PSD2 – FALL BACK SOLUTION
CUSTOMER INTERFACE

PSD@BELFIUS.BE

Belfius
Bank & Insurance

CONTENTS

III. BELFIUS WEB
NEW TECHNOLOGY 113

I. INTRODUCTION

At Belfius Bank, there are different channels used by clients:

BELFIUS DIRECT NET (BUSINESS)

See section "II. Belfius Direct Net (Business)".
Belfius Direct Net is used by:
→ retail clients;
→ business clients. They have the choice between:
  • a separate view: a client with a separate view has to choose his/her entity to consult the accounts linked (Belfius Direct Net Business) or
  • a global view: a client with a global view sees his/her business and private accounts in one view; he or she does not have to change the entity. (Belfius Direct Net).
Belfius Direct Net Business is used by business clients (for example: independent professions and SME (Small and Medium Enterprises).

BELFIUS WEB NEW TECHNOLOGY

See section "III. Belfius Web New Technology".
Belfius Web New Technology is used by corporate clients
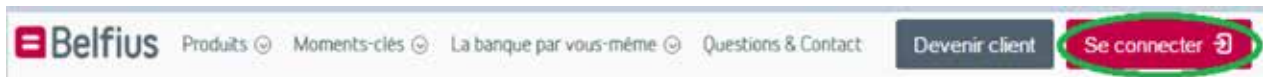(for example: the public authorities and big enterprises).
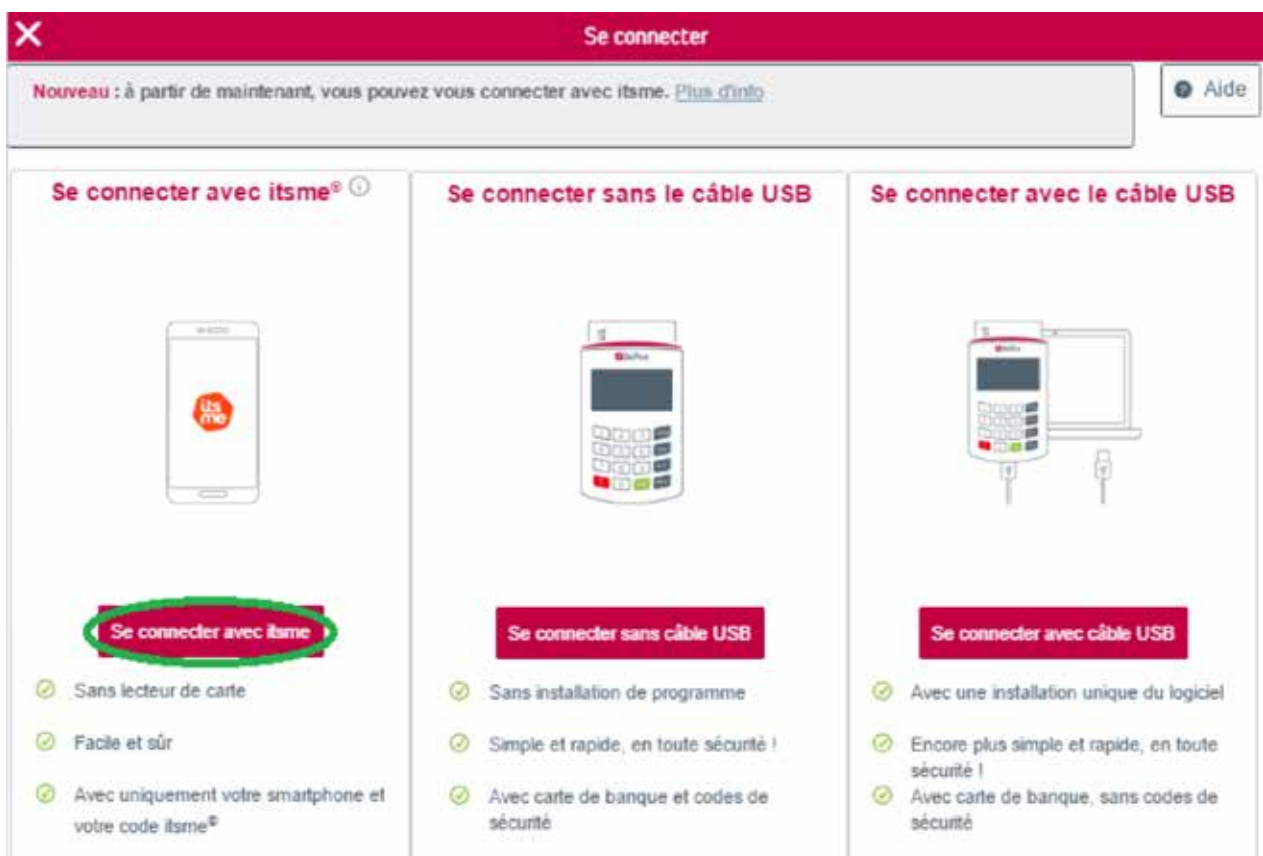
II. BELFIUS DIRECT NET (BUSINESS)

Belfius Direct Net (Business) does not exist in English.
That is why the print screens are in French.

1. LOG IN

It is technically impossible to be connected to Belfius Direct Net (Business) with USB-cable via secured screen scraping.

1.1. LOG IN WITH ITSME

Se connecter avec itsme®

Entrez vos numéros de gsm et de carte bancaire pour vous connecter à itsme®.

1 Vos données

Introduisez votre numéro de GSM
(Format: 0412 345678)

(+32)

Introduisez votre numéro de carte bancaire ⓘ

6703 0000 0000 0000 3

ByPassActorNumber

← Confirmer

Se connecter avec un lecteur de carte

☐ Mémoriser le numéro de GSM et carte bancaire

1.2. LOG IN WITHOUT USB-CABLE

Se connecter

Nouveau : à partir de maintenant, vous pouvez vous connecter avec itsme. Plus d'info   ⓘ Aide

Se connecter avec itsme® ⓘ

Se connecter avec itsme

- ⊘ Sans lecteur de carte
- ⊘ Facile et sûr
- ⊘ Avec uniquement votre smartphone et votre code itsme®

Se connecter sans le câble USB

Se connecter sans câble USB

- ⊘ Sans installation de programme
- ⊘ Simple et rapide, en toute sécurité !
- ⊘ Avec carte de banque et codes de sécurité

Se connecter avec le câble USB

Se connecter avec câble USB

- ⊘ Avec une installation unique du logiciel
- ⊘ Encore plus simple et rapide, en toute sécurité !
- ⊘ Avec carte de banque, sans codes de sécurité

1.2.1. TO SELECT AN ENTITY

Belfius Direct Net is used by:
→ retail clients;
→ business clients. They have the choice between:
  • a separate view: a client with a separate view has to choose his/her entity to consult the accounts linked (Belfius Direct Net Business) or
  • a global view: a client with a global view sees his/her business and private accounts in one view; he or she does not have to change the entity. (Belfius Direct Net).

2. CONSULTATION OF THE TRANSACTIONS

2.1. ACCOUNT OVERVIEW

Remark: you have the same result when you use the menu "Mes produits" "Comptes" "Aperçu". (See the following screen).

2.2. TRANSACTIONS ON A SPECIFIC ACCOUNT

3. STANDING ORDERS

3.1. CREATION OF A STANDING ORDER IN BELFIUS DIRECT NET (RETAIL CLIENT)

To start preferably Belfius Direct Net (Business) with Google Chrome and not with Internet Explorer.

3.1.1. MANDATORY FIELDS

Originator

First execution date: calendar: rules:
→ no date allowed in the past (always starting tomorrow = x);
→ no date longer than 1 year in the future (x = + 1 year).

Periodicity: dropdown box

Amount: in EUR

Originator's account:
→ (dropdown box if the originator has several accounts).
→ The originator's account has to be different from the beneficiary's account.

Beneficiary

To: to choose between:

a) IBAN or BBAN (= xxx-xxxxxxx-xx) account
If a customer uses a BBAN account, the system will automatically convert it into an IBAN account.

Account:
→ It depends among others on the answer to the field "to".
→ The originator's account has to be different from the beneficiary's account.

Name: free field to fill in.

b) Own account
Several accounts can be proposed except the initiator account.

Entity: dropdown box.
There're several entities, you must first choose the entity and then the account. When you choose the account, the name is also mentioned.

Account: dropdown box.

3.1.2. Optional Fields

Originator

Month and year last execution:

Type of amount: to choose between:
→ fixed amount (eg: 25 EUR) (default value)
→ flexible amount (everything above 100 EUR)

Beneficiary

Only in case of IBAN and not own account.

Street:

Number and box:

Country: to choose between:
→ Belgium (default value)
→ other (dropdown box)

ZIP code and city:

Save beneficiary: to tick the box

Communication

→ To choose between:
  • structured   to write the structured communication (control with modulo 97)
  • free

3.1.3. SIGNATURE IN BELFIUS DIRECT NET

Remark: the 3rd step will depend on the type of transaction.

3.2. PRINCIPAL ERROR MESSAGES/ WARNINGS

3.2.1. NEW BENEFICIARY

3.2.2. MINIMUM/MAXIMUM AMOUNT

3.2.3. MAXIMUM AMOUNT

3.2.4. DATE OF LAST EXECUTION MUST BE AFTER DATE OF FIRST EXECUTION

3.2.5. PERIODICITY PROBLEM BETWEEN DATE OF FIRST EXECUTION AND DATE OF LAST EXECUTION

3.2.6. VARIABLE AMOUNT IMPOSSIBLE FOR THIS TYPE OF ACCOUNT

3.3. CANCEL OF AN EXISTING STANDING ORDER IN BELFIUS DIRECT NET (RETAIL CLIENT)

3.3.1. SIGNATURE IN BELFIUS DIRECT NET

3.4. CREATION OF A STANDING ORDER IN BELFIUS DIRECT NET BUSINESS (BUSINESS CLIENT)

Retail · Private · Wealth · Business · Corporate · Public & Social · Jobs · À propos de nous

Belfius Produits ⊙ Accompagnement ⊙ La banque par vous-même ⊙ Questions & Contact   Mon Belfius

Home » Mon Belfius » Opérations » Ordres permanents

Créer un ordre permanent

- Nouveau virement
- Mon Belfius
- A signer
- Mes messages
- Mes produits
- ∨ Opérations
  - Introduire un virement
  - Suivre des opérations
  - Bénéficiaires
  - **Ordres permanents**
  - Gérer des domiciliations
  - Domiciliations européennes - créancier
  - Charger des fichiers
  - Suivre des signatures
  - Commander de l'argent
  - Commander des chèques
  - Zoomit
- > Comptes
- > Cartes
- > Investissements
- > Crédits
- Mes services

