's phone number, comment,
- for the "Payments" section: purpose of payment, document number, contact person's full name, contact person's phone number, comment,
- for the "Documents" section: application number, contact person's full name, contact person's phone number, comment;
- for the "Incoming" section: possible search by sender's name

- **Search by period** – select a period from the drop-down list (today, yesterday, for last 2 days, for last 3 days, for last 7 days, current month, previous month, date range).

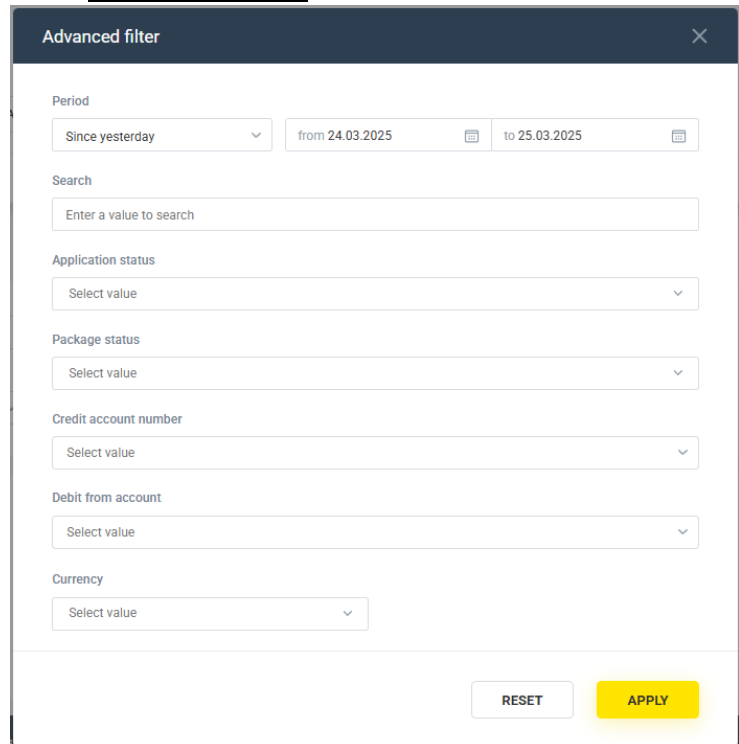
If none of the proposed periods in the list meets the search conditions, you can enter the required dates yourself. To do this, in the "from:" and "to:" fields, select the appropriate period by clicking on or by entering dates in the format DD.MM.YYYY;

- **Application type** – select a value from the drop-down list. Only for the "Documents" section.

- **Currency** – select the letter code of the currency from the drop-down list. Available currency codes are those for which there are incoming SWIFT messages. Only for the "Incoming" section.
- **Amount** – select the amount by filling in a range of amounts. Only for the "Incoming" section.
- **Status** – select the status from the drop-down list. Only for the "Incoming" section.
- **Account** – select the account number from the drop-down list. Available accounts are those for which there are incoming SWIFT messages. Only for the "Incoming" section.
- **Advanced search** – to use, click the button , fill in the form that appears and click the button .

The following criteria are available for the "Forex" section:

- Period – similar to the search by period;
- Search by keywords – manually enter all or part of the reason for the purchase or purpose of sale, application number, name of contact person, contact person's phone number, comment;
- Application status – select from the drop-down list, it is possible to select all or several statuses;
- Package status – select from the drop-down list; it is possible to select all or several statuses;
- Crediting account number – select from the drop-down list; it is possible to perform a contextual search;
- Debiting account number – select from the drop-down list; it is possible to perform a contextual search;
- Currency – select from the drop-down list; it is possible to select all or several currencies.



The following criteria are available for the "Payments" section:

- Period – the same as when searching by period;
- Payment type - select from the drop-down list; it is possible to select all or one type;
- Payment status – select from the drop-down list; it is possible to select all or several statuses;
- Package status – select from the drop-down list; it is possible to select all or several statuses;
- Number – manually enter all or part of the payment number;
- Amount – manually set the value "from" and/or "to" of the payment amount;
- Payment currency – select from the drop-down list; it is possible to select all or several currencies;
- Payment purpose – manually enter all or part of the payment purpose;
- Debit from account – select from the drop-down list; it is possible to select all or several accounts;
- At the expense of – select a value from the drop-down list: "Purchased currency" and/or "Own/partially own funds";
- Recipient name – manually enter all or part of the recipient's name;
- Tax number/Passport or ID card – manually enter all or part of the recipient's EDRPOU or TIN code, passport series and number, or ID card number;
- Full name of contact person – manually enter the full or partial name of the contact person of the payment;
- Comment – manually enter all or part of the comment to the payment;
- Contact phone number – manually enter all or part of the phone number of the contact person of the payment;
- Costs and commission – select the value from the drop-down list. For SWIFT only;
- Recipient country – select a value from the drop-down list; it is possible to select all or several countries. For SWIFT only;
- Beneficiary bank name – manually enter all or part of the recipient's bank name. For SWIFT only;
- Beneficiary account/IBAN – manually enter all or part of the recipient's account number. For SWIFT only;
- Beneficiary Bank Country – select a value from the drop-down list; it is possible to select all or several countries. For SWIFT only.




The screenshot shows an 'Advanced filter' window with the following fields:

- Period:** 'Since yesterday' (dropdown), 'from 24.03.2025' (calendar icon), 'to 25.03.2025' (calendar icon)
- Payment type:** 'All' (dropdown)
- Payment status:** 'Select value' (dropdown)
- Package status:** 'Select value' (dropdown)
- Number:** (text input)
- Amount:** 'from' (text input), 'to' (text input)
- Payment currency:** 'Select value' (dropdown)
- Payment purpose:** 'Enter the application number, employee name, certificate serial number' (text input)
- Debit from account:** 'Select value' (dropdown)
- At the expense of:** 'All' (dropdown)
- Recipient name:** (text input)
- Tax number/Passport or ID card:** (text input)
- Full name of contact person:** (text input)
- Comment:** (text input)
- Contact phone number:** (text input)
- Costs and commission:** 'Select value' (dropdown)
- Recipient country:** 'Select value' (dropdown)
- Beneficiary Bank Name:** (text input)
- Beneficiary Account / IBAN:** (text input)
- Beneficiary Bank Country:** 'Select value' (dropdown)

Buttons: 'RESET' (grey), 'APPLY' (yellow)




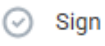

The following criteria are available for the "Documents" section:

- Application type – select from the drop-down list; it is possible to select all or several types of applications;
- Period – the same as when searching by period;
- Application status – select from the drop-down list; it is possible to select all or several statuses;
- Package status – select from the drop-down list; it is possible to select all or several statuses;
- Package status – select from the drop-down list; it is possible to select all or several statuses;
- Application number – manually enter all or part of the application number;
- Full name of contact person – manually enter all or part of the full name of contact person;
- Comment – manually enter all or part of the comment;
- Contact phone number – manually enter all or part of the contact phone number.

To apply the filter, select the criteria and click the button . To cancel the filtering – click the button . To clear the filtering criteria – click the button .

1.2. Possible actions with currency transactions

The following actions are available in the workspace of each block selected in the section:

- **Create.** To do this, click the button . This will open a form for filling in information on the currency transaction. Fill in the fields according to the type of currency transaction;
- **Import** - to import, click the button  and select a file or directory for import. If there is an error in any of the files or in one of the imported documents, the system will display a report with a description of the error. A detailed description of the import functionality is provided in the "Instructions on importing and exporting data in Raiffeisen Business Online system".
- **Sign** – applying a personal ES key to a saved document. To do this, click the button  and select an action from the drop-down list . Then confirm the signing by clicking the button .

