

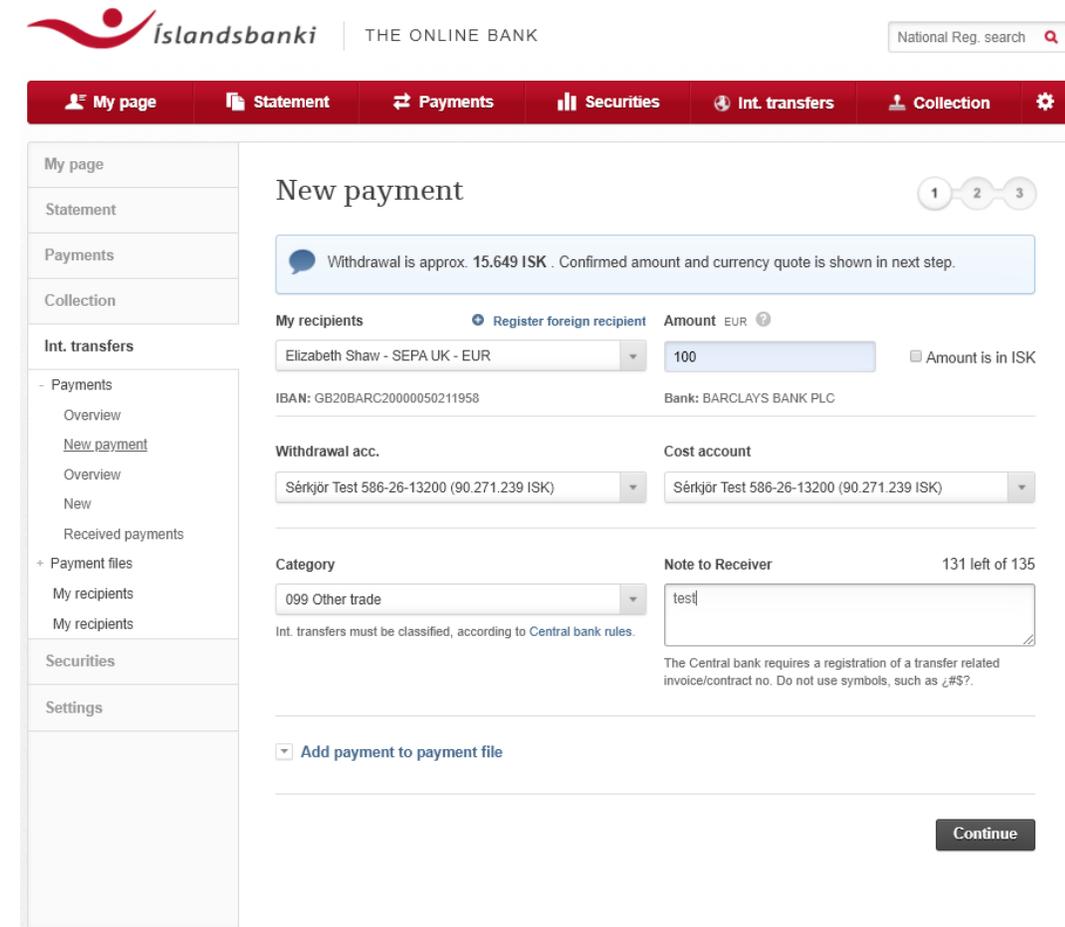


International transfers

Instructions for the online bank.

Int. transfers – New transfer

- Choose a recipient for the transfer from your list of recipients, or register the information for a new one by clicking „**register foreign recipient**“.
 - Once the recipient has been chosen, information regarding bank account and IBAN/BIC will appear.
 - By default, a withdrawal account and a cost account will appear, but this can be altered at any time, by simply choosing different bank accounts from the list.
- Enter the amount.
- Choose a category for the transfer and write a note to the receiver.



The screenshot shows the 'New payment' interface on the Netbanki website. The page is titled 'New payment' and includes a progress indicator with steps 1, 2, and 3. A notification box states: 'Withdrawal is approx. 15.649 ISK . Confirmed amount and currency quote is shown in next step.'