Donneur d'ordre

Date de première exécution*	21/06/2019
Périodicité*	UNE FOIS PAR MOIS ▾
Mois et année de dernière exécution	___ / ___ Exemple : 3 / 2019
Type de montant*	⦿ Montant fixe ◯ Montant variable
Montant*	EUR
Compte donneur d'ordre*	Sélectionnez un compte ▾

Bénéficiaire

Vers	⦿ IBAN / xxx-xxxxxxx-xx ⓘ ◯ Compte propre
Compte*	🔍
Nom*	🔍
Rue	Numéro et boîte
Pays	⦿ Belgique ◯ Autre Sélectionnez un pays ▾
Code postal et localité	___ 🔍	
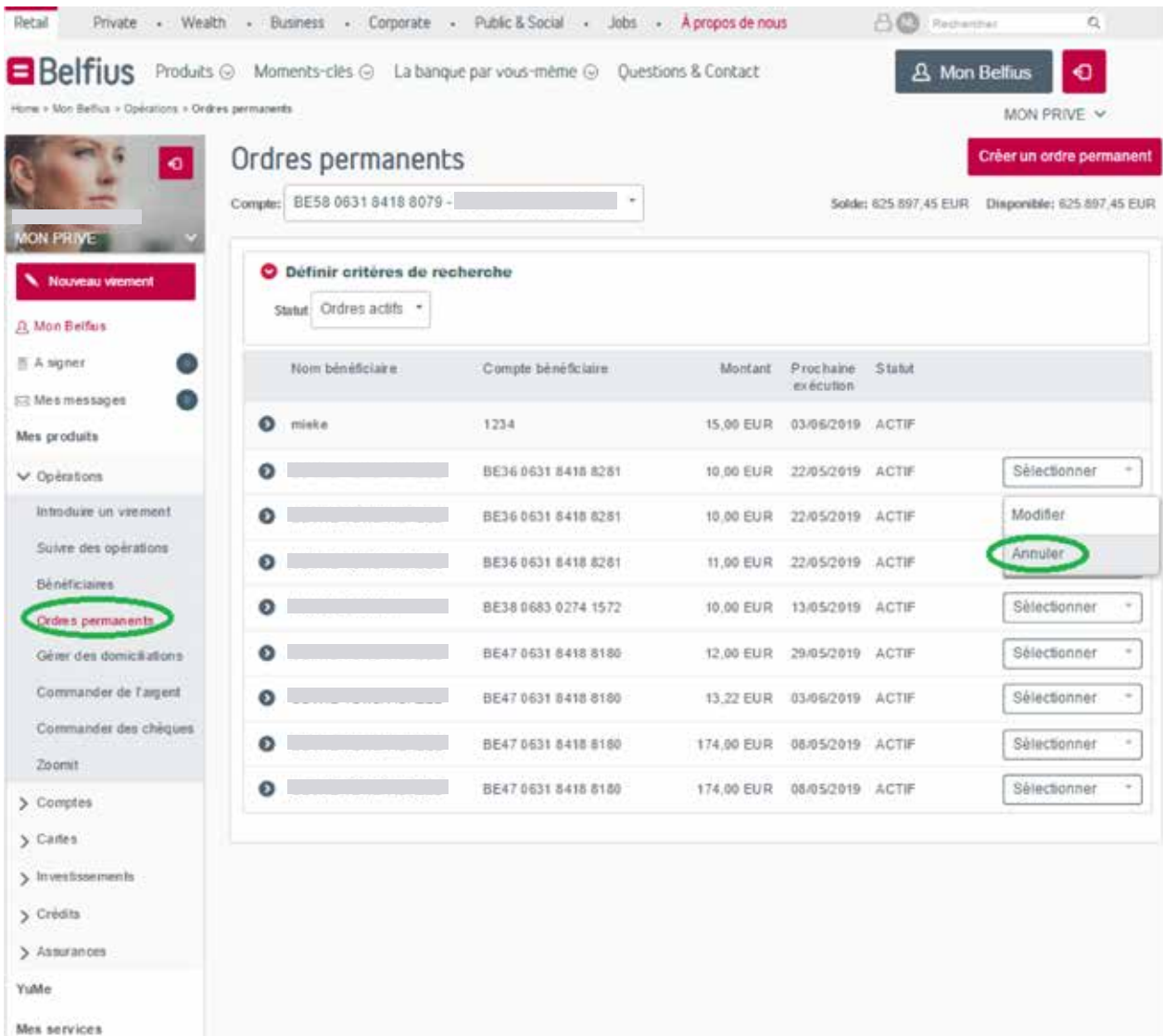
☐ Sauvegarder bénéficiaire

Communication

⦿ Structurée ◯ Libre

+++ ___ / ___ / ___ +++

[Précédent] [Ajouter] [Signer]

3.4.1. MANDATORY FIELDS

Originator

First execution date: calendar: rules:
→ no date allowed in the past (always starting tomorrow = x)
→ no date longer than 1 year in the future (x = + 1 year)

Periodicity: dropdown box

Amount: in EUR

Originator's account:
→ dropdown box if the originator has several accounts
→ The originator's account has to be different from the beneficiary's account.

Beneficiary

To: to choose between:

a) IBAN or BBAN (= xxx-xxxxxxx-xx) account
If a customer uses a BBAN account, the system will automatically convert it into an IBAN account.

Account:
→ It depends among others on the answer to the field "to".
→ The originator's account has to be different from the beneficiary's account.

Name: free field to fill in.

b) Own account
Several accounts can be proposed except the initiator account.

Entity: dropdown box.
There're several entities, you must first choose the entity and then the account. When you choose the account, the name is also mentioned.

Account: dropdown box.

3.4.2. OPTIONAL FIELDS

Originator

Month and year last execution:

Type of amount: to choose between:
→ fixed amount (e.g.: 25 EUR) (default value)
→ flexible amount (e.g.:everything above 100 EUR)

Type de montant ◯ Montant fixe ⦿ Montant variable

⚠ Attention: si vous ne remplissez aucun montant ci-dessous, la totalité du solde du compte sera transférée à chaque exécution de l'ordre permanent.

Tout au-dessus de [   ] EUR

Maximum à transférer [   ] EUR

Minimum à transférer [   ] EUR

Beneficiary

Only in case of IBAN and not own account.

Street:

Number and box:

Country: to choose between:
→ Belgium (default value)
→ other (dropdown box)

ZIP code and city:

Save beneficiary: to tick the box

Communication

→ to choose between:
- structured 12 figures (control with modulo 97) > ***___-_____-__***
- free

3.4.3. SIGNATURE IN BELFIUS DIRECT NET BUSINESS

3.5. PRINCIPAL ERROR MESSAGES/ WARNINGS

3.5.1. NEW BENEFICIARY

✕ Ajouter un nouveau bénéficiaire

Pour ajouter un nouveau bénéficiaire à votre liste, votre signature électronique est nécessaire.

Bénéficiaire

Numéro de compte*:	DE81 7007 0010 0926 0688 00
Code BIC ou SWIFT:	
Nom*:	Germany
Numéro d'entreprise:	
Pseudonyme:	
Rue:	Numéro et boîte:
Pays:	● Belgique ○ Autre Sélectionnez un pays ▾
Code postal et localité:	

Montant - Communication

Si vous introduisez un montant et/ou une communication ci-dessous, ces données seront également affichées lors de la sélection d'un bénéficiaire dans l'écran d'un virement.

Montant:	EURO ▾
Communication:	
Information:	

Signer   Le lecteur de carte Belfius n'est pas connecté

1 Insérez la carte bancaire

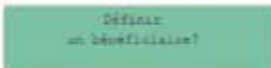Insérez votre carte bancaire dans votre lecteur de carte Belfius.

Appuyez sur la touche **SIGN**

⟶ Avec câble

2 Code de sécurité

Introduisez le code sécurité dans le lecteur de carte Belfius

1758 0569 7695

Appuyez sur la touche **OK**

3 Introduire les données

Définir un bénéficiaire?

Contrôlez si ce message est identique sur votre lecteur.

C Annuler   **OK** Confirmer

N° de contrôle:

Veuillez introduire le nombre et appuyez sur

817007

C Annuler   **OK** Confirmer

4 Signer

Introduisez votre code PIN et **OK** confirmez avec la touche

Introduisez le code signature :

Précédent   **Confirmer**

3.5.2. BENEFICIARY'S ACCOUNT DOES NOT EXIST OR IS NOT PERMITTED FOR THIS TRANSACTION

3.5.3. MINIMUM/MAXIMUM AMOUNT

3.5.4. MAXIMUM AMOUNT

3.5.5. DATE OF LAST EXECUTION MUST BE AFTER DATE OF FIRST EXECUTION

3.5.6. PERIODICITY PROBLEM BETWEEN DATE OF FIRST EXECUTION AND DATE OF LAST EXECUTION

3.5.7. VARIABLE AMOUNT IMPOSSIBLE FOR THIS TYPE OF ACCOUNT

3.6. CANCEL OF AN EXISTING STANDING ORDER IN BELFIUS DIRECT NET BUSINESS (BUSINESS CLIENT)

3.6.1. SIGNATURE IN BELFIUS DIRECT NET BUSINESS

4. SEPA TRANSFER

4.1. CREATION OF A SEPA TRANSFER IN BELFIUS DIRECT NET (RETAIL CLIENT)

To choose an entity.

4.1.1. MANDATORY FIELDS

Originator

Desired execution date: calendar: rules:
→ no date allowed in the past.
→ no date longer than 1 year in the future.

Amount: in EUR

Originator's account:
→ Dropdown box if the originator has several accounts.
→ The originator's account has to be different from the beneficiary's account.

Beneficiary

To: to choose between:

a) IBAN or BBAN (= xxx-xxxxxxx-xx) account
If a customer uses a BBAN account, the system will automatically convert it into an IBAN account.

Account:
→ The originator's account has to be different from the beneficiary's account.
→ A control on account number IBAN is foreseen.

Name:

b) Own account
Several accounts can be proposed except the initiator account.

Entity: dropdown box.

Account: dropdown box.

4.1.2. OPTIONAL FIELDS

Beneficiary

Instant payment:
→ to tick the box.