You can sign several documents at once. To do this, check the checkboxes for the payment instructions to be signed. The system will inform you about the number of selected documents and the total amount of selected documents:

<input checked="" type="checkbox"/> 100 SELECTED	DELETE	SIGN	PRINT	COPY	<input checked="" type="checkbox"/> 100 SELECTED	DELETE	SIGN	PRINT	COPY
PURCHASE (38):					SWIFT (87):				
		83 495,81 EUR	38 497,00 USD				404 953,14 USD	279 685,60 EUR	
SALE (45):					PAYMENT WITHIN THE BANK (13):				
		225 572,00 EUR	1 089,03 USD				723,01 EUR	2 446,98 USD	
EXCHANGE (17):									
		1 335,02 USD	1 580,26 EUR						

Next, click the button , the system will inform you about the number and total amount of documents to be signed, click the "Confirm" button to confirm the signing:

Confirmation of signature

Confirm the need to sign in order to continue

The following documents were selected:

PURCHASE (38):		83 495,81 EUR	38 497,00 USD
SALE (45):		225 572,00 EUR	1 089,03 USD
EXCHANGE (17):		1 335,02 USD	1 580,26 EUR

Confirmation of signature

Confirm the need to sign in order to continue

The following documents were selected:

SWIFT (87):		404 953,14 USD	279 685,60 EUR
PAYMENT WITHIN THE BANK (13):		723,01 EUR	2 446,98 USD

- **Copy** – creates a copy of the document that will be saved in the "New" status. All fields of the new document will be filled with the same data as in the selected document, except for the "Document date" field (filled with the current date), "Document number" (filled with the next number in order from the last saved one), and "Value date" (not filled). The document from which the copy was created remains unchanged.

To create a copy, click the button and select in the drop-down list;

- You can copy several payment instructions at once. To do this, check the checkboxes for the payment instructions to be copied, then click the button .

- **Delete** – delete a document. To do this, click the button and select an action from the drop-down list . Then confirm the deletion by clicking the button .

- You can delete several payment orders at once. To do this, check the checkboxes for the payment instructions to be deleted, then click button and click the button "OK" to confirm the deletion.

- **Send message** - to do this, click the button and select the action from the dropdown list or press the button . In the window that opens, write a message to the corresponding application/payment instruction (available for statuses " In progress" and " To be defined"). To save, click the button ; to cancel sending the message, click the button .

If a message from the bank is received regarding a specific application/payment instruction, the information is displayed with an indicator in the main menu

and with an indicator next to the corresponding document type. To view the message, click on the indicator .

- **Print** - to do this, click the button and select an action from the drop-down list . If necessary, you can select a certification method and confirm by clicking . To cancel printing, click ;
 - **Printing** can be done for multiple payment instructions simultaneously. To do this, select the checkboxes for the payment instructions you wish to print, then click the button .




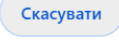










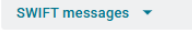




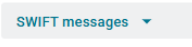

If you need to print a document register, press the button in the workspace. A bank seal will be applied to the register of exchange transactions with the status "Done" and payment instructions with statuses "Done", "Sent to SWIFT" and "Credited to beneficiary".

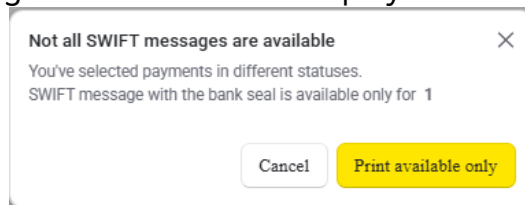
- **Save to file** – save the file in PDF format to your device. To do this, click and select "Save to file" from the drop-down list . If necessary, you can select a certification method and confirm by clicking . To cancel, click .

If you need to export the document register, press the button in the workspace and choose the save format: PDF or excel (.xls or .xlsx), then click the button. A bank seal will be applied to the register of exchange transactions with the status "Done" and payment instructions with statuses "Done", "Sent to SWIFT" and "Credited to beneficiary".

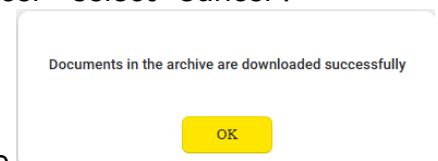
- **Auto-sum**, in order to see the sum of several transactions, you need to select the necessary transactions by checking the checkboxes in the required rows. The sum of the selected transactions will be displayed at the bottom of the page; the amounts for buying, selling, and exchanging will be calculated in separate lines of the auto-sum block.



In the "Incoming" section workspace, the following actions are available:

- **Print.** To do this, click on the button  and select the action  Print out of the popup list. Confirm printing by clicking on the button . To cancel printing - click on the button  ;
Several incoming SWIFT-messages can be printed at the same time. To do this, check the checkboxes  of the incoming SWIFT-messages you want to print out and click on the button  .
- **Save as a file** – save as PDF file on your device. To do this, click on the button  and select "Save as a file"  Save file out of the popup list.
Several incoming SWIFT-messages can be saved at the same time. To do this, check the checkboxes  of the incoming SWIFT-messages you want to save and click on the button  .
- **SWIFT-message** – if the funds under the SWIFT-message have been already credited (the status "Received" ), you can:
 - **Print (with the bank`s seal)** – to do this, click on the button  and in the popup list select the action  Print (with bank seal) :
 - Several incoming SWIFT-messages can be printed out at the same time. To do this, check the checkboxes  of the incoming SWIFT-messages you want to print out and click on the button  and on  Print (with bank seal) .
 - The forms prepared for printing will open in a separate browser menu, from which printing should be launched by the browser means.
 - **Save as a file (with the Bank`s seal)** - save as PDF file on your device. To do this, click on the button  and select "Save as a file (with the Bank`s seal)" out of the popup menu  :
 - Several incoming SWIFT-messages can be saved as a file at the same time. To do this, check the checkboxes  of the incoming SWIFT-messages you want to save and click on the button  and on  Save file (with bank seal) .
 - The selected messages are saved in the form of an archived file. If among the selected SWIFT-messages there are the messages that are not in the status "Received", the following notification will be displayed:



- To confirm saving, select "Print available only", to cancel – select "Cancel".



- Upon the successful saving, press "OK" in the message
- **Send documents** – available for SWIFT-massages with "Docs Required" status. To do this, click on the button  and select "Upload documents"  Upload documents out of the popup list.

1.3. View details of currency transaction and possible actions

To view detailed information, click on the line of the corresponding currency transaction in the list table. This will open a page containing the following tabs:

▪ **"Details"**
FCY purchase 1

Amount: 1,00 EUR Application status: New Package status: Without attachments

ADDITIONAL ACTIONS SIGN

DETAILS CHANGE HISTORY MESSAGES

Payment details

General information and client details

Application number 1	Document date 17.01.2025	Creation method Manually (web)	Client name ТОВ "ІАВННІЛР"
Payer tax number 87654329			

Terms of a transaction

Amount 1,00 EUR	On rate On the Bank rate
Reason of purchase Оплата за goods з датовою №1 від 01.10.2024	

Accounts

Credit account number UA403808050000000026005773727	Bank credit account 380805 AT "Райффайзен Банк"	Debit from account UA913808050000000026007773725	Bank debit account 380805 AT "Райффайзен Банк"
Refund account UA913808050000000026007773725	Bank refund account 380805 AT "Райффайзен Банк"		

Additional information

Full name of contact person Тестовий Тест Тестовий	Contact phone number +380665647773
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▪ **Viewing message details in the "Incoming" section:**

← SWIFT №733-474-678

Received Get SWIFT messages

Payment details

Sender LLC MT103 STP	Payment start date 06.12.2024	Amount 5 687,00 EUR
Purpose of payment REMITTANCE INFORMATION 1REMITTANCE INFORMATION 2REMITTANCE INFORMATION 3REMITTANCE INFORMATION 4		

Enrollment

Confirmed amount 5 686,00 EUR	Total charges 1,00 EUR
IBAN of receiver UA403808050000000026005773727	Payment end date 09.12.2024

Payment route

State	Bank	Received	Sent	Processing time	Commission
●	SWEDBANK AB HABALT22XXX • KONSTITUCIJS 20A	06.12.2024	06.12.2024	0 min	1,00 EUR
UETR (international payment identifier): 06e1ec3d-64c2-4cc7-9114-9a6910568f2					

Possible information review:

- status,
- sender,
- payment start date,
- currency and amount of the payment,
- purpose of payment,
- list of the banks processing the payment,
- date of the payment receipt by each of the banks involved in the payment processing,
- time of the payment processing by each bank and the overall payment processing time,
- amount of the fee withheld by each bank and overall fees amount,
- payment end date (the date is indicated only in "Received" status).

