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## Customer Approval Process – Instructions

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## Introduction to the service

The payment approval process in companies' online banking ensures that more employees are involved in the payment process to increase payment security.

One or more users must approve payments before they are finalized, whether they are domestic or foreign payments.

Power of attorney/master user on behalf of the legal entity must sign a service agreement with the bank. You can contact corporate services at [fyirtaeki@arionbanki.is](mailto:fyirtaeki@arionbanki.is).

There are two types of user authorization in the approval process according to their entitlement to accept payments, user with and without approval. However, their access rights to online banking do not change.

The rule is that if a company wishes to use the approval process, then all users of the company are registered in the approval process.

If a new employee starts in the company, then it is the responsibility of the company to register the new user in the approval process in Access control.

All users who are registered in the approval process and should be able to register and pay payments must be authorized to make transfers.

An employee of the company registers a payment in the online bank and sends it for approval. The payment goes under Pending payments where the acceptor and payer can handle the payment.

## Registration of users in the approval process

If a company wants to join the approval process system for Online Banking, a master user must contact Arion Bank to sign the contract. The approval process will then be available in Online Banking in Access control.

The master user can register a user in the approval process in Access Control on the front page, select "ApprovalProcess", or select one user and click on the three dots on the user and select Edit. Then click on ApprovalProcess.

There are **two types of users**:

- Online user who can create and pay an approved payments from another user, **user without approval**.



- ▶ Online user who can register, accept a payment/batch from another, can pay a payment/batch they have created themselves if another similar user has approved, **user with approval**.

### Employees

[Create new user](#) [ApprovalProcess](#)



### ApprovalProcess

Please enter i.e. name or username

Username ^	ID number	Name	User without approval	User with approval
AFRYTA			<input checked="" type="checkbox"/>	<input type="checkbox"/>
AFYBZ9JN			<input type="checkbox"/>	<input checked="" type="checkbox"/>
AFYUHGMR			<input checked="" type="checkbox"/>	<input type="checkbox"/>

Select **Update** after selecting the type of user for the approval process.

It is also possible to select one user, edit the user and select **Approval Process**, and select type of user. Click update.

### Employee access

**User information** [Print](#)

**Name**  
Username  
ID number

TESTPBM  
E-mail address  
Phone number  
ApprovalProcess

User with confirmation

[Accounts](#) [User rights](#) [ApprovalProcess](#)

Type of user

User can create, approve and pay payments from other user

User is not registered in the approval process

User can create and pay accepted payments

User can create, approve and pay payments from other user

[Update](#)  
[Back](#)



## Definition of users in the approval process

Users are defined as user without approval and user with approval:

### User without approval

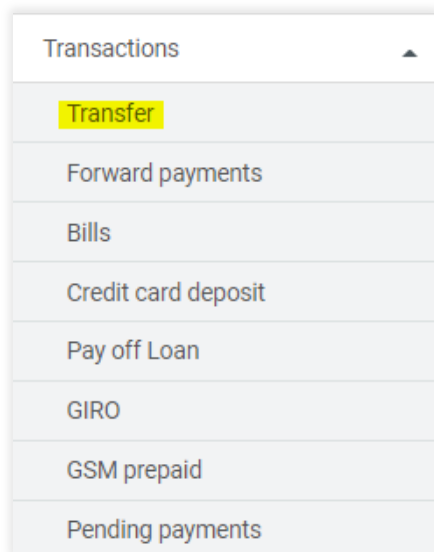
- ▶ Can record payments
- ▶ Can pay approved payments/batch from other users with approval
- ▶ Can **never approve** payments from other users
- ▶ Can pay payments which he has made himself if user with approval has approved it

### User with approval

- ▶ Can record payments
- ▶ Can approve payments/batch from other users
- ▶ Can **never approve payments** which he has made himself but he can approve payment from another user who has approval rights
- ▶ Can pay payments which he has made himself if another who has approval rights has approved payment.
- ▶ Can pay approved payments from another user without approval rights

## Registration of domestic single payments

To create a bank transfer (domestic payment), click **Transactions** and **Transfer**.



You need to select an account in the window to pay the transfer and enter the account secret number (PIN), the user must be authorized to make transfers in order to record the payment and have information about the account secret number.