Street

Number & box:

Country: to choose between:
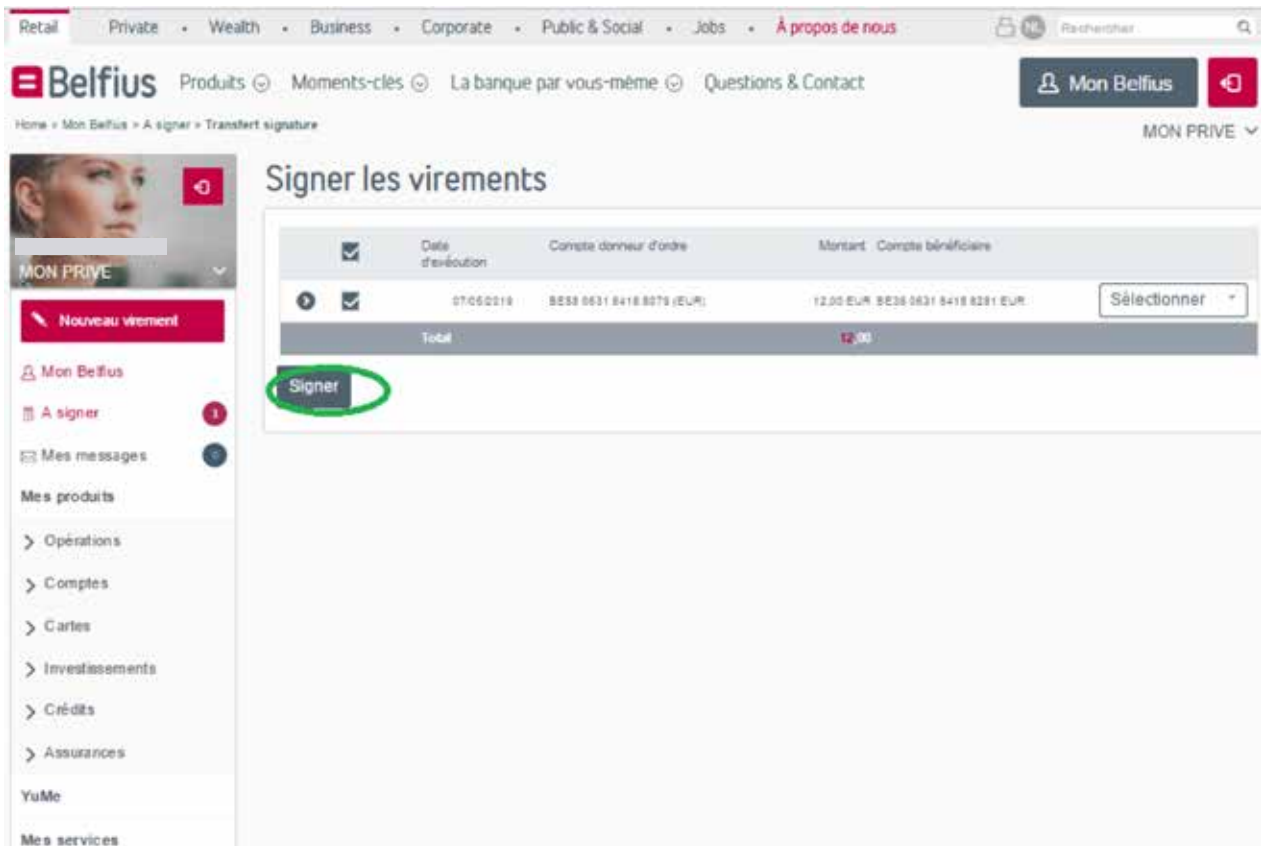→ Belgium (default value)
→ other

ZIP code and city:

Save beneficiary: to tick the box

Communication

→ to choose between:
- structured 12 figures (control with modulo 97) > ***___-_____-__***
- free

4.1.3. SIGNATURE IN BELFIUS DIRECT NET

4.1.4. STATUS OF A PAYMENT TRANSACTION IN BELFIUS DIRECT NET

For information, you can find rejected instant payments under "Paiements instantanés rejetés".

4.2. PRINCIPAL ERROR MESSAGES/ WARNINGS

4.2.1. NEW BENEFICIARY

Signature

	Ajouter un nouveau bénéficiaire

Pour ajouter un nouveau bénéficiaire à votre liste, votre signature électronique est nécessaire.

Bénéficiaire

Numéro de compte*:	BE65 0633 0728 2796
Code BIC ou SWIFT:	
Nom*:	Belfius
Pseudonyme:	
Rue:	Numéro et boîte:
Pays:	● Belgique ○ Autre Sélectionnez un pays
Code postal et localité:	

Montant - Communication

Si vous introduisez un montant et/ou une communication ci-dessous, ces données seront également affichées lors de la sélection d'un bénéficiaire dans l'écran d'un virement.

Montant:	EUR
	○ Structurée ● Libre
Communication:	

Signer   Le lecteur de carte Belfius n'est pas connecté

1 Insérez la carte bancaire

Insérez votre carte bancaire dans votre lecteur de carte Belfius.

Appuyez sur la touche [SIGN]

•⇌ Avec câble

2 Code de sécurité

Introduisez le code sécurité dans le lecteur de carte Belfius

1596 9485 1741

Appuyez sur la touche [OK]

3 Introduire les données

Définir un bénéficiaire?

Contrôlez si ce message est identique sur votre lecteur.

[C] Annuler   [OK] Confirmer

N° de contrôle:

Veuillez introduire le nombre et appuyez sur

650633

[C] Annuler   [OK] Confirmer

4 Signer

Introduisez votre code PIN et [OK] confirmez avec la touche

Introduisez le code signature :

Précédent   **Confirmer**

4.2.2. BENEFICIARY'S NUMBER ACCOUNT INVALID

4.2.3. DOUBLES

If you already did the same transfer, you will receive a warning to mention it.
If you agree to do the transfer, you need to click on "continuer" and then to sign it.
If you do not agree to do the transfer, you need to click on "modifier" and then to modify it.

Signature

4.2.4. DATE OF FIRST EXECUTION: NOT ON A BANK WORKING DAY

4.2.5. COUNTRY BLOCK

4.2.6. MAXIMUM AMOUNT

4.3. CANCEL A SEPA TRANSFER IN BELFIUS DIRECT NET (RETAIL CLIENT):

4.4. CREATION OF A SEPA TRANSFER IN BELFIUS DIRECT NET BUSINESS (BUSINESS CLIENT):

To choose an entity.

4.4.1. MANDATORY FIELDS

Originator

Desired execution date: calendar: rules:
→ no date allowed in the past;
→ no date longer than 1 year in the future.

Type of payment: to choose between:
→ Normal payment (by default)
→ Instant payment
→ Urgent payment

Amount: in EUR

Originator's account:
→ Dropdown box if the originator has several accounts.
→ The originator's account has to be different from the beneficiary's account.

Beneficiary

To: to choose between:

a) IBAN or BBAN (= xxx-xxxxxxx-xx) account
If a customer uses a BBAN account, the system will automatically convert it into an IBAN account.

Account: The originator's account has to be different from the beneficiary's account.

Name:

b) Own account
Several accounts can be proposed except the initiator account.

Entity: dropdown box.
There're several entities, you must first choose the entity and then the account. When you choose the account, the name is also mentioned.

Account: dropdown box.

4.4.2. OPTIONAL FIELDS

Beneficiary
Street

Number & box:

Country: to choose between:
→ Belgium (default value)
→ other

ZIP code and city:

Save beneficiary: to tick the box

Communication

→ to choose between:
- structured 12 figures (control with modulo 97) > ***___-_____-__***
- free

4.4.3. SIGNATURE IN BELFIUS DIRECT NET BUSINESS

4.4.4. STATUS OF A PAYMENT TRANSACTION IN BELFIUS DIRECT NET BUSINESS

For information, you can find rejected instant payments under the "Paiements instantanés rejetés".

4.5. PRINCIPAL ERROR MESSAGES/ WARNINGS

4.5.1. NEW BENEFICIARY

Signature

| | Ajouter un nouveau bénéficiaire | ✕ |

Pour ajouter un nouveau bénéficiaire à votre liste, votre signature électronique est nécessaire.

Bénéficiaire

Numéro de compte*: BE65 0633 0728 2796

Code BIC ou SWIFT:

Nom*: Belfius

Numéro d'entreprise:

Pseudonyme:

Rue: / Numéro et boîte:

Pays: ● Belgique ○ Autre Sélectionnez un pays

Code postal et localité:

Montant - Communication

Si vous introduisez un montant et/ou une communication ci-dessous, ces données seront également affichées lors de la sélection d'un bénéficiaire dans l'écran d'un virement.

Montant: EURO

○ Structurée ● Libre

Communication:

Information:

Signer — Le lecteur de carte Belfius n'est pas connecté

1 Insérez la carte bancaire

Insérez votre carte bancaire dans votre lecteur de carte Belfius.

Appuyez sur la touche [SIGN]

⌁ Avec câble

2 Code de sécurité

Introduisez le code sécurité dans le lecteur de carte Belfius

2943 2925 7630

Appuyez sur la touche [OK]

3 Introduire les données

Définir un bénéficiaire?

Contrôlez si ce message est identique sur votre lecteur.

[C] Annuler   [OK] Confirmer

N° de contrôle:

Veuillez introduire le nombre et appuyez sur

650633

[C] Annuler   [OK] Confirmer

4 Signer

Introduisez votre code PIN et [OK] confirmez avec la touche

Introduisez le code signature :

[Précédent] [Confirmer]

4.5.2. BENEFICIARY'S ACCOUNT NUMBER INVALID

4.5.3. DOUBLES

If you already did the same transfer, you will receive a warning to mention it.
If you agree to do the transfer, you need to click on "continuer" and then to sign it.
If you do not agree to do the transfer, you need to click on "modifier" and then to modify it.

Signature

4.5.4. DATE OF FIRST EXECUTION: NOT ON A BANK WORKING DAY

4.5.5. COUNTRY BLOCK

4.6. CANCEL A SEPA TRANSFER IN BELFIUS DIRECT NET BUSINESS (BUSINESS CLIENT)

4.6.1. SIGNATURE

5. NON SEPA TRANSFER

Only business customers with a separate view can do non SEPA transfers in Business Direct Net Business.

5.1. CREATION OF A NON SEPA TRANSFER IN BELFIUS DIRECT NET BUSINESS (BUSINESS CLIENT)

5.1.1. MANDATORY FIELDS

Originator

Desired execution date: calendar: rules:
→ no date allowed in the past;
→ no date longer than 1 year in the future.

Amount:
→ to indicate the amount
→ to choose the currency

Originator's account:
→ In EUR (if the client has an account in currency, then he/she may choose another currency.)
→ Dropdown box if the originator has several accounts.
→ The originator's account has to be different from the beneficiary's account.

Donneur d'ordre

Date d'exécution souhaitée*	24/06/2019	
Montant*		Sélectionnez une devise ▾
Compte donneur d'ordre*	BE38 0683 0274 1572 ▾	EUR

Beneficiary

Format: to choose between:
→ BIC or SWIFT-code
→ other

Beneficiary's account: The originator's account has to be different from the beneficiary's account.