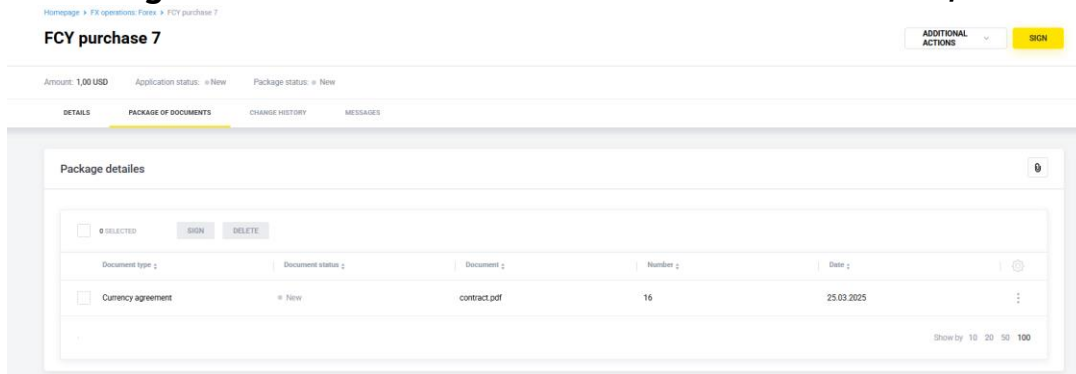
The possibility to print out and to save as a file bearing the bank's seal a SWIFT-message with the status "Received" is also available, to do this, use the button **Get SWIFT messages** , in all other statuses only the SWIFT-message details can be printed out or saved as a file.

For the incoming SWIFT-messages with the status "Docs Required", an information block with the reminder that the documents required for currency supervision have to be provided is displayed, it contains the link to the document processing menu, where you can create an application for the documents provision.

It is necessary to provide documents for enrollment of funds: Причина на уточнення. Доброго дня. Просимо надати договір №3 від 06.07.2024
[Upload documents](#)

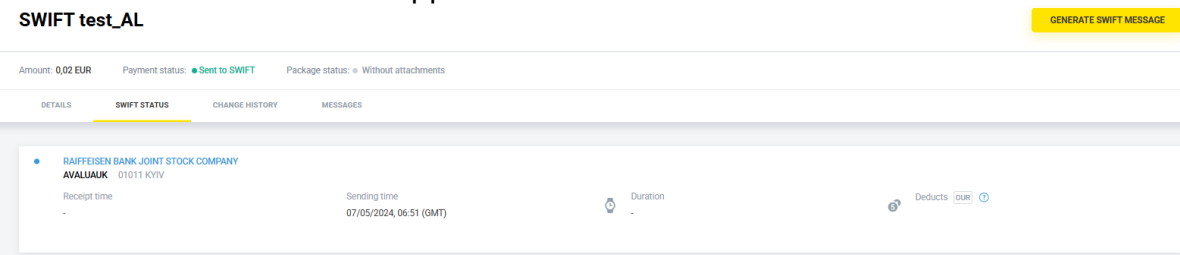
In the section allowing to provide the documents, please, click on "Create" **CREATE** , select the application type "Export" and submit the documents in the standard manner.

- **"Package of documents" (if there are attached documents);**



- **"SWIFT STATUS" (only for SWIFT payments in the statuses "Sent to SWIFT", "Credited to beneficiary" and "Done");**

Please note! This functionality is available only in the web version of the system and is not available in the mobile application!





It is possible to view information on SWIFT payment:

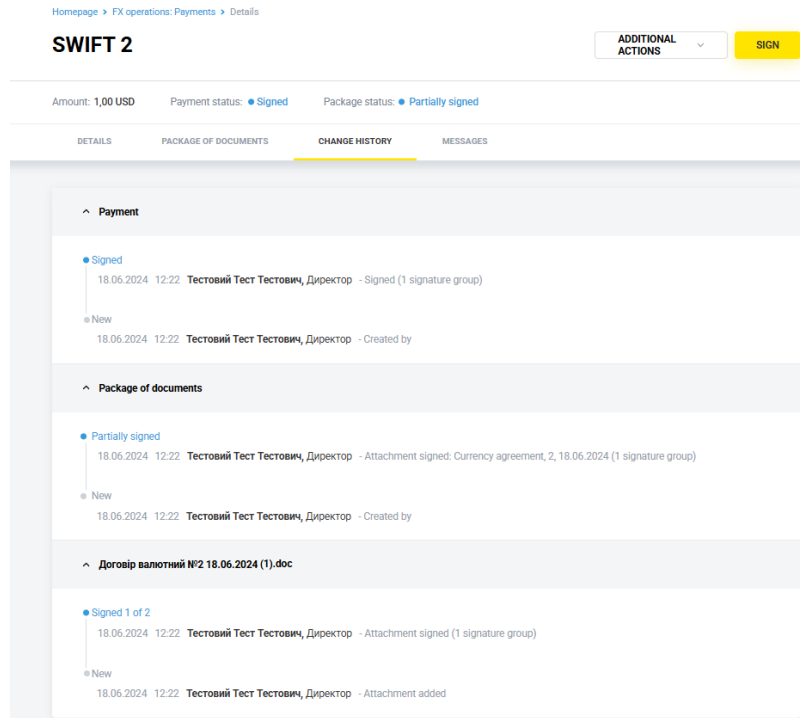
- payment status in the process of processing in the SWIFT system;
- the amount and currency of the payment sent by the sending bank and received by the receiving bank;
- list of banks processing the payment;
- time of payment processing by each bank and total time of payment processing;
- the amount of commission charged by each bank and the total amount of commission.

It is also possible to generate a SWIFT message with the bank's seal for SWIFT payments in the "Sent to SWIFT" and "Credited to beneficiary" statuses, using the button





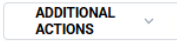






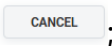

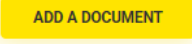
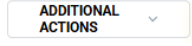

GENERATE SWIFT MESSAGE


or using the quick action menu for SWIFT payment  and the selecting  Generate SWIFT message .


▪ "Change history"



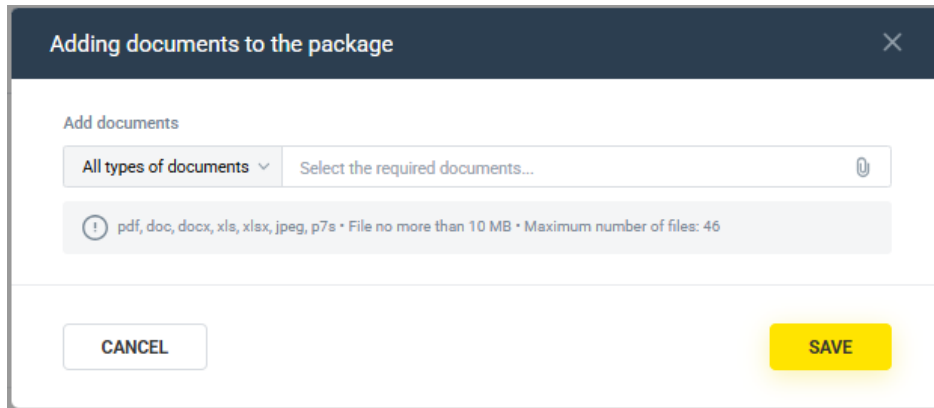
The following actions are possible depending on the status:

- **Edit.** To do this, click  ;
- **Sign.** To do this, click the button  . Then confirm the signing by clicking the button  ;
- **Copy.** To do this, click the button  ;
- **Delete.** To do this, click the button  and select an action from the drop-down list  Delete or click the button  . Then confirm the deletion by clicking the button  ;
- **Print.** To do this, click the button  . If necessary, you can select the method of certification and confirm by clicking the button  . To cancel printing, click the button  or  ;
- **Save to file.** To do this, click the button  ;
- **Add document.** To do this, click the button  or  and select  Add a document from the drop-down list.