You must enter a bank number – ledger number - account number - ID number and amount. You can also select recent transfers or known receipts in a browser. You can set a payment explanation, as well as send payment notifications.



Click **Next** to register a payment. (see photo below)

**Transfer**

Transfer Confirmation Receipt

**Payer**

Account PIN number

-- Select account --

**Recipient**

Personal accounts Most recent transfers Known recipients

-- Select account -- -- Select account -- -- Choose recipient --

Bank	Ldg.	Acc. nr.	ID number	Amount

Text key

Transfer

**Options**

My explanation Short comment

Notifications

Continue

Then there is information that the transfer has been confirmed and sent for approval.

Transfer Confirmation Receipt

The transfer has been confirmed and submitted for approval.

See p. 12 information on how to accept a payment.



## Payment of single claims

Unpaid claims can be accessed both at the bottom of the front page of the online bank, as well as under **Statements - Unpaid bills**

Statements ▲

[Front page](#)

[Account statements](#)

[Credit card statements](#)

[PIN numbers](#)

[Electronic documents](#)

[Upload file](#)

[Unpaid bills](#)

Click on the three dots behind the claim and click on **Pay bill**.

### Unpaid bills

Date from  
22.06.2024

Date to  
22.08.2024

Reference date  
Final due date ▼

Number of results  
Get all ▼

Get

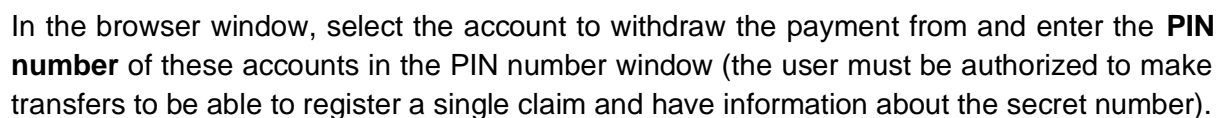
Please enter e.g. date, explanation or amount

Print

<input type="checkbox"/>	Explanation	Recipient	Payer	Due date	Final due date ▲	Amount	
▼	<input type="checkbox"/> VISA	Arion banki hf.	Tilraunakennitala Arion banka	02.07.2024	02.07.2024	1.500 kr.	⋮
▼	<input type="checkbox"/> Collected		Tilraunakennitala Arion banka	01.07.2024	02.07.2024	10 kr.	⋮
▼	<input type="checkbox"/> Collected		Tilraunakennitala Arion banka	01.07.2024	02.07.2024	10 kr.	⋮
▼	<input type="checkbox"/> Collected		Tilraunakennitala Arion banka	01.07.2024	02.07.2024	10 kr.	⋮
Total						1.530 kr.	

X Excel

Pay selected bills



## Pay bill

### Bill

	Explanation	Recipient	Creditor ID	Payer ^	Due date	Final due date	Amount
▼	VISA	Arion banki hf.	581008-0150	Tilraunakennitala Arion banka	02.07.2024	02.07.2024	1.500 kr.
Total							1.500 kr.

### Payer

Account

– Select account –

PIN number

#### ^ Options

Payment explanation

Arion banki hf. - VISA

#### ^ Notifications

E-mail notification 1

Icelandic

E-mail notification 2

Icelandic

GSM number for SMS notification


Fee for each SMS is in accordance with the Bank's list of rates and charges


Back

Continue

## Paid bill

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 Greiðsla á kröfu hefur verið staðfest og send til samþykktar.