BIC or SWIFT-code:

Name:

Country: dropdown box

Charges: to choose between:
→ shared charges
→ charges to the creditor
→ charges to the debtor

5.1.2. OPTIONAL FIELDS

Beneficiary

Street and number:

ZIP code and city:

Save beneficiary: to tick the box

Communication:

Urgent transfer: to tick the box

5.1.3. SIGNATURE OF A NON SEPA TRANSFER IN BELFIUS DIRECT NET BUSINESS

5.1.4. STATUS OF A PAYMENT TRANSACTION IN BELFIUS DIRECT NET BUSINESS

5.2. PRINCIPAL ERROR MESSAGES/ WARNINGS

5.2.1. NEW BENEFICIARY

Signature

Ajouter un nouveau bénéficiaire

Pour ajouter un nouveau bénéficiaire à votre liste, votre signature électronique est nécessaire.

Bénéficiaire

Numéro de compte*:	TR08 0006 7010 0000 0092 5266 05
Code BIC ou SWIFT:	YAPITRIS072
Nom*:	Banque
Numéro d'entreprise:	
Pseudonyme:	
Rue:		Numéro et boîte:
Pays*:	○ Belgique ● Autre TURQUIE ▾
Code postal et localité:	

Montant - Communication

Si vous introduisez un montant et/ou une communication ci-dessous, ces données seront également affichées lors de la sélection d'un bénéficiaire dans l'écran d'un virement.

Montant:	EURO ▾
Communication:	
Information:	

Signer   Le lecteur de carte Belfius n'est pas connecté

1 Insérez la carte bancaire

Insérez votre carte bancaire dans votre lecteur de carte Belfius.

Appuyez sur la touche **SIGN**

↝ Avec câble

2 Code de sécurité

Introduisez le code sécurité dans le lecteur de carte Belfius

3402 3578 3838

Appuyez sur la touche **OK**

3 Introduire les données

Définir un bénéficiaire?

Contrôlez si ce message est identique sur votre lecteur.

C Annuler   **OK** Confirmer

N° de contrôle:

Veuillez introduire le nombre et appuyez sur

080006

C Annuler   **OK** Confirmer

4 Signer

Introduisez votre code PIN et **OK** confirmez avec la touche

Introduisez le code signature :

Précédent   **Confirmer**

5.2.2. BENEFICIARY'S ACCOUNT NUMBER INVALID

5.2.3. DOUBLES

If you already did the same transfer, you will receive a warning to mention it.
If you agree to do the transfer, you need to click on "continuer" and then to sign it.
If you do not agree to do the transfer, you need to click on "modifier" and then to modify it.

Signature

5.2.4. DATE OF FIRST EXECUTION: NOT ON A BANK WORKING DAY

5.2.5. COUNTRY BLOCK

5.2.6. WRONG BIC CODE

5.3. CANCEL A NON SEPA TRANSFER IN BELFIUS DIRECT NET BUSINESS (BUSINESS CLIENT)

Not possible in our channels, only through Back Office.

6. TRANSFER BETWEEN COMPARTMENTS

6.1. EXPLANATION

In Belfius Direct Net (Business), it is possible to do a transfer between compartments. Indeed, a bank account can be used in different currencies.

6.2. TO CREATE A TRANSFER BETWEEN COMPARTMENTS IN BELFIUS DIRECT NET

6.2.1. MANDATORY FIELDS

Execution date: calendar: rule:
→ no date allowed in the past;
→ no date longer than 1 year in the future.

Originator's account:
→ To select the account (dropdown box).
→ To select the currency (dropdown box).

Beneficiary's account:
→ The beneficiary's account and the originator's account are the same (by default).
→ To select the currency (dropdown box).

Amount:
→ To write the amount.
→ To select either the originator's currency or the beneficiary's currency.

6.2.2. OPTIONAL FIELDS

Communication:

6.2.3. SIGNATURE

6.3. TO CANCEL A TRANSFER BETWEEN COMPARTMENTS

6.3.1. SIGNATURE

6.4. TO CREATE A TRANSFER BETWEEN COMPARTMENTS IN BELFIUS DIRECT NET BUSINESS

6.4.1. MANDATORY FIELDS

Execution date: calendar: rule:
→ no date allowed in the past;
→ no date longer than 1 year in the future.

Originator's account:
→ To select the account (dropdown box).
→ To select the currency (dropdown box).

Beneficiary's account:
→ The beneficiary's account and the originator's account are the same (by default).
→ To select the currency (dropdown box).

Amount:
→ To write the amount.
→ To select either the originator's currency or the beneficiary's currency.

6.4.2. OPTIONAL FIELDS

Communication:

6.4.3. SIGNATURE

6.5. TO CANCEL A TRANSFER BETWEEN COMPARTMENTS

6.5.1. SIGNATURE

7. TO UPLOAD FILES

This is only possible in Belfius Direct Net Business and not in Belfius Direct Net.

Type of files permitted for an upload (in Belfius Direct Net Business):
XML: standard file used between banks.

Link to the File «SEPA Credit Transfer» to know how to create XML File:
https://www.belfius.be/professional/fr/accompagnement/sepa/credit-transfer/index.aspx

7.1. TO UPLOAD A PAYMENT FILE

7.1.1. TO CHOOSE A FILE

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Charger un fichier de paiement

✅ Après confirmation du chargement d'un fichier, vous pouvez le signer via le menu "Suivre des signatures", dans l'onglet "Fichiers de paiements". Vous pourriez devoir attendre quelques minutes avant d'effectuer cette opération.

[Parcourir...] [Effacer] [Charger]

Statut	Nom de fichier	Taille	Type	Action
✅	GTU KOOK USSCO.xml	3 KB	xml	

Via "Parcourir", vous pouvez charger des fichiers préparés par votre programme comptable ou des fichiers que vous avez créés sous format-XLS.

Les fichiers sous format-XLS sont des fichiers que vous introduisez manuellement et que vous envoyez à la banque pour le traitement des transactions. Vous pouvez choisir de traiter les transactions par le débit de votre compte en individuel ou en collectif.

Attention : pour pouvoir charger des fichiers sous format-XLS, vous devez répondre à certaines conditions et en demander l'activation.

› Modèle pour transactions débitées en individuel

› Modèle pour transactions débitées en collectif

› Dans ce document PDF, vous trouvez une description pour compléter les modèles et les envoyer à la banque

Menu latéral

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📄 A signer   **2**

✉ Mes messages   **11**

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  Ordres permanents

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  Domiciliations européennes - créancier

  Charger des fichiers

  Suivre des signatures

  Commander de l'argent

  Commander des chèques

  Zoomit

› Comptes

› Cartes

› Investissements

› Crédits

Mes services

7.2. FOLLOW UP OF THE SIGNATURES IN BELFIUS DIRECT NET BUSINESS

While clicking on "Suivre des signatures" or choosing the menu "A signer", the next screen will pop up:

Here you have to make a choice what product you need to sign:
→ Transfers
→ Payment files
→ Partial acceptance (see appendix)
→ Standing orders

7.2.1. TRANSFERS

Choosing to sign a transfer, then this procedure must be followed:

Signature

7.2.2. PAYMENT FILE

Choosing to sign a payment file , then this procedure must be followed:

Possible Status of a Payment File

→ « tous »   EN : « all »
→ « acceptation partielle »   EN: « partially accepted »
→ « en erreur »   EN: « error »
→ « accepté »   EN: « accepted »
→ « traitement en cours »   EN: « being processed »
→ « traitement normal avec warning »   EN: « normal treatment with warning »
→ « en attente »   EN: « pending »

Signature

When clicking on "Suivre des signatures", we go to the next step in this procedure:

7.2.3. STANDING ORDERS

Choosing Standing orders, then these screens/containers are activated:

Signature

When clicking on the button "Suivre des signatures", then the already known screen appears:

8. MULTI-SIGN

This is only possible in Belfius Direct Net Business and not in Belfius Direct Net.

8.1. DEFINITION

Multi-sign is used to sign one payment that requires at least two signatures (two different persons).

8.2. TYPE OF MULTI-SIGN: TO SIGN ONE PAYMENT THAT REQUIRES AT LEAST TWO SIGNATURES (TWO DIFFERENT PERSONS)

Sometimes, a payment has to be signed by several persons. It is the case for example when a bank account has two holders. It does not apply to retail clients. It only applies to business accounts where several persons have to sign. The applied signature rule depends from a company to another.

8.2.1. STANDING ORDER

If it concerns a standing order, both holders have to sign the payment. So, you need to follow twice the following section (as there are two holders and thus two signatures are required):
→ To see section: "3.1. Creation of a Standing Order in Belfius Direct Net (Retail Client)" OR
→ To see section: "3.4. Creation of a Standing Order in Belfius Direct Net Business (Business Client)".

8.2.2. SEPA TRANSFER

If it concerns a SEPA transfer, both holders have to sign the payment. So, you need to follow twice the following section (as there are two holders and thus two signatures are required):
→ To see section: "4.1. Creation of a SEPA Transfer in Belfius Direct Net (Retail Client)" OR
→ To see section: "4.4. Creation of a SEPA Transfer in Belfius Direct Net Business (Business Client)".

8.2.3. NON SEPA TRANSFER

If it concerns a non SEPA transfer, both holders have to sign the payment. So, you need to follow twice the following section (as there are two holders and thus two signatures are required):
→ To see section: "5.1. Creation of a Non SEPA Transfer in Belfius Direct Net Business (Business Client)."

8.3. POSSIBLE STATUS OF A PAYMENT FILE

→ « tous »   EN : « all »
→ « acceptation partielle »   EN: « partially accepted »
→ « en erreur »   EN: « error »
→ « accepté »   EN: « accepted »
→ « traitement en cours »   EN: « being processed »
→ « traitement normal avec warning »   EN: « normal treatment with warning »
→ « en attente »   EN: « pending »

III. BELFIUS WEB NEW TECHNOLOGY

Belfius Web New Technology is used by corporate clients
(for example: the public authorities and big enterprises).

1. LOG IN

It is technically impossible to be connected to Beflius Web New Technology with USB-cable via secured screen scraping.

1.1. LOG IN WITHOUT USB-CABLE

⚠ Important message —

We recently updated our **Privacy Charter** in line with the new regulations.
In the Charter, you will find details of all the measures taken by Belfius to protect your data.
You are invited to read the Charter at belfius.be/privacy.