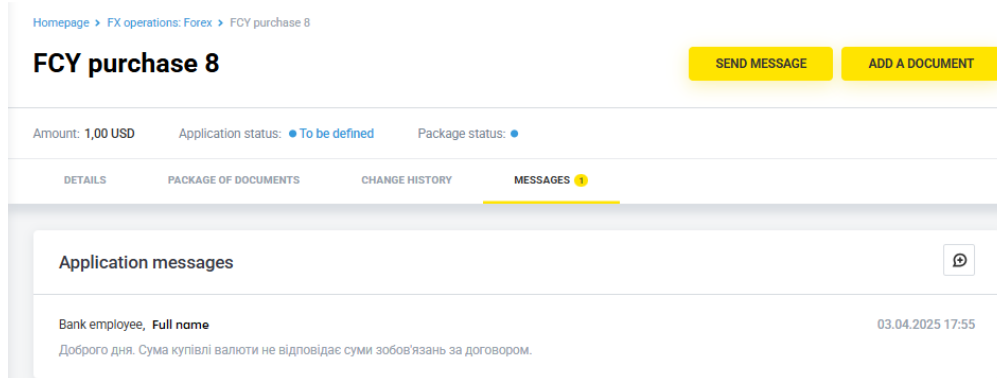
The user can add one or more documents. To do this, in the form that opens, click the button  and select documents from the directory or drag documents into the field . If you select a specific document type in the field , the chosen type will be assigned to all added documents. If "All types of documents" is left in the field, you must select the correct type for each added document individually. Additionally, specify the date (default is the current

date, but it can be changed) and the document number (set automatically, optional). To delete a document and its details, click the button  **Delete**.

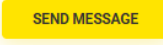


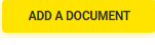



To save – click the button .



- **“Messages”**: Available in all menus, except the "Incoming" menu.



The following actions are possible depending on the status:

- ✓ **Send message** - to do this, click the button  or . In the window that opens, write a message and click the button  to make the message available to the bank employee;
- ✓ **Add a document** - to do this, click the button . The user can add one or more documents. To do this, in the form that opens, click the button  and select documents from the directory or drag documents into the field . If you select a specific document type in the field , the chosen type will be assigned to all added documents. If "All types of documents" is left in the field, you must select the correct type for each added document individually. Additionally, specify the date (default is the current date, but it can be changed) and the document number (set automatically, optional). To delete a document and its details, click the button  **Delete**. To save – click the button .

2. Creating FCY purchase application

Raiffeisen Business Online allows you to create and work with foreign currency purchase orders:

a) in the Internet version of the system,

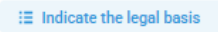
b) in the mobile application , for tablets and smartphones with the Android operating system installed  or iOS .

To create a **FCY purchase**, select the "Forex" section in the "FX operations" main menu:

Click the button , select  Purchase from the drop-down list.

In the form that opens, fill in the following fields:

- **Number** – fill in the document number manually or it will be filled in automatically;
- **Date** – the current date is automatically set, can be changed manually from the keyboard or using the calendar;
- **Debit from account** – select the account from the drop-down list from which the funds will be debited to purchase the currency;
- **Credit account number** – select the account from the drop-down list to which the purchased currency should be credited;
- **Refund account** – select the account from the drop-down list to which the funds should be refunded in case the application cannot be fulfilled;
- **Amount** – specify the purchase amount;
- **Rate** – select from the drop-down list "On the bank rate" (the currency will be purchased at the rate set by the bank) or "On rate" (a fixed value of the currency purchase rate) – you must specify the rate in an additional field;

- **Reason of purchase** – fill in the ground from the form. To do this, you need to click  and in the form that opens, select the ground from the drop-down list. Depending on the selected ground, additional fields may appear: specify products/services, specify legal basis by selecting the document type, indicating the number and date of the document, and, if necessary, add additional documents for which you must select the type and indicate the number and date.

If you need to add multiple documents, click [+ Add a document](#) . To delete a document, click . Next, click the button ;

- **Add documents** – to add one or more documents to each application. To do this, click on the field and select documents from the directory. For each document, you need to complete the fields that appear after uploading: select the document type from the drop-down list, specify the date (automatically set to the current date, but can be manually changed) and the document number (is set automatically and is optional to fill in);
- **Full name of the contact person** – enter the surname, name and patronymic of the company's contact person whom the bank employees should contact in case of need or questions regarding the transaction;
- **Contact phone number** – enter the phone number of the company's contact person whom the bank's employees should contact in case of need or questions regarding the transaction;
- **Comment** – enter a comment to the transaction (if necessary). To do this, select [Add a comment](#) .

After filling in all the fields in the application, click the button . If all the fields are filled in correctly, the application will be saved, otherwise, the fields that are not filled in or are filled in incorrectly will be highlighted with a red frame and an error text will be placed below the field.

In order for the application to be sent for processing, the application and all attached documents must be signed by all signature groups.

If not all the attached documents have been signed by all the required signature groups, they can be signed on the "PACKAGE OF DOCUMENTS" tab using the function Sign in the quick action's menu for this attachment .

Document type	Document status	Document	Number	Date
Currency agreement	New	contract.pdf	2	31.03.2025

3. Creating FCY sale applications

Raiffeisen Business Online allows you to create and work with applications for the sale of foreign currency:

a) in the Internet version of the system ,

b) in the mobile application  , for tablets and smartphones with the Android

operating system installed  or iOS .

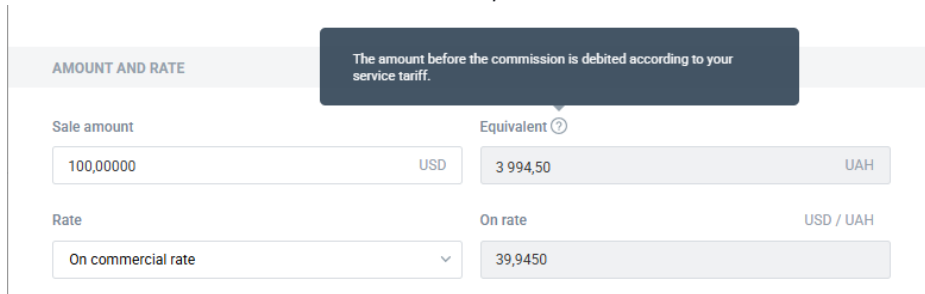
To create an **FCY sale**, select the "Forex" section in the "FX operations" main menu:

Click the button  and from the drop-down list select  Sale .

In the form that opens, fill in the following fields:

- **Number** – fill in the document number manually or it will be filled in automatically;
- **Date** – the current date is automatically set, can be changed manually from the keyboard or using the calendar;
- **Value date** can take the following values:
 - o "Today" – select if the funds from the sale are to be credited on the day of the transaction,
 - o "Tomorrow" – select if the funds from the sale are to be credited the next day after the transaction is executed,
 - o "Day after tomorrow" – select if the funds from the sale are to be credited on the third day after the transaction.
- **Debit and refund account** – select from the drop-down list the account from which the funds for the sale will be debited and to which they will be returned in case the application cannot be fulfilled;
- **Credit account number** – select from the drop-down list the account to which the funds from the sale of currency should be credited;
- **Sale amount** – specify the amount of the sale;
- **Rate** – select from the drop-down list:
 - ✓ **"On the Bank rate"** - the currency will be sold at the rate set by the bank,
 - ✓ **"On rate"** - a fixed value of the currency sale rate - you must specify the rate in an additional field;
 - ✓ **"On commercial rate"** - the currency will be sold at the rate displayed at the time of signing the application

- **Equivalent** - the amount of the UAH equivalent from the sold currency before deducting the commission. The account in UAH will be credited with the equivalent minus the currency sale commission according to the established tariff (this field is available if "On commercial rate" is selected in the "Rate" field);



- **Sales purpose** – select the purpose of currency sale from the drop-down list;
- **Commission entrusted to the Bank** – select the method of commission deduction from the drop-down list;
- **Full name of contact person** – enter the surname, name and patronymic of the company's contact person whom the Bank's employees can contact in case of need or questions regarding the transaction;
- **Contact phone number** – enter the phone number of the company's contact person whom the Bank's employees should contact in case of need or questions regarding the transaction;
- **Comment** – enter a comment to the transaction (if necessary). To do this, select

Add a comment

After filling in all the fields in the application, click the button **SAVE**.