 Print

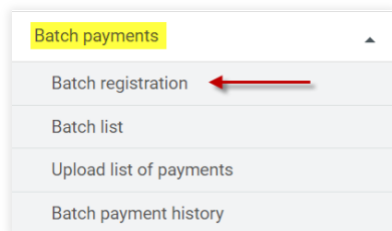
7





## Registration of domestic payments in a batch

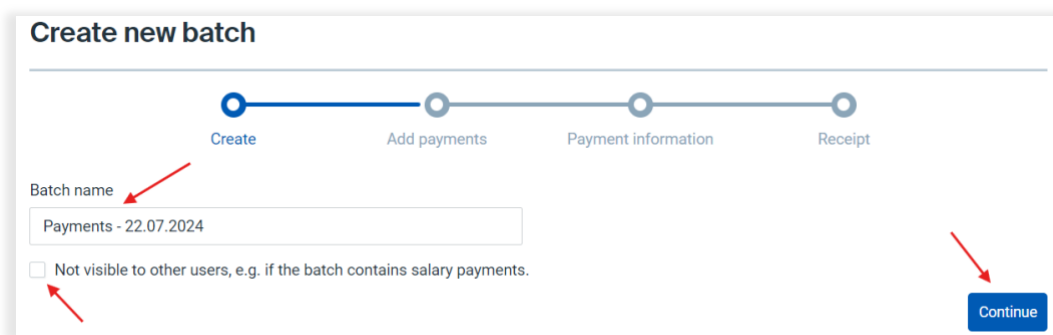
Click on **Batch payments** and then click **Batch registration**.



Batch payments

- Batch registration
- Batch list
- Upload list of payments
- Batch payment history

- ▶ It is possible to change the **Batch name**.
- ▶ It is possible to hide a batch for other users e.g. salary payments, then you need to click the box: **Not visible to other users**.
- ▶ Click **Continue**.



### Create new batch

Progress bar: Create (active) → Add payments → Payment information → Receipt

Batch name: Payments - 22.07.2024

☐ Not visible to other users, e.g. if the batch contains salary payments.

Continue



## A menu opens under **Batch list**:

- ▶ It is possible to register Transfers and Unpaid claims.
- ▶ At Transfers it is possible to find **recent transfers** or **known recipients**, already created under Settings in the online bank.
- ▶ When you have set up a bank transfer **click Add**.
- ▶ Transfers which are in the batch appear at the bottom of the transfer menu.
- ▶ Under **Unpaid claims** there is a list of unpaid claims for the company and is possible to choose the claims which should be part of the batch. Then **click Add**.

### Registered batches

Create

Add payments

Payment information

Send for approval

**Greiðslur - 08.07.2024 | 1 kr.** Back Delete batch Submit for approval

All payments 1 **Transfers 1** Unpaid claims 0 Giro 0 Payment slips

Own accounts  
-- Select account --

Recent transfers  
-- Select account --

Known recipients  
-- Choose recipient --

Bank\*  
[ ]

Ledg.\*  
[ ]

Acc. nr.\*  
[ ]

ID number\*  
[ ]

Amount\*  
0

Text key  
-- Choose index --

My explanation  
[ ]

Short comment  
[ ]

Email notification  
[ ]

This explanation comes on

7 letters explanation – comes in the bank

Add

### Registered batches

Create

Add payments

Payment information

Send for approval

**Greiðslur - 08.07.2024 | 1 kr.** Back Delete batch Submit for approval

All payments 1 Transfers 1 **Unpaid claims 0** Giro 0 Payment slips

#### Unpaid claims

Possible to filter unpaid claims by final date, explanation or amount

Final date from 01.09.2023 Final date to 20.12.2023

Enter a date, batch name or amount Columns

<input type="checkbox"/>	Recipient	Kennitala	Claim nr.	Explanation	Bill nr.	Payor	Claim due date	Final date	Amount
<input checked="" type="checkbox"/>	Arion banki hf.	5810080150	0351-66-237354	Domestic loan	237354	Tilraunakennitala Arion banka	01.10.2023	02.10.2023	6.086 kr.
<input checked="" type="checkbox"/>	Arion banki hf.	5810080150	0351-66-237355	Domestic loan	237355	Tilraunakennitala Arion banka	01.10.2023	02.10.2023	4.994 kr.
<input type="checkbox"/>	Tilraunakennitala Arion banka	6606129980	0300-66-112391	Subscription	112391	Tilraunakennitala Arion banka	01.12.2023	20.12.2023	1.124 kr.
Total:									12.204 kr.

Add



To view all payments in a batch payment, select **All payments**. Then the total amount is shown in the batch.

Below in the picture you can see that 3 payments have been registered in the batch, 1 transfer and 2 unpaid claims. It is good to use the search box to find certain claims or transfers.

You can use the search box to find specific claims or transfers.

**Registered batches**

Choose "Pay batch" when the batch is ready for payment

Create Add payments Payment information Send for approval

Payments - 08.07.2024 | 120 kr.