Configuration — ✕

The version of your browser is no longer supported. Therefore, you can no longer use all functions. For an optimum, fast and safe performance of BelfiusWeb, please use the most recent operating system and internet browser. We support the following browsers:

- Windows 7, 8, 8.1: Google Chrome: version 64, 65 and 66
- Windows 10: Google Chrome: version 64, 65 and 66
- Mac OS 10.9 and more recent: Google Chrome: version 64, 65 and 66

Log in
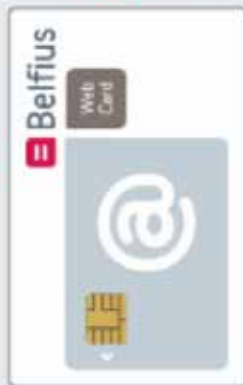
With USB-cable   Without USB-cable

Type in your card number

6703 0500 9011 9500 0

☐ Add a shortcut in my browser for this card

1 Press   LOGIN

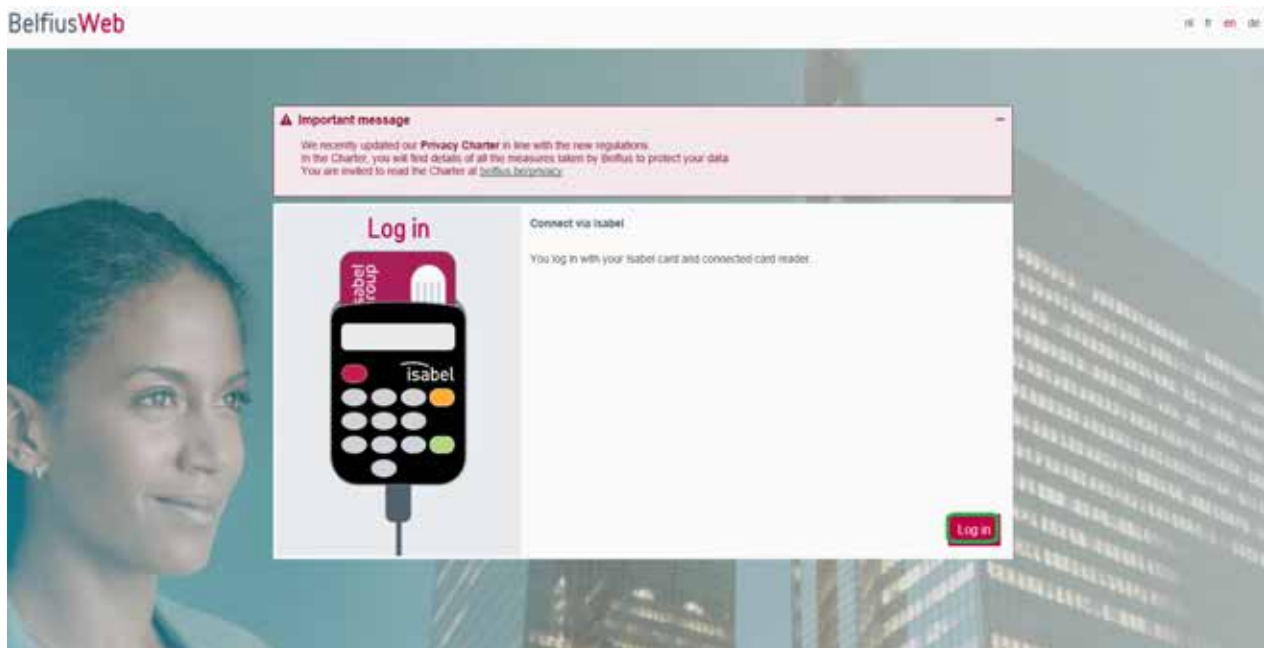**2** Enter the code   4448 8576 + OK

3 Type in your PIN code   PIN + OK
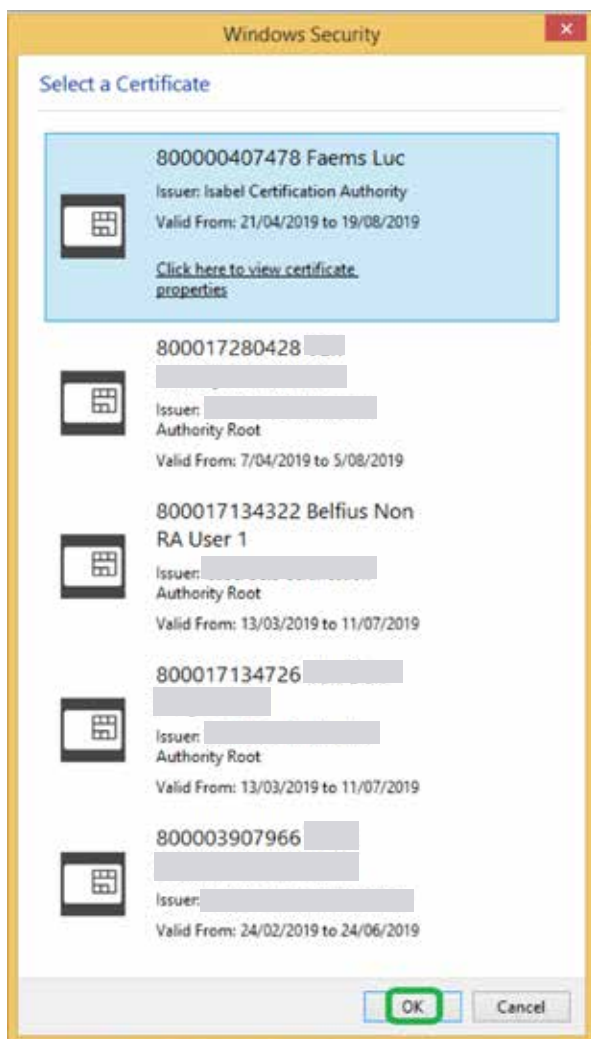
4 Type in your signing code

This field must be completed.

Log in

1.2. LOG IN VIA BELFIUS WEB NEW TECHNOLOGY ISABEL

The following screen appears only when you use Internet Explorer.

2. CONSULTATION OF THE TRANSACTIONS

2.1. ACCOUNT OVERVIEW

2.2. TRANSACTIONS ON A SPECIFIC ACCOUNT

3. STANDING ORDERS

3.1. CREATION OF A STANDING ORDER IN BELFIUS WEB NEW TECHNOLOGY

Start preferably Belfius Web New Technology with Google Chrome and not with Internet Explorer.

3.1.1. MANDATORY FIELDS

Group: dropdown box

Principal Account: The originator's account has to be different from the beneficiary's account.

Counterparty: to choose between:
→ third-party account
→ own account

Counterparty account: the originator's account has to be different from the beneficiary's account.

Surname and first name:

Date of first execution: DD/MM/YYYY (calendar)

Amount: (in EUR)

Type of amount: to choose between:
→ fixed amount (eg: 25 EUR)
→ variable amount (any amount above 100 EUR): to communicate:
 • Minimum amount to transfer
 • Maximum amount to transfer

Periodicity: dropdown box : to choose between:
→ Annual
→ Monthly
→ Every two months
→ Every three months
→ Every four months
→ Every six months
→ Every Monday
→ Every Tuesday
→ Every Wednesday
→ Every Thursday
→ Every Friday
→ Every day

3.1.2. OPTIONAL FIELDS

Date of last execution: DD/MM/YYYY (calendar)

Country: automatically written

Zip code:

Locality:
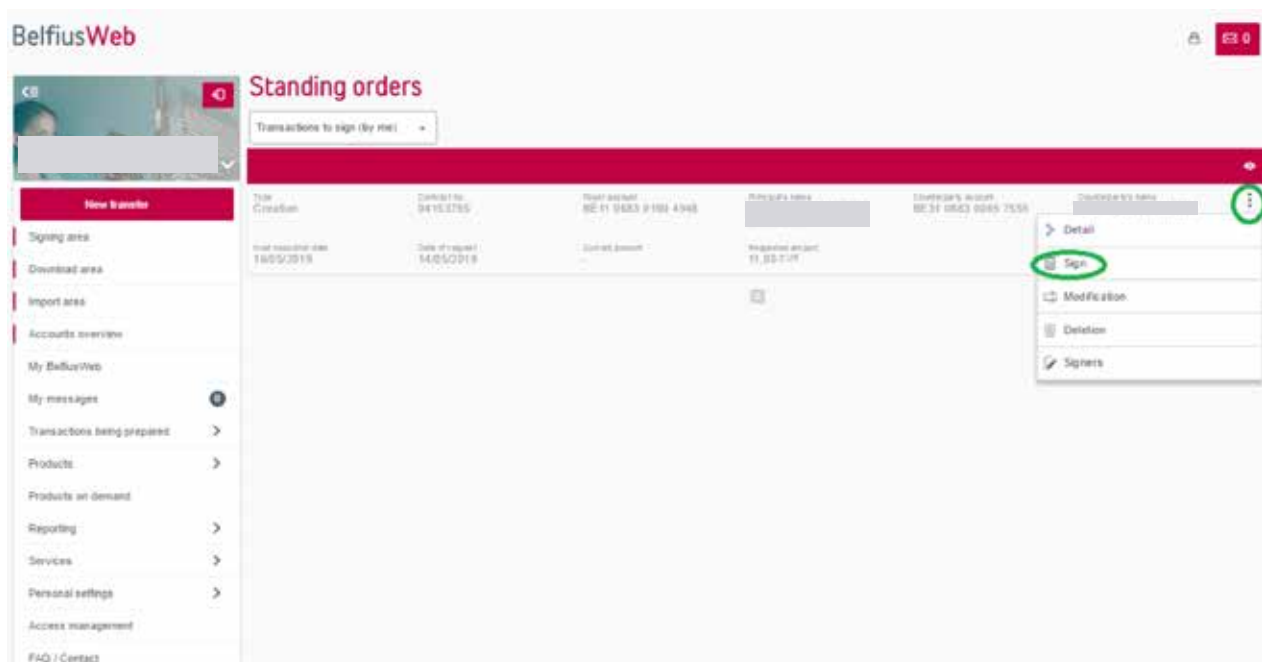
Street:

Number & Box:

Message: to choose between:
→ structured to write the structured communication
→ free

End-to-end identification:

Variable amount: to communicate the minimum amount on account.