If "On commercial rate" was selected in the "Rate" field, the commercial rate displayed on the screen at the time of saving will be fixed until the application is signed.

If all the fields are filled in correctly, the application will be saved, otherwise, the fields that are not filled in or are filled in incorrectly will be highlighted with a red frame and an error text will be placed below the field.

In order for the application to be sent for processing, all signature groups must sign the application.

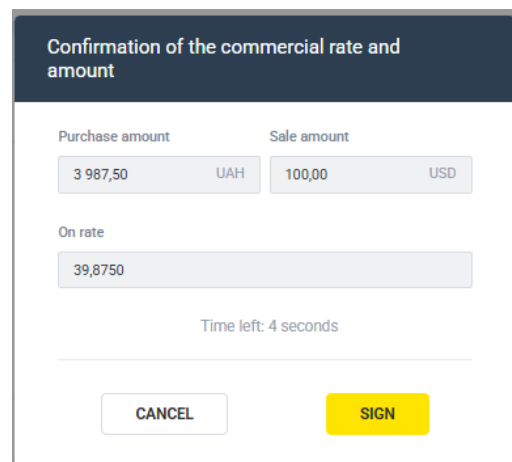
Signing Features When "At the Commercial Rate" is Selected in the "Rate" Field:

1. Signing the application **with only one signature** for FCY sale.

After the signature window appears, the application must be signed within 5 seconds.

If not signed or if the "Cancel" button is pressed, the application will be saved in the "New" section.

To obtain a new commercial rate or change to a different rate in the application, go to edit the application and select a different rate or obtain a new commercial rate.



2. Signing the application **with two signatures** for FCY sale:

After the first signature is applied, the application will be saved in the "NEW" status.

The next signer must click "SIGN" on the application. Then, a window will appear to obtain the current commercial rate.

After the signature window appears, the application must be signed within 10 seconds.




Please note:

- applications are processed automatically, without the involvement of bank employees,
- **"On commercial rate" option is available from 10:15 to 16:00 on working days,**
- commercial rate is a dynamic rate that **updates every 30 seconds** based on the situation in the foreign exchange market,
- for the calculation of the application at the commercial rate, account balances must match or exceed the transaction amount,
- the "On commercial rate" option is **not available in the system's mobile application.**



4. **Creating FCY exchange applications**

Raiffeisen Business Online allows you to create and work with FCY exchange applications:

a) in the Internet version of the system,

b) in the mobile application , for tablets and smartphones with the Android operating system installed  or iOS .

To create FCY exchange application, select the "Forex" section in the "FX operations" main menu:

Click the button  and in the drop-down list select  Exchange .

In the form that opens, fill in the following fields:

- **Number** – fill in the document number manually or it will be filled in automatically;
- **Date** – the current date is automatically set, but can be changed manually from the keyboard or using the calendar;
- **Debit and refund account** – select from the drop-down list the account from which the currency for exchange will be debited and where the funds should be returned if the application cannot be fulfilled;
- **Credit account number** – select from the drop-down list the account to which the funds from the currency exchange should be credited;
- **Commission fee account** – select the account from the drop-down list from which the commission fee for the transaction will be debited;
- **Purchase amount** – specify the amount of currency to be purchased;
- **Sale amount** – specify the amount of currency to be sold;

Please note that one of the following values is required: either the purchase amount or the sale amount. If you specify a fixed exchange rate value, the blank field is calculated and filled in according to the specified exchange rate value.

- **Rate** – select from the drop-down list:
 - ✓ **"On the Bank rate"** - the currency will be purchased at the rate set by the bank,
 - ✓ **"On rate"** (a fixed value of the currency purchase rate) – you must specify the rate in an additional field. For the convenience of filling in the field, currency codes have been added according to the direction of the currency pair quote used in this transaction,
 - ✓ **"On commercial rate"** - the currency will be sold at the rate displayed at the time of signing the application.

- **Full name of contact person** – enter the surname, name and patronymic of the company's contact person whom the Bank's employees should contact in case of need or questions regarding the transaction;

- **Contact phone number** – enter the phone number of the company's contact person whom the Bank's employees should contact in case of need or questions regarding the transaction;

- **Comment** – enter a comment to the transaction (if necessary). To do this, select Add a comment .

After filling in all the fields in the application, click the button  .

If "On commercial rate" was selected in the "Rate" field, the commercial rate displayed on the screen at the time of saving will be fixed until the application is signed.

If all the fields are filled in correctly, the application will be saved, otherwise, the fields that are not filled in or are filled in incorrectly will be highlighted with a red frame and an error text will be placed below the field.

In order for the application to be sent for processing, all signature groups must sign the application.

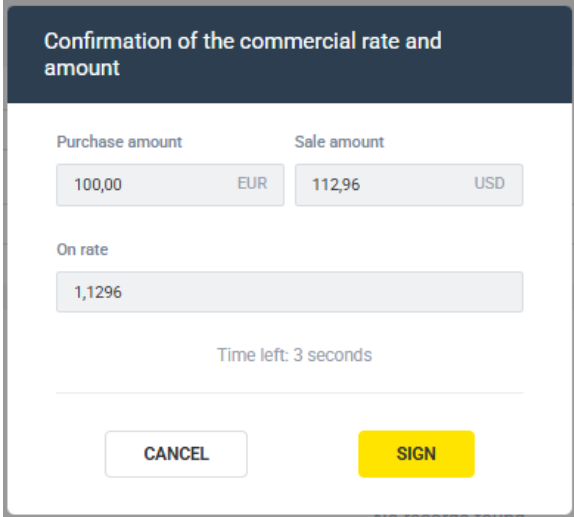
Signing Features When "At the Commercial Rate" is Selected in the "Rate" field:

1. Signing the application **with only one signature** for FCY exchange.

After the signature window appears, the application must be signed within 5 seconds.

If not signed or if the "Cancel" button is pressed, the application will be saved in the "New" section.

To obtain a new commercial rate or change to a different rate in the application, go to edit the application and select a different rate or obtain a new commercial rate.



Confirmation of the commercial rate and amount

Purchase amount		Sale amount	
100,00	EUR	112,96	USD

On rate
1,1296

Time left: 3 seconds

CANCEL SIGN

2. Signing the application **with two signatures** for FCY exchange:

After the first signature is applied, the application will be saved in the "NEW" status.

The next signer must click "SIGN" on the application. Then, a window will appear to obtain the current commercial rate.



After the signature window appears, the application must be signed within 10 seconds.

Please note:



- applications are processed automatically, without the involvement of bank employees,
- **"On commercial rate" option is available from 10:15 to 16:00 on working days,**
- commercial rate is a dynamic rate that **updates every 30 seconds** based on the situation in the foreign exchange market,
- for the calculation of the application at the commercial rate, account balances must match or exceed the transaction amount,
- the "On commercial rate" option is **not available in the system's mobile application.**

5. Creating a payment instruction in foreign currency within the Bank

Raiffeisen Business Online allows you to create and work with payment instructions in foreign currency:


- in the Internet version of the system,
- in the mobile application , for tablets and smartphones with the Android operating system installed  or iOS .