The form is divided into several sections:

- My recipients:** A dropdown menu shows 'Elizabeth Shaw - SEPA UK - EUR'. A 'Register foreign recipient' link is available. The amount is set to '100' EUR. A checkbox for 'Amount is in ISK' is present.
- IBAN:** 'GB20BARC20000050211958' and **Bank:** 'BARCLAYS BANK PLC'.
- Withdrawal acc.:** 'Sérkjör Test 586-26-13200 (90.271.239 ISK)'. **Cost account:** 'Sérkjör Test 586-26-13200 (90.271.239 ISK)'.
- Category:** '099 Other trade'. A note below states: 'Int. transfers must be classified, according to Central bank rules.'
- Note to Receiver:** A text box containing 'test'. A counter indicates '131 left of 135'. A disclaimer below reads: 'The Central bank requires a registration of a transfer related invoice/contract no. Do not use symbols, such as €/\$?.'

At the bottom, there is a checkbox for 'Add payment to payment file' and a 'Continue' button.

Int. transfers – New transfer

Payment information:

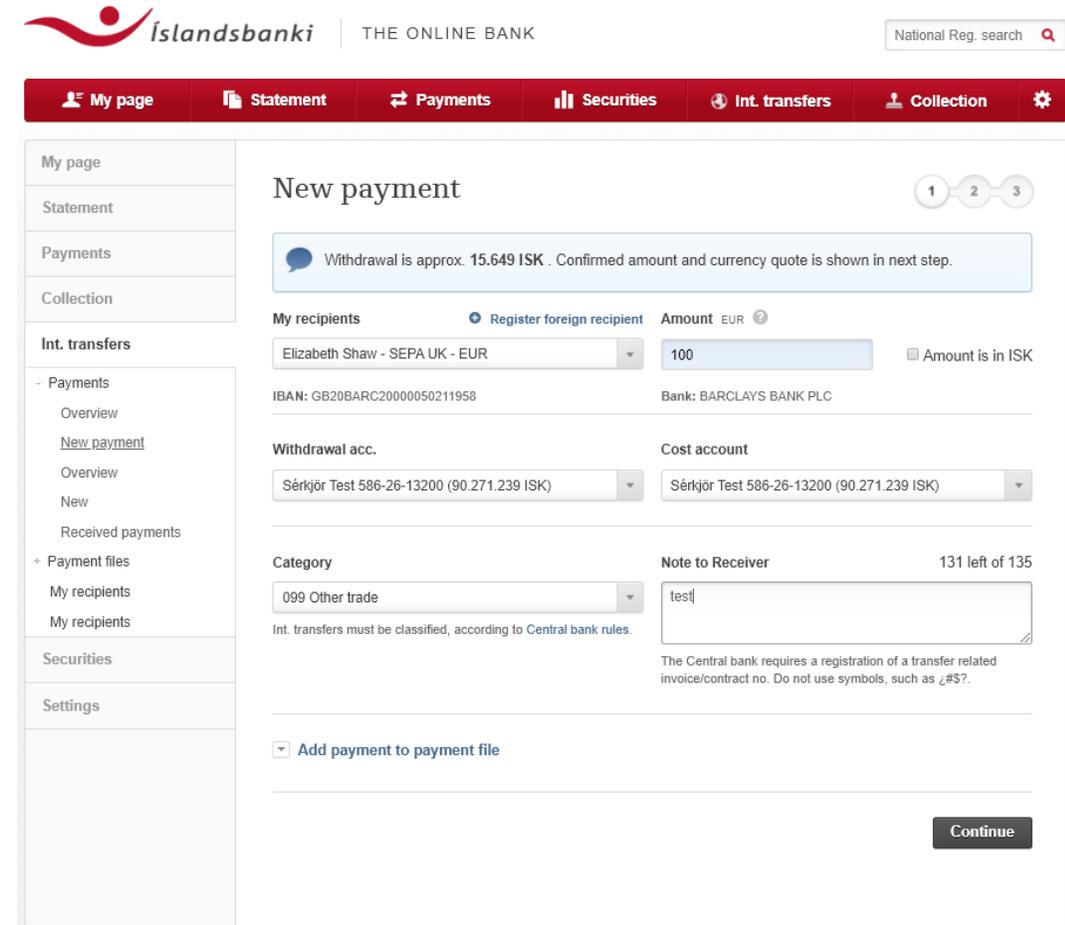
- The withdrawal amount will appear in ISK at a general rate. Transfers over 2,000,000 ISK will receive a special rate.

Category

- According to the Central Bank rules, all int. Transfers must be classified by choosing a category that describes the nature of the transfer. For further information, see link to the Central Bank.

Note to Receiver