3.1.3. SIGNATURE IN BELFIUS WEB NEW TECHNOLOGY

3.2. PRINCIPAL ERROR MESSAGES/ WARNINGS

3.2.1. MINIMUM AMOUNT
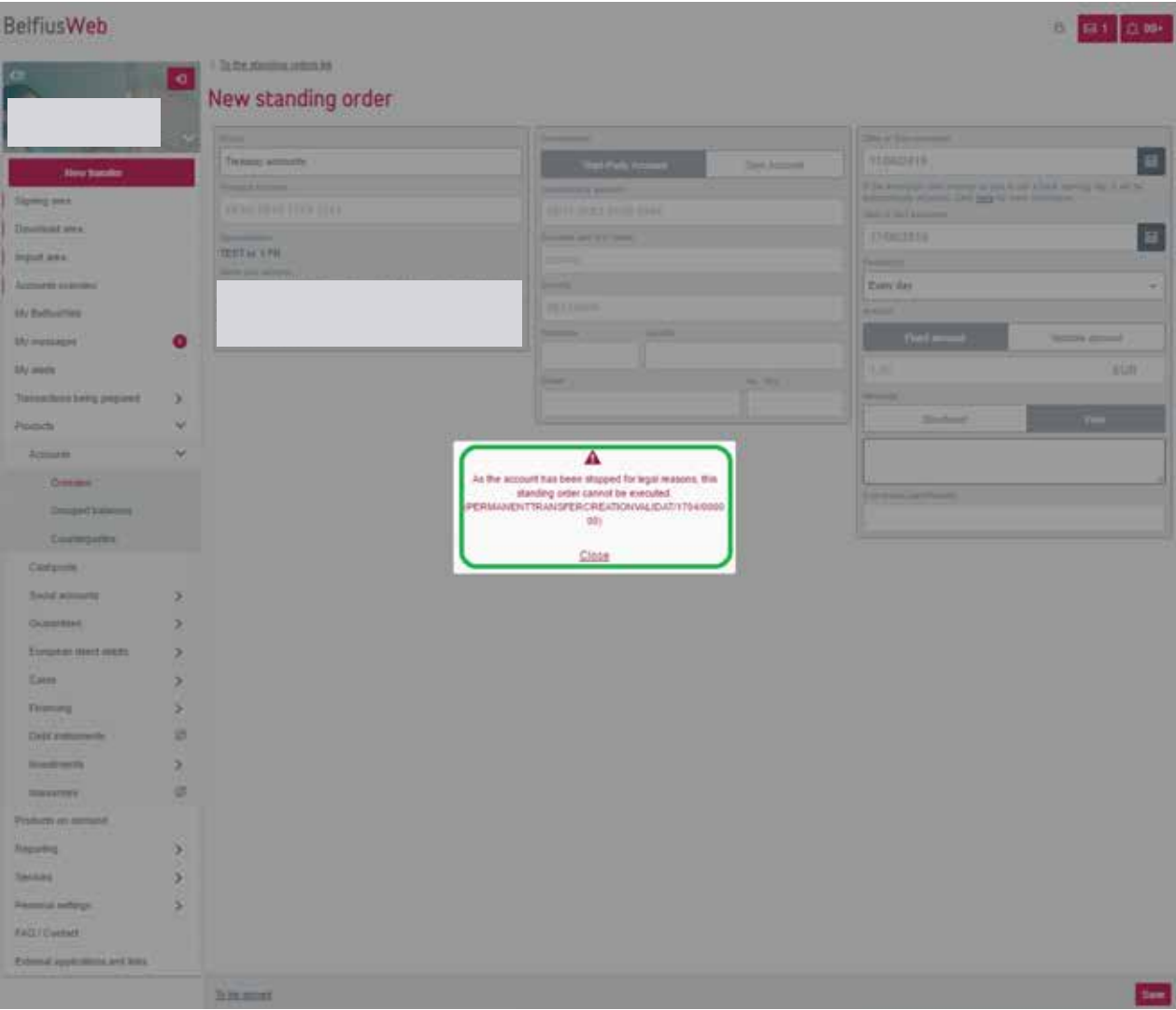
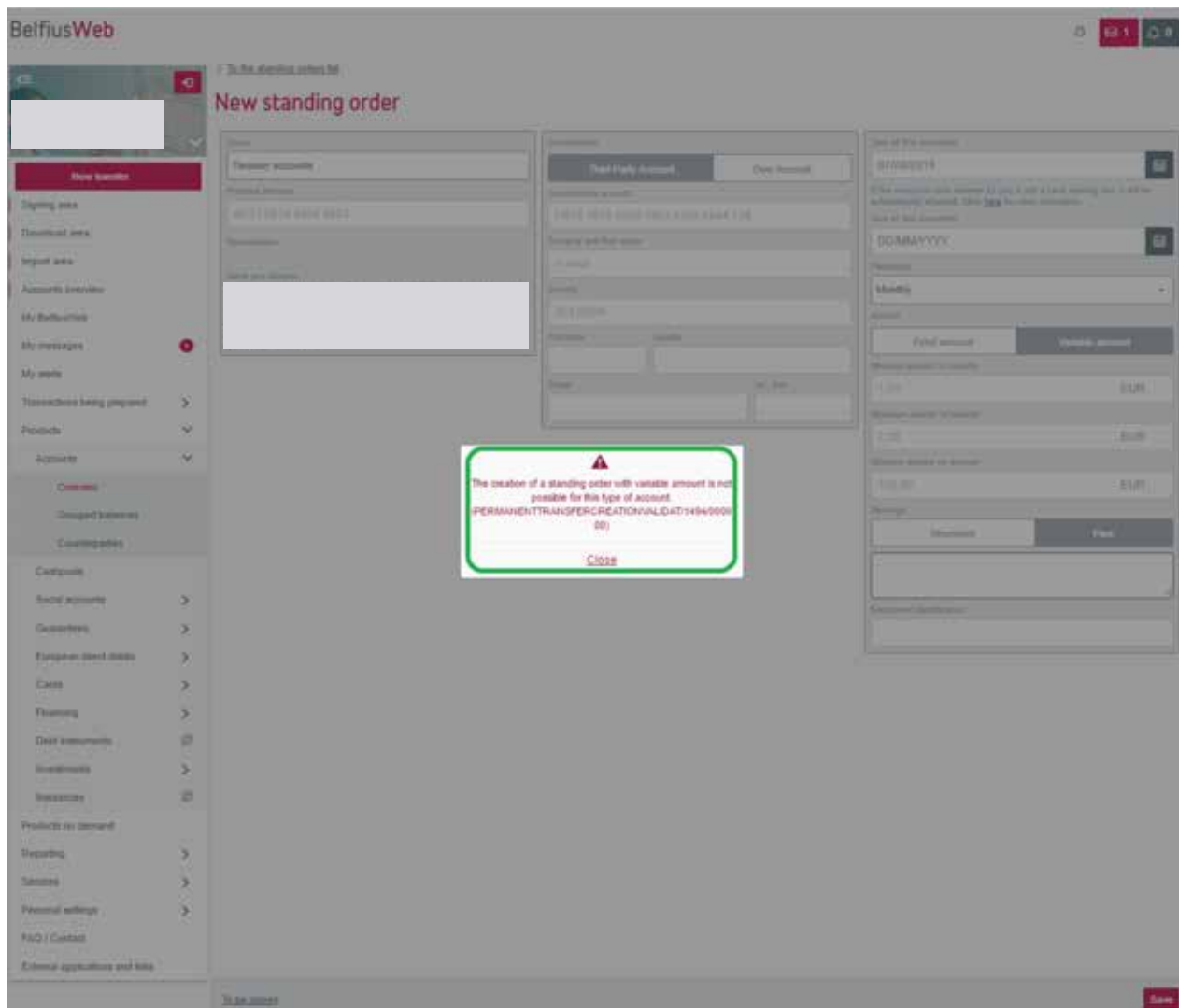## 3.2.2. DATE OF LAST EXECUTION MUST BE AFTER DATE OF FIRST EXECUTION

3.2.3. DATE OF LAST EXECUTION INCORRECT
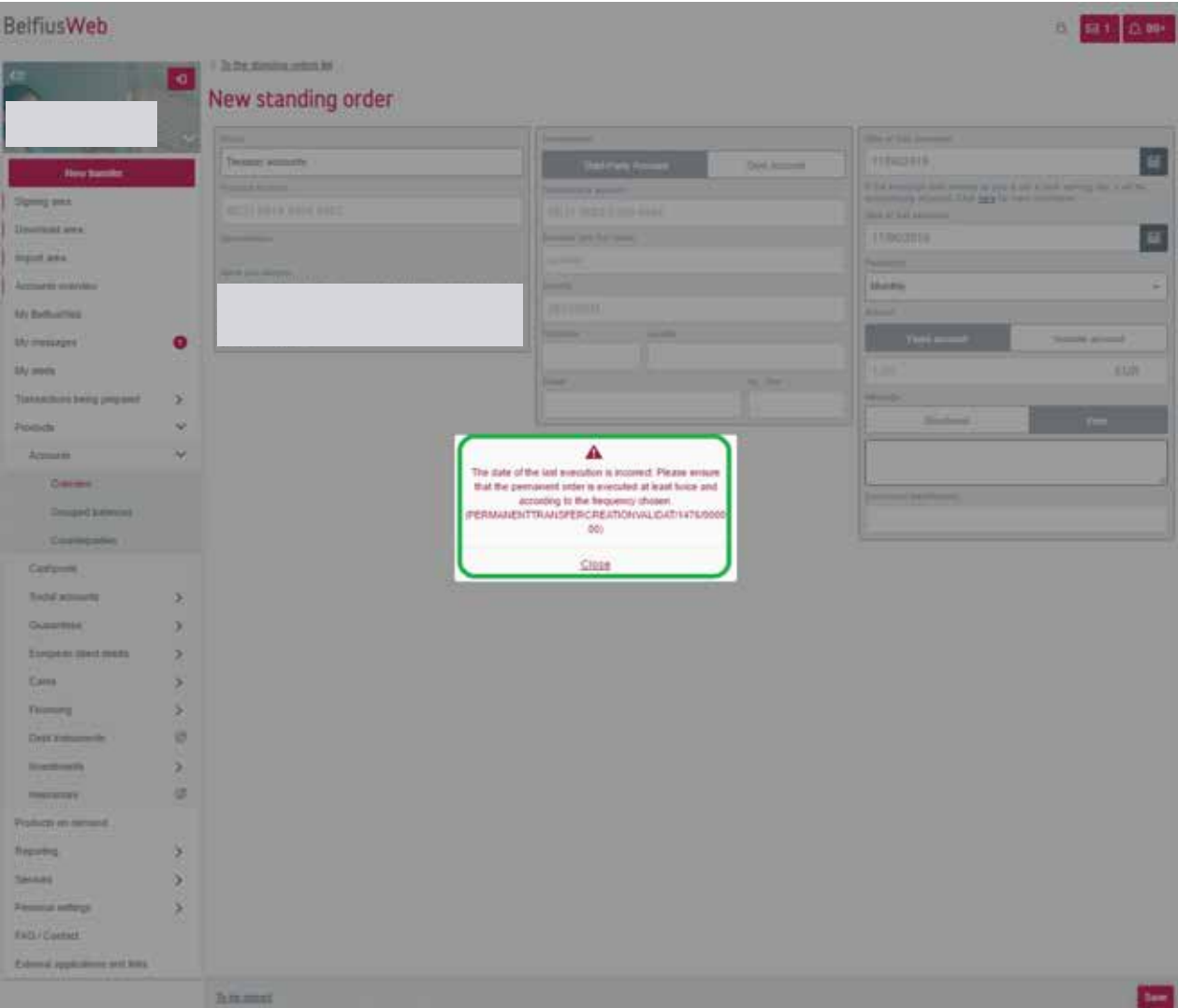
3.2.4. ACCOUNT STOPPED FOR LEGAL REASONS