To create a **foreign currency payment instruction within the Bank**, select the "Payments" section in the "FX operations" main menu":

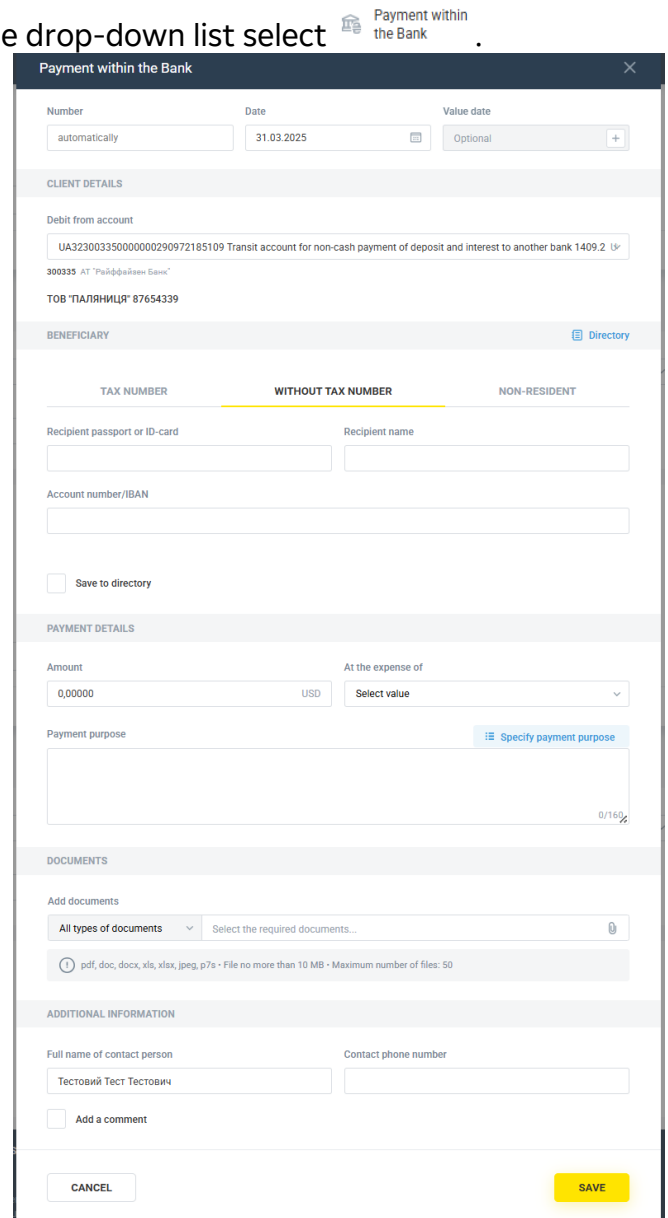
- Click the button  and in the drop-down list select  Payment within the Bank.

In the form that opens, fill in the following fields:

- **Number** – fill in the document number manually or it will be filled in automatically;
- **Date** – the current date is automatically set, but can be changed manually from the keyboard or using the calendar;
- **Value date** – is an optional field, the date on which the funds for the transaction should be credited is filled in;
- **Debit from account** – select from the drop-down list the account from which the funds will be debited;
- **Fill in the details of the beneficiary (payment recipient):**

the recipient's details are entered manually from the keyboard or can be selected from the correspondent directory () , provided that the correspondent was added to the correspondent directory earlier:

- ✓ Recipient tax number – manually enter the EDRPOU code for the recipient's legal entity or TIN for the individual entrepreneur, if not filled in according to the correspondent directory,
- ✓ Recipient name – manually enter the name or full name of the recipient, if not filled in according to the correspondent directory,



- ✓ Account number/IBAN – enter the recipient's account number or IBAN manually if it was not filled in according to the directory,
- ✓ MFO – select from the drop-down list if it was not filled in according to the correspondent dictionary. The field is not filled in if the recipient's account number is specified in IBAN format.

If the recipient of the payment does not have a TIN, select the tab **WITHOUT TAX NUMBER** and additionally enter manually the series and number of the recipient's passport or ID card number.

If the recipient is a non-resident, select the tab **NON-RESIDENT** and additionally select the recipient's country from the drop-down list. You can use contextual search by country code or name to find the required value.

- **Amount** – specify the amount of the payment instruction;
- **At the expense of** – select a value from the drop-down list: "Purchased currency" is selected if the entire payment amount is funds previously purchased on the Foreign Exchange Market of Ukraine; "Own/partially own funds" is selected if the payment amount consists partially of funds purchased or completely without funds purchased on the Foreign Exchange Market of Ukraine;
- **Payment purpose** – enter the purpose manually or fill in the form (recommended when transferring funds to a counterparty)

To fill out the form, click **Specify payment purpose** and in the form that opens, select the ground from the drop-down list. Depending on the selected ground, additional fields may appear: specify the products/services, specify the reason by selecting the type of document and filling in the number and date, and, if necessary, add additional documents for which you must select the type and indicate the number and date.

If you need to add multiple documents, click the button **+ Add a document**. To delete a document, click the button **X**. Next, click the button **SAVE**.

- **Add documents** – to add one or more documents to each application. To do this, click on the field **Select the required documents...** and select documents from the directory. If you select a specific document type in the field **All types of documents**, the chosen type will be assigned to all added documents. If "All types of documents" is left in the field, you must select the correct type for each added document individually. Additionally, specify the date (default is the current date, but it can be changed) and the document number (set automatically, optional);


- **Full name of contact person** – enter the surname, name and patronymic of the company's contact person whom the bank's employees can contact in case of need or questions regarding the transaction;
- **Contact phone number** – enter the phone number of the company's contact person whom the bank's employees should contact in case of need or questions regarding the transaction;
- **Comment** – enter a comment to the transaction (if necessary). To do this, select


Add a comment

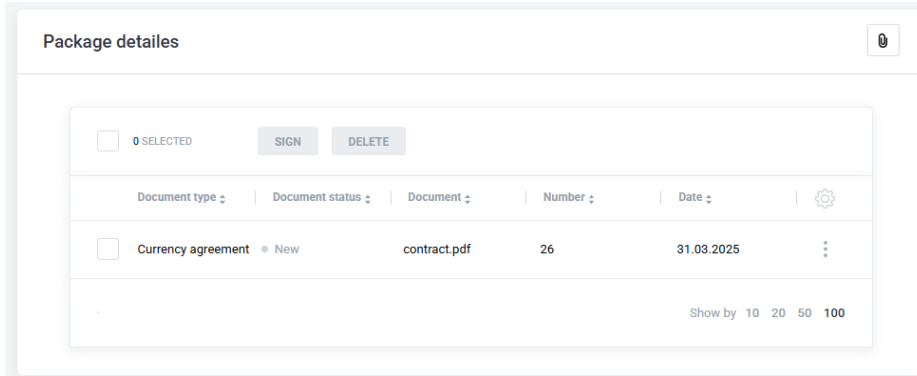
After filling in all the fields in the payment instruction, click the button **SAVE**. If all the fields are filled in correctly, the payment instruction will be saved, otherwise – blank or

incorrectly filled in fields will be highlighted with a red frame and the error text will be placed below the field.

In order for a payment instruction to be sent for processing, the payment and all attached documents must be signed by all signature groups.




If not all the attached documents have been signed by all the required signature groups, they can be signed on the "PACKAGE OF DOCUMENTS" tab using the function 

in the quick actions menu for this attachment .





6. Creating a payment instruction in foreign currency outside the Bank (SWIFT)

Raiffeisen Business Online allows you to create and work with SWIFT payments in foreign currency:

- in the Internet version of the system,
- in the mobile application , for tablets and smartphones with the Android operating system installed  or iOS .

To create a **foreign currency payment instruction outside the Bank (SWIFT)**, select the "Payments" section in the "FX operations" main menu:

Click the button  and in the drop-down list select  SWIFT.