Back Delete batch Submit for approval

All payments (3) Transfers (1) Unpaid claims (2) Giro (0) Payment slips

Click on Columns to filter in the overview

Enter a recipient, ID number, explanation or amount

Recipient	Kennitala	Bank-Ledger-Number	Type	Explanation	Bill nr.	Capital	Cost	Amount
Tilraunakennitala Arion banka	6606129980	0300-66-102278	Payment slip	Subscription	102278	10 kr.	0 kr.	10 kr.
Tilraunakennitala Arion banka	6606129980	0302-66-102269	Payment slip	Property tax	102269	100 kr.	0 kr.	100 kr.
Tilraunakennitala Arion banka	6606129980	0301-26-000054	Transfer	prufa		10 kr.	0 kr.	10 kr.
Total:						120 kr.	0 kr.	120 kr.

## Send batch payment for approval

When all the payments have been registered in the batch, click on **Submit for approval**

**Registered batches**

Create Add payments Payment information Send for approval

Payments - 08.07.2024 | 120 kr.

Back Delete batch Submit for approval

All payments (3) Transfers (1) Unpaid claims (2) Giro (0) Payment slips

Enter a recipient, ID number, explanation or amount

Columns Print

Recipient	Kennitala	Bank-Ledger-Number	Type	Explanation	Bill nr.	Capital	Cost	Amount
Tilraunakennitala Arion banka	6606129980	0300-66-102278	Payment slip	Subscription	102278	10 kr.	0 kr.	10 kr.
Tilraunakennitala Arion banka	6606129980	0302-66-102269	Payment slip	Property tax	102269	100 kr.	0 kr.	100 kr.
Tilraunakennitala Arion banka	6606129980	0301-26-000054	Transfer	prufa		10 kr.	0 kr.	10 kr.
Total:						120 kr.	0 kr.	120 kr.



Withdrawal account is selected in a browser window (the user must be authorized to make transfers from the account from which the payment is to be made, but does not need to have the secret code on the account).

You can review the batch to see whether the payments are correct and finally click again on **Submit for approval**.

**Payment information**

Progress bar: Create (checked) → Add payments (checked) → **Payment information** (active) → Send for approval

**Payments - 08.07.2024 | 120 kr.**

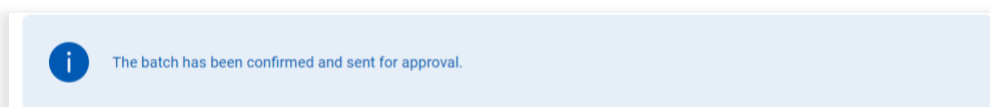
Account: -- Select account --

Submit for approval

Enter a recipient, ID number, explanation or amount

Recipient	Kennitala	Bank-Ledger-Number	Explanation	Bill nr.	Capital	Cost	Amount
▼ Tilraunakennitala Arion banka	6606129980	0300-66-102278	Subscription	102278	10 kr.	0 kr.	10 kr.
▼ Tilraunakennitala Arion banka	6606129980	0302-66-102269	Property tax	102269	100 kr.	0 kr.	100 kr.
▼ Tilraunakennitala Arion banka	6606129980	0301-26-000054	prufa		10 kr.	0 kr.	10 kr.
<b>Total:</b>					<b>120 kr.</b>	<b>0 kr.</b>	<b>120 kr.</b>

Information is displayed that the **batch has been confirmed and sent for approval**.



## Registration of international payments

Information about international payments can be found in a user manual about foreign payments on the bank's [website](#).

You can collect multiple payments, in the same currency, into one payment folder and pay them all in once. It is also possible to collect many payments in different currencies in one payment folder and **pay in each currency separately**.

To pay for an entire folder (directory), click on the **Payment list** and click on the three dots behind the folder to be paid and click on "**Pay all payments in currency**", for example: **Pay all payments in USD**.



When using the approval process, the payment does not go under **"Pending payments"** until **"Pay all in the currency"** has been chosen.