3.2.5. VARIABLE AMOUNT IMPOSSIBLE FOR THIS TYPE OF ACCOUNT

3.3. CANCEL OF AN EXISTING STANDING ORDER IN BELFIUS WEB NEW TECHNOLOGY

3.3.1. SIGNATURE IN BELFIUS WEB NEW TECHNOLOGY

	Delete			
Contract no.	Counterparty account	Counterparty's name	Amount	👁
04153594	BE43 0000 0000 0101	aaaaa	1,54 EUR	
			Control amount 1,54 EUR	

1 Click		SIGN
2 Enter		5410 9628 3958 + OK
3 You see		Sign cancellation(s)? + OK
4 Enter		1 + OK
5 Enter your PIN code		OK
6 Enter your signature code		**** ****
		Cancel Confirm

4. SEPA TRANSFER

4.1. CREATION OF A SEPA TRANSFER IN BELFIUS WEB NEW TECHNOLOGY
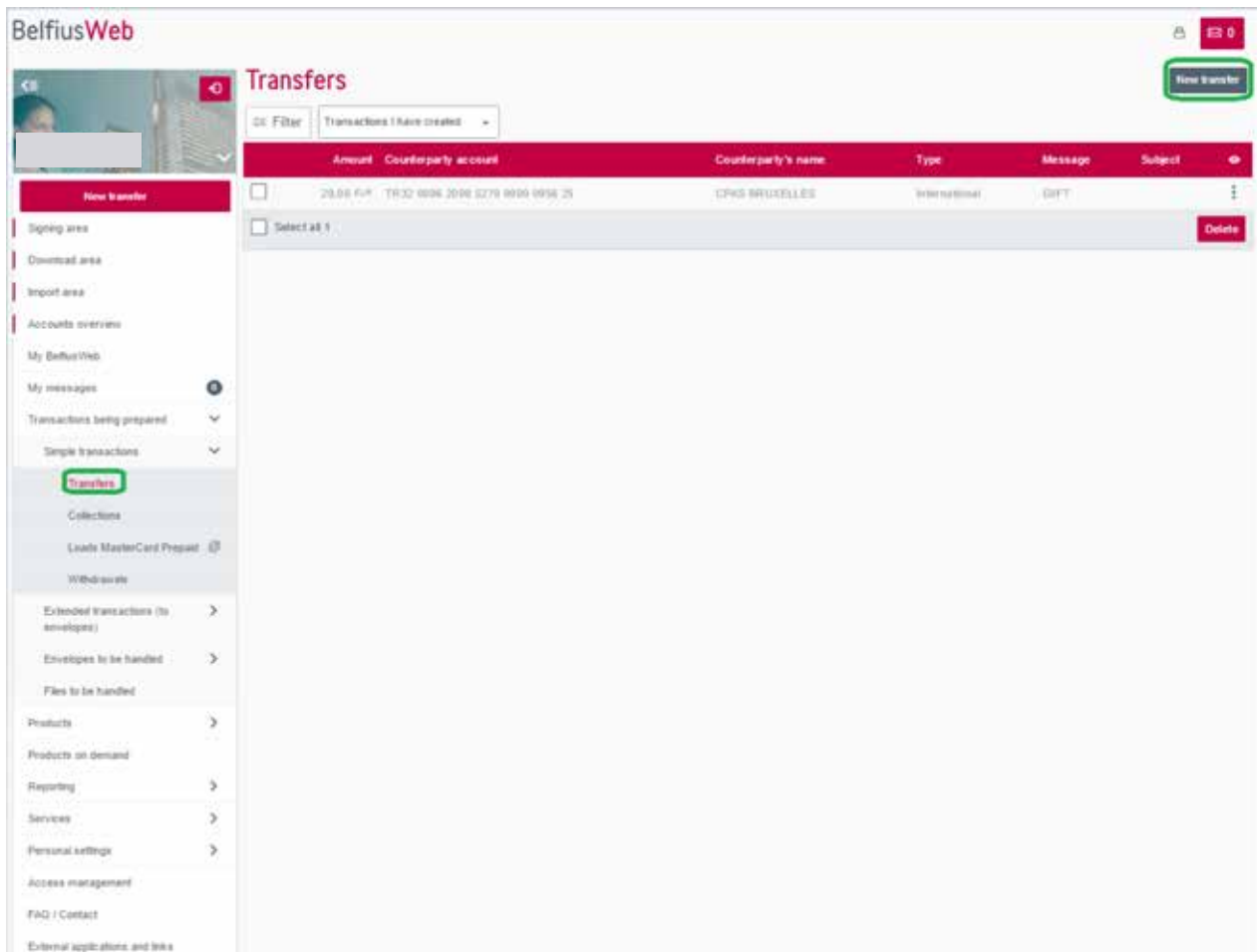
4.1.1. MANDATORY FIELDS

Type transaction:

To choose between:
→ European transfer to choose
→ International transfer
→ cheque
→ transfer between compartments

Group: dropdown box

Principal account: the originator's account has to be different from the beneficiary's account.

Counterparty: to choose between:
→ third-party account
→ own account

Counterparty account: the originator's account has to be different from the beneficiary's account.

Counterparty name:

Amount: in EUR

Execution date: DD:MM/YYYY (calendar)

Type of payment: to choose between:
→ Normal payment (by default)
→ Instant payment
→ Urgent payment

4.1.2. OPTIONAL FIELDS

Country:

Zip code:

Locality:

Street:

Number & box:

Save beneficiary: to tick the box

Message: to choose between:
→ structured 12 figures (control with modulo 97) > ***___-_____-__***
→ free

Subject: dropdown box

End-to-end identification:

4.1.3. SIGNATURE IN BELFIUS WEB NEW TECHNOLOGY

4.1.4. STATUS OF A PAYMENT TRANSACTION IN BELFIUS WEB NEW TECHNOLOGY

4.2. PRINCIPAL ERROR MESSAGES/ WARNINGS

4.2.1. DOUBLES

If you already did the same transfer, you will receive a warning to mention it.
If you agree to do the transfer, you need to click on "continuer" and then to sign it.
If you do not agree to do the transfer, you need to click on "modifier" and then to modify it.

Signature

4.2.2. EXECUTION DATE: NOT ON A BANK WORKING DAY

4.2.3. COUNTRY BLOCK

4.3. CANCEL A SEPA TRANSFER IN BELFIUS WEB NEW TECHNOLOGY

4.3.1. SIGNATURE IN BELFIUS WEB NEW TECHNOLOGY

5. NON SEPA TRANSFER

5.1. CREATION OF A NON SEPA TRANSFER IN BELFIUS WEB NEW TECHNOLOGY

5.1.1. MANDATORY FIELDS

Type transaction: to choose between:
→ European transfer
→ International transfer   to choose
→ cheque
→ transfer between compartments

Group: dropdown box

Principal account: the originator's account has to be different from the beneficiary's account.

Currency code:

Counterparty: to choose between:
→ IBAN or BBAN (= xxx-xxxxxxx-xx) account.
   If a customer uses a BBAN account, the system will automatically convert it into an IBAN account.
→ Free format   When you click on "free format", you need to fill out one of the following boxes:
   • BIC
   • Fedwire (information to be fill out for some countries, such as the United States of America).
   • Bank of counterparty

Counterparty account: the originator's account has to be different from the beneficiary's account.

Counterparty name:

Counterparty bank data: to choose between:
→ BIC
→ Bank of counterparty
→ Fedwire (information to be fill out for some countries, such as the United States of America).

Amount: in EUR

Currency code: in EUR

Execution date: DD:MM/YYYY (calendar)

Expense code: to choose between:
→ Shared charges
→ Charged to the creditor
→ Charges to the debtor

Reason of payment: dropdown box.
In some cases (countries), we have to choose a reason of payment.

Message: if the reason of payment is mandatory (for this country and this currency), then you have to add a message.

5.1.2. OPTIONAL FIELDS

Counterparty
Country:

Zip code:

Locality:

Street:

Number & box:

Save beneficiary: to tick the box

Counterparty Bank Data
Bank name:

Street:

ZIP code

City

Country: dropdown box
[BIC (SWIFT address)]

Urgent: to tick the box

Do you want to save this transaction?

You have encoded a transfer from:
20,00 TRY

This operation represents an indicative
equivalent value of : 3,17 EUR
at the exchange rate on: 6,3091

The costs will be allocated as you
choose.
The costs to be borne by you amount
to: 4,54 EUR

This information is provided on an
indicative basis and the amounts will be
recalculated on signature.
Do you want to save this transaction?

No   **Yes**

Transaction saved!   ✕

Your new transfer has been saved To list of
transfers to be signed.

Attention

Are you sure you wish to leave this
screen? Your data will be lost!

Cancel   **Confirm**

5.1.3. SIGNATURE IN BELFIUS WEB NEW TECHNOLOGY

5.1.4. STATUS OF A PAYMENT TRANSACTION IN BELFIUS WEB NEW TECHNOLOGY

5.2. PRINCIPAL ERROR MESSAGES/ WARNINGS

5.2.1. BENEFICIARY'S ACCOUNT NUMBER INVALID

5.2.2. DOUBLE

5.2.3. NO ACCESS TO THE FUNCTION

5.2.4. REASON OF PAYMENT

For several countries and currencies, it is mandatory to indicate the reason for the payment.

5.2.5. COMMUNICATION FOR THE BENEFICIARY

When you indicate a reason for payment, then you need to indicate a communication for the beneficiary.

5.2.6. ADDITIONAL COSTS

5.2.7. DATE OF FIRST EXECUTION: NOT ON A BANK WORKING DAY

5.2.8. COUNTRY BLOCK

5.2.9. NOT NON SEPA PAYMENT

A non SEPA transfer is:
→ A payment from a country to the same country in a another currency than euro.
→ A payment from a country to another country (outside of the SEPA zone) in euro or in another currency.

So, in this case, we receive the error message "international payment", because it is a payment from Belgium to Belgium in euro = SEPA payment and not non SEPA payment.