In the form that opens, fill in the following fields:


- **Number** – fill in the document number manually or it will be filled in automatically;
- **Date** – the current date is automatically set, but can be changed manually from the keyboard or using the calendar;
- **Value date** – an optional field, the date on which the funds for the transaction should be credited is filled in;

Please note that the SWIFT payment details and payer's data must be filled in Latin.

- **Fill in the customer's details (sender of the payment):**


To fill out, click  and in the form that opens, fill in the following fields:

- Customer name – enter the name of the sender manually,
- Zip code – filled in automatically, not available for editing,
- Country – filled in automatically, not available for editing,
- Region – enter the name of the region manually (optional),
- District – enter the name of the district manually (optional),
- Type of locality – select from the drop-down list,
- Locality – enter the name of the locality manually,
- Street type – select from the drop-down list,
- Street name – enter the street name manually,
- House number – enter manually,
- Unit – enter manually (optional),
- Office number – enter manually (optional).

If the details have already been partially filled in through the "Company", the system will automatically fill in the data in the form. The pre-filled data should be checked, corrected if necessary, and then you should click .

- **Debit from account** – select the account from the drop-down list from which the funds will be debited;

- **Beneficiary (recipient of the payment):**

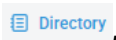
Beneficiary details are entered manually from the keyboard or can be selected from the beneficiary dictionary ( [Directory](#)), provided that the beneficiary was added to the beneficiary dictionary earlier:

- IBAN – enter manually if the data was not filled in according to the beneficiary directory. If necessary, you can specify the account number in another format. To do this, click [Add account number in another format](#) and additionally enter the account number manually,
- The name – enter the name or full name of the beneficiary manually, if it was not filled in according to the beneficiary dictionary,
- Country – select from the drop-down list, if not filled in according to the beneficiary dictionary. You can use contextual search by country code or name to find the required value,

- City – enter manually if it was not filled in according to the beneficiary directory,
- Street name – enter the recipient's street name manually if it was not filled in according to the beneficiary dictionary. The field is not required,
- Postal code - enter the recipient's postal code manually if it was not filled in according to the beneficiary dictionary. The field is not required,
- House number - enter the recipient's postal code manually if it was not filled in according to the beneficiary dictionary. The field is not required,
- Residence – only if the payment instruction is made within Ukraine. Select from the drop-down list, if not selected from the beneficiary dictionary.

- **Beneficiary's bank (payee's bank):**

The beneficiary's bank details are entered manually from the keyboard or can be selected from the beneficiary dictionary



, provided that the beneficiary with the details of the beneficiary's bank was added to the beneficiary dictionary earlier.

- SWIFT code – it must be selected from the drop-down list if it was not filled in according to the beneficiary dictionary,

- Account – enter it manually if it was not filled in according to the beneficiary dictionary,
- Bank name – enter manually in Latin for all FCY currencies, if not filled in according to the beneficiary directory. If the SWIFT code field is filled in, it is filled in automatically,
- Clearing code type – if necessary, select from the drop-down list, if not filled in according to the beneficiary directory,
- Clearing code – if necessary, enter manually if the type of clearing code is specified and was not filled in according to the beneficiary dictionary,
- Country – select from the drop-down list if not filled in according to the beneficiary directory. You can use contextual search by country code or name to find the required value,
- City – enter manually if not filled in according to the beneficiary directory,
- Address – manually enter the address of the beneficiary's bank if it was not filled in according to the beneficiary directory. The "Address" field contains the address without the city and country name. The field is not required;


- **The "Intermediary Bank participated"** checkbox Intermediary Bank participates must be checked if the "Intermediary Bank participated" in the payment;

- **Beneficiary intermediary bank (payment recipient):**

The data is filled in only if the "Intermediary bank participated" checkbox is selected. The details of the intermediary bank are entered manually from the keyboard, if not filled in according to the beneficiary dictionary , provided that the beneficiary and the details of the Intermediary bank have been added to the beneficiary's dictionary earlier.

- SWIFT code – select from the drop-down list if it was not filled in according to the beneficiary dictionary,
 - Bank name – enter manually if not filled in according to the selected SWIFT code,
 - Clearing code type – select from the drop-down list if it was not filled in according to the beneficiary dictionary,
 - Clearing code – if necessary, enter manually if the type of clearing code is specified and was not filled in according to the beneficiary dictionary,
 - Country – select from the drop-down list, if not filled in according to the selected SWIFT code or from beneficiary dictionary. To find the required value, you can use a contextual search by code or country name,
 - City – enter manually, if not filled in according to the selected SWIFT code or from beneficiary dictionary,
 - Address – enter the recipient's address manually, if not filled in according to the selected SWIFT code or from beneficiary dictionary. The field contains the address without the city and country name. The field is not required;
- **"Save the beneficiary data to the dictionary" checkbox** – select the checkbox Save the beneficiary data to the dictionary if you want to save the beneficiary data to the dictionary;
- **Amount** – specify the amount of the payment instruction;
- **Payment purpose** – you can enter the payment purpose manually or use the form. To do this, click [Specify payment purpose](#) and in the form that opens, select the ground from the drop-down list. Depending on the selected value of the reason for payment, the system can display additional fields for filling in or hide the displayed ones: specify product/service, specify the legal basis by selecting the type and filling in the number and date, and, if necessary, add additional documents for which you need to select the type of document and specify the number and date.

If you need to add multiple documents, click the button [+ Add a document](#) . To delete a document, click the button . Next, click the button ;

- **"Add more information" checkbox** – you need to check the checkbox Add more information , if you want to provide additional information about the payment;
- **Additional information** – only if the "Add more information" checkbox is checked. Manually enter additional information about the payment;
- **Costs and commission** – select a value from the drop-down list;
- **At the expense of** – select a value from the drop-down list: "Purchased currency" is selected if the entire payment amount is funds previously purchased on the Foreign Exchange Market of Ukraine; "Own/partially own funds" is selected if the payment amount consists partially of funds purchased or completely without funds purchased on the Foreign Exchange Market of Ukraine;
- **Operation code** – enter the currency transaction code manually. The field is not required;
- **Commission fee account** – select the account number from the drop-down list. The field becomes available depending on the value set in the "Fees and commission" field;
- **Add documents** – the user can add one or more documents. To do this, in the form that opens, click the button  and select documents from the directory or drag documents into the field . If you select a specific document type in the field , the chosen type will be assigned to all added documents. If "All types of documents" is left in the field, you must select the correct type for each added document individually. Additionally, specify the date (default is the current date, but it can be changed) and the document number (set automatically, optional);
- **Full name of contact person** – enter the surname, name and patronymic of the company's contact person, whom the bank's employees can contact in case of need or questions regarding the transaction, if not filled in automatically according to the user profile;
- **Contact phone number** – enter the phone number of the company's contact person whom the bank's employees should contact in case of need or questions regarding the transaction, if not filled in automatically according to the user profile;
- **Comment** – indicates a comment to the transaction (if necessary), for which you need to check the checkbox Add a comment .

Payment order in foreign currency

Number: automatically Date: 02.04.2025 Value date: [calendar icon]

CLIENT DETAILS

Debit from account: UA32300335000000290972185109 Transit account for non-cash payment of deposit and interest to another bank 1409.2 (P)
300335 AT "Раїффайзен Банк"
PALYANYTSIA LLC 87654339

BENEFICIARY [Directory]

IBAN: [input] Add account number in another format

The name: [input]

Country: [Select value] City: [input]

Street name: [input]

Postal code: [input] House number: [input]

BENEFICIARY'S BANK

SWIFT code: [input] Account: [input]

Clearing code type: [Select value] Clearing code: [input]

Bank name: [input]

Country: [Select value] City: [input]

Address: [input]

Intermediary Bank participates

Save the beneficiary data to the dictionary

PAYMENT DETAILS

Amount: 0,00000 USD

Payment purpose: [input] Specify payment purpose

Add more information

Costs and commission: [input] At the expense of: [Select value]

At the expense of payer (OUR) [Select value]

Operation code: [input]

Commission fee account: [Select value]

DOCUMENTS

Add documents: [input] Select the required documents... [input]

All types of documents [input] Select the required documents... [input]

pdf, doc, docx, xls,xlsx, jpeg, png - File no more than 10 MB - Maximum number of files: 50

ADDITIONAL INFORMATION



Full name of contact person: Тестовий Тест Тестович Contact phone number: [input]

Add a comment

[CANCEL] [SAVE]

After filling in all the fields in the payment instruction, click the button **SAVE**. If all the fields are filled in correctly, the payment instruction will be saved, otherwise – blank or incorrectly filled fields will be highlighted with a red frame and text explaining the error will be placed below the field.