BBB	04.08.2021	3	651.696,00	EUR, GBP, SEK	⋮
CRLF		3	2.530,88	GBF	View directory
erlent-test-20-05-21		1	350,00	EUR	Delete directory
Folder 27.04.2018		2	400,00	USD	Make all payments in EUR
					Make all payments in GBP

## Acceptance of payments

Once the payments have been registered for approval, they will appear under **Transaction - Pending payments**, where the user who is accepting payments must enter to view and accept payment (**Note that, no notification will appear for the acceptor**).

Transactions
Transfer
Forward payments
Bills
Credit card deposit
Pay off Loan
GIRO
GSM prepaid
Pending payments

Under **Pending payments**, you can find transfers, claims or batches, which have been sent for approval. You need to click on the three dots behind the batch to open it, accept, reject or delete a payment/batch.

In the case of a batch payment, you can click on the three dots and view the batch by selecting **Open batch**. You can also click on the tab on the left side of the batch, then the batch opens in a drop-down menu where you can view it before it is approved.

Payments - 11.07.2022	11.07.2022	Waiting for approval	YTALDH	360 kr.	⋮
Greiðslur - 11.07.2022 - test	11.07.2022	Waiting for approval	YYY2	483 kr.	⋮
Greiðslur - 06.05.2022	06.05.2022	Waiting for approval	YTALDH		⋮
2005_O2M_Tr_stp_RBE_SF_20.04.2021_20:12	20.04.2021	Rejected	YTA0SF1		⋮
266399 - 18.04.2021	18.04.2021	Rejected	YTA0SF2		⋮

Next, the user that is authorized to make payments must go under **Pending payments** and pay the accepted payments.



## Payment of pending payments

Once the payment has been approved, *the user that is authorized to make payments* goes under **Payments - Pending payments** and selects a payment/batch, clicks on the three dots behind the payment and selects **Pay**. The user can also click on Open batch to see what is in it before paying the batch.

Pending payments						
Credit transfers						
Recipient	Date registered	Date approved	Status	Created by	Amount	
▼ Tilraunakennitala Arion banka	07.10.2023	22.07.2024	Approved	YTA0NB1	1 kr.	⋮
▼ Tilraunakennitala Arion banka	08.08.2024		Waiting for approval	YTA0NB1	1 kr.	⋮
▼ Tilraunakennitala Arion banka	22.06.2022		Waiting for approval	YTALDH	10 kr.	⋮
▼ Tilraunakennitala Arion banka	03.03.2022		Waiting for approval	YTALDH	10 kr.	⋮
▼ Tilraunakennitala Arion banka	06.01.2022		Waiting for approval	YTA0SF2	111 kr.	⋮

Then the information below will appear. Withdrawal account is selected, secret code (PIN) inserted and then click **Pay batch**.

**Do not check the box** “Book payments individually from withdrawal account” if the it is a salary batch. Then the transactions will appear individually on the account.

### Payment information

✓

✓

○

○

CreateAdd paymentsPayment informationReceipt

Greiðslur - 11.07.2022 - ... | 483 kr.

Back

i

This batch is in approval process. The batch has been approved and awaits confirmation. If payments in the batch are altered or deleted, you will need to provide withdrawal information again before sending it for renewed approval.

Account

0301-26-002668 | Fyrirtækjareikningur | 3 kr.

PIN number

☐ Book payments individually from withdrawal account

⊙ Options for forward batches

▼

Pay batch



## Reject or delete payments/batches

Once the acceptor has viewed the batch under **Pending Payments** and decides to reject the payment, then the three dots behind the payment are selected and the acceptor clicks **Reject**.

You can also delete payments that have been or are permanently in the system by clicking **Delete**.

All users in the approval process are authorized to delete payments under Pending Payments.

Payment batches						Print
Description	Date registered ▼	Date approved ▼	Status	Created by	Amount	
▼ Greiðslur - 11.07.2022 - test	11.07.2022	11.07.2022	Approved	YYY2	483 kr.	⋮

☎ 444 7000 ⌚ 9:00 - 16:00 weekdays

Pay

Delete

Open batch

## Help

At Arion Bank we care about our customers and do our best to provide outstanding service. If you require any assistance or further information, please contact the Call Center on (+354) 444 7000, webchat on Arion Bank website [www.arionbanki.is](https://www.arionbanki.is), send an email to [fyirtaeki@arionbanki.is](mailto:fyirtaeki@arionbanki.is) or talk to an advisor at one of our branches.