5.3. CANCEL A NON SEPA TRANSFER IN BELFIUS WEB NEW TECHNOLOGY
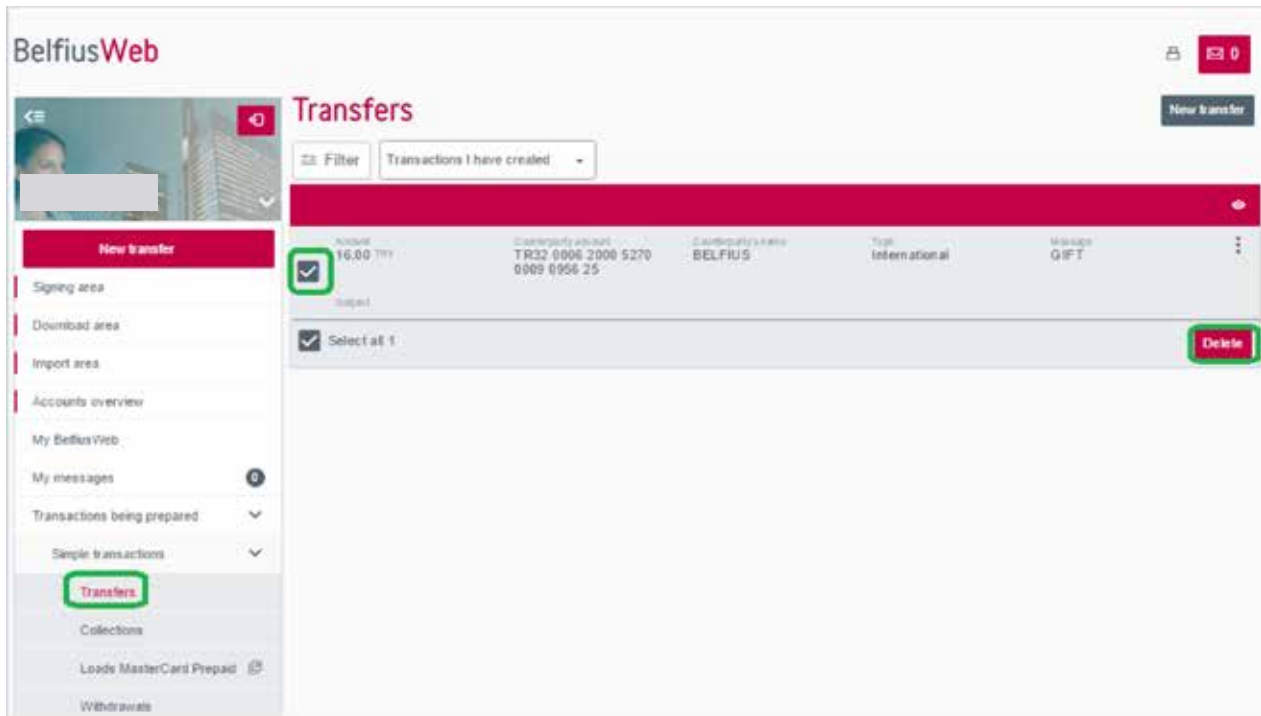
5.3.1. SIGNATURE IN BELFIUS WEB NEW TECHNOLOGY
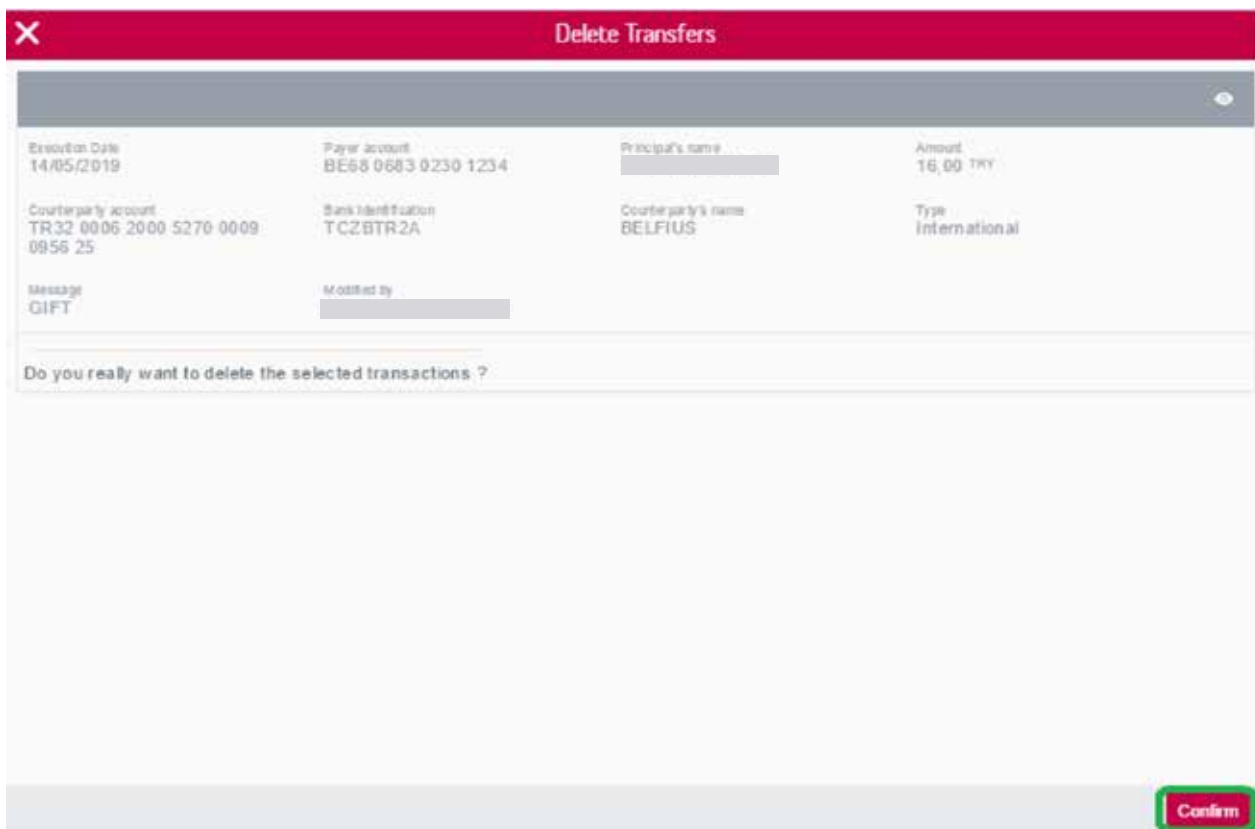
6. TRANSFER BETWEEN COMPARTMENTS

6.1. EXPLANATION

In Belfius Web New Technology, it is possible to do a transfer between compartments. Indeed, a bank account can be used in different currencies.

Possibility of transfer between compartments:

→ principal account : monocurrency   counterparty account: multicurrency
→ principal account : multicurrency   counterparty account: monocurrency
→ principal account : multicurrency   counterparty account: multicurrency

→ Currency code used for the transfer between compartments:
   • principal account currency chosen OR
   • counterparty account currency chosen

Remark: the principal account and the counterparty account can be the same or different. But they have to be from the same entity (an entity is composed of several accounts).

6.2. TO CREATE A TRANSFER BETWEEN COMPARTMENTS

6.2.1. MANDATORY FIELDS

Type transaction:
→ Dropdown box

Group: dropdown box

Principal account: dropdown box

Currency code: to select the currency if the principal account is a multicurrency account. If the principal account is mono-currency, you cannot select anything   the account currency is written by default.

Counterparty account: dropdown box.

Currency code: to select the currency if the counterparty account is a multicurrency account. If the counterparty account is monocurrency, you cannot select anything   the account currency is written by default.

Amount:
→ To write the amount.

Currency code: dropdown box   choice between 2 currencies:
→ principal account currency chosen OR
→ counterparty account currency chosen

6.2.2. OPTIONAL FIELDS

Execution date: calendar: rule:
→ no date allowed in the past;
→ no date longer than 1 year in the future.

Communication:

6.2.3. SIGNATURE

6.3. TO CANCEL A TRANSFER BETWEEN COMPARTMENTS

6.3.1. SELECTION

7. IMPORT

7.1. IMPORT FILE

Remark: to click on "actualize" to change the status from "being processed" to "pending" and to have an amount under "check sum".

7.1.1. SIGNATURE AT THE GENERAL LEVEL

7.1.2. SIGNATURE AT THE MESSAGE LEVEL

Sign message(s)

Control amount **42**,25
Number of orders **12**

1 Click — SIGN

2 Enter — 4577 0635 2341 + OK

3 You see — Sign one or more file(s)? + OK

4 Enter Control number: — 42 + OK

5 Enter Nr of orders: — 12 + OK

6 Enter your PIN code — OK

7 Enter your signature code — [···· ····]
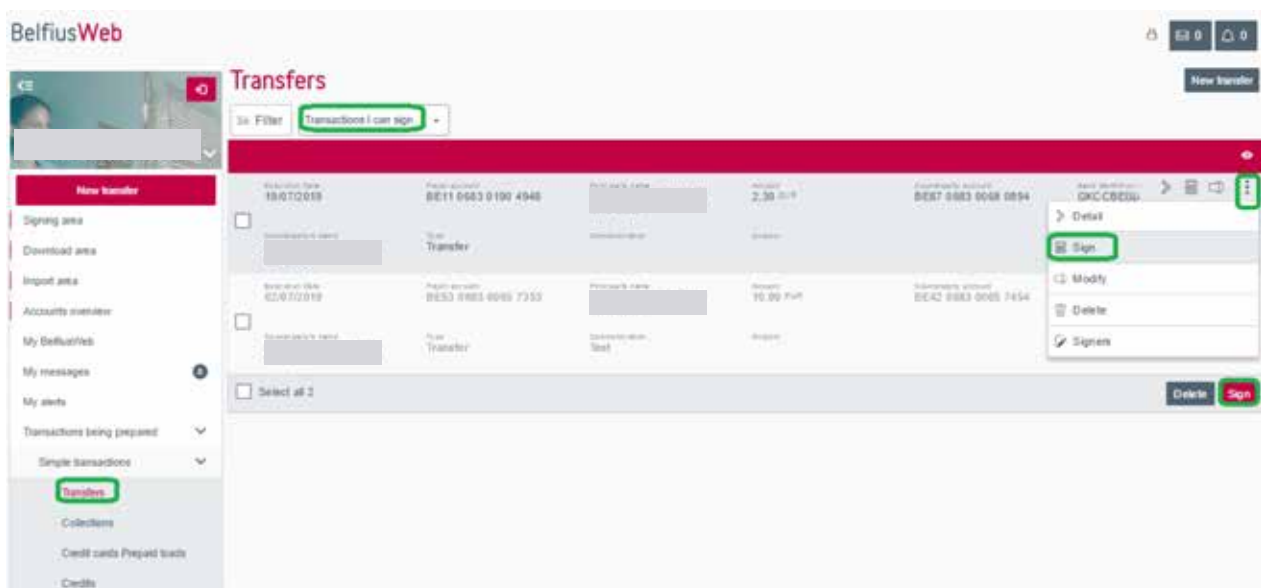
This field must be completed.

Cancel   **Confirm**

8. MULTI-SIGN

8.1. DEFINITION

Multi-sign is used to sign one payment that requires at least two signatures (two different persons).

8.2. TYPE OF MULTI-SIGN: TO SIGN ONE PAYMENT THAT REQUIRES AT LEAST TWO SIGNATURES (TWO DIFFERENT PERSONS)

Select a payment that has already been signed by someone else and that still needs to be signed by you.

8.2.1. SIGNATURE IN BELFIUS WEB NEW TECHNOLOGY

8.3. POSSIBLE STATUS OF A PAYMENT FILE

→ All
→ Accepted
→ Error
→ Partial
→ Being processed
→ Pending
→ Accepted with notice

CONTACT

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During office hours (from 8 to 5 ; from monday to friday)

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