In order for a payment instruction to be sent to the bank for processing, the payment instruction and all attached documents must be signed by all signature groups.

If not all attached documents have been signed by all required signature groups, they can be signed on the "PACKAGE OF DOCUMENTS" tab using the function  Sign in the quick actions menu for this attachment .

Package details

SELECTED [SIGN] [DELETE]

Document type	Document status	Document	Number	Date	
Currency agreement	New	contract.pdf	2	31.03.2025	[More actions icon]

Show by 10 20 50 100

7. Creating applications for transferring documents




Raiffeisen Business Online provides the ability to create and work with applications for transferring documents:

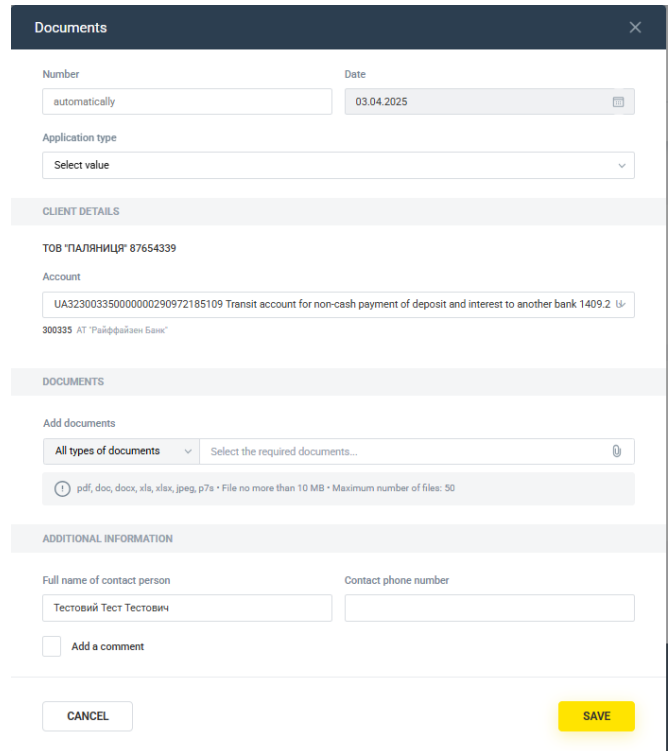
- a) in the Internet version of the system,
- b) in the mobile application , for tablets and smartphones with the Android operating system installed  or iOS .

To create an **application for transferring documents**, select the "Documents" section in the "FX operations" main menu:

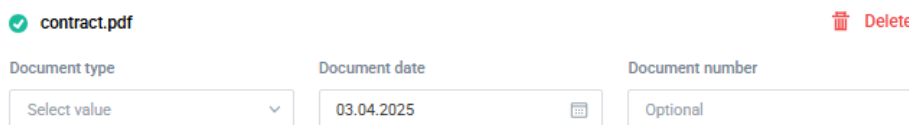
Click the button .

In the form that opens, fill in the following fields:

- **Number** – the application number is filled in automatically or manually;
- **Date** – application date, the current date is automatically set, but can be changed manually from the keyboard or using the calendar;
- **Application type** – select the type of application from the drop-down list within which documents are transferred;
- **Account** – select an account from the drop-down list;
- **Add documents** – the user can add one or more documents. To do this, in the form that opens, click the button  and select documents from the directory or drag documents into the field . If you select a specific document type in the field , the chosen type will be assigned to all added documents. If "All types of documents" is left in the field, you must select the correct type for each added document individually.



After uploading documents, fields for completion will appear for each document:



- **Document type** – select from the drop-down list;
- **Document date** – specify the date of the attached document using the calendar or manually from the keyboard
- **Document number** – the number of the attached document, filled in manually or set automatically.

When attaching documents to the application:

- you must specify the type of the document that corresponds to the content of the document,
- each document must be attached to the application as a separate file.

For the application type "Service the loan from non-resident," an additional comment is available and a "Petition letter" template is attached to initiate the request.

Petition letter for serving the transaction under the agreement



In case of transfer of the service agreement, amendment of the agreement, please, save the file "Petition letter", fill in and send to the Bank by selecting the appropriate document type "Petition letter".

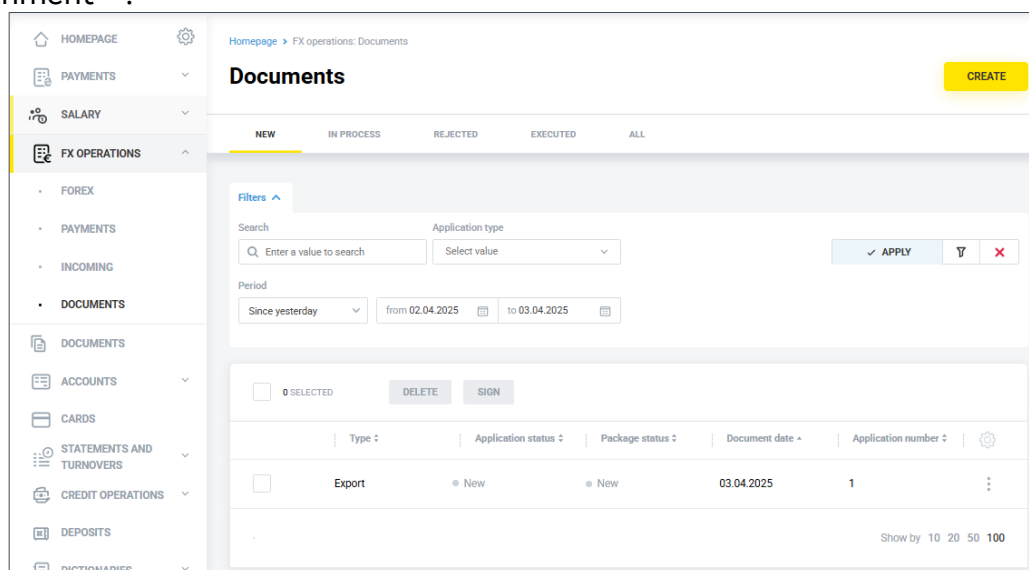


- **Full name of contact person** – enter the surname, name and patronymic of the company's person whom the bank's employees should contact in case of need or questions regarding the transaction;
- **Contact phone number** – enter the phone number of the company's person whom the Bank's employees should contact in case of need or questions regarding the transaction;
- **Comment** – enter a comment to the transaction (if necessary). To do this, select Add a comment

After filling in all the fields in the application, click the button **SAVE**. If all fields are filled in correctly, the application will be saved, otherwise – blank or incorrectly filled in fields will be highlighted with a red frame and the error text will be placed below the field.

In order for the application to be sent for processing, the application and all attached documents must be signed by all signature groups.

If not all attached documents have been signed with all the required signature groups, you can sign them on the "New" tab using the function  Sign in the quick actions menu for this attachment .



After the Bank has successfully processed the documents, the result of processing will be automatically reflected in the status of the application ("**Done**") and the status of the package of documents ("**Processed**").

**We wish you successful work.
It is more convenient with Raif!**

0 800 505 770 (in Ukraine)

+38 (044) 495 41 40 (in Kyiv and from abroad)

clientbank.support@raiffeisen.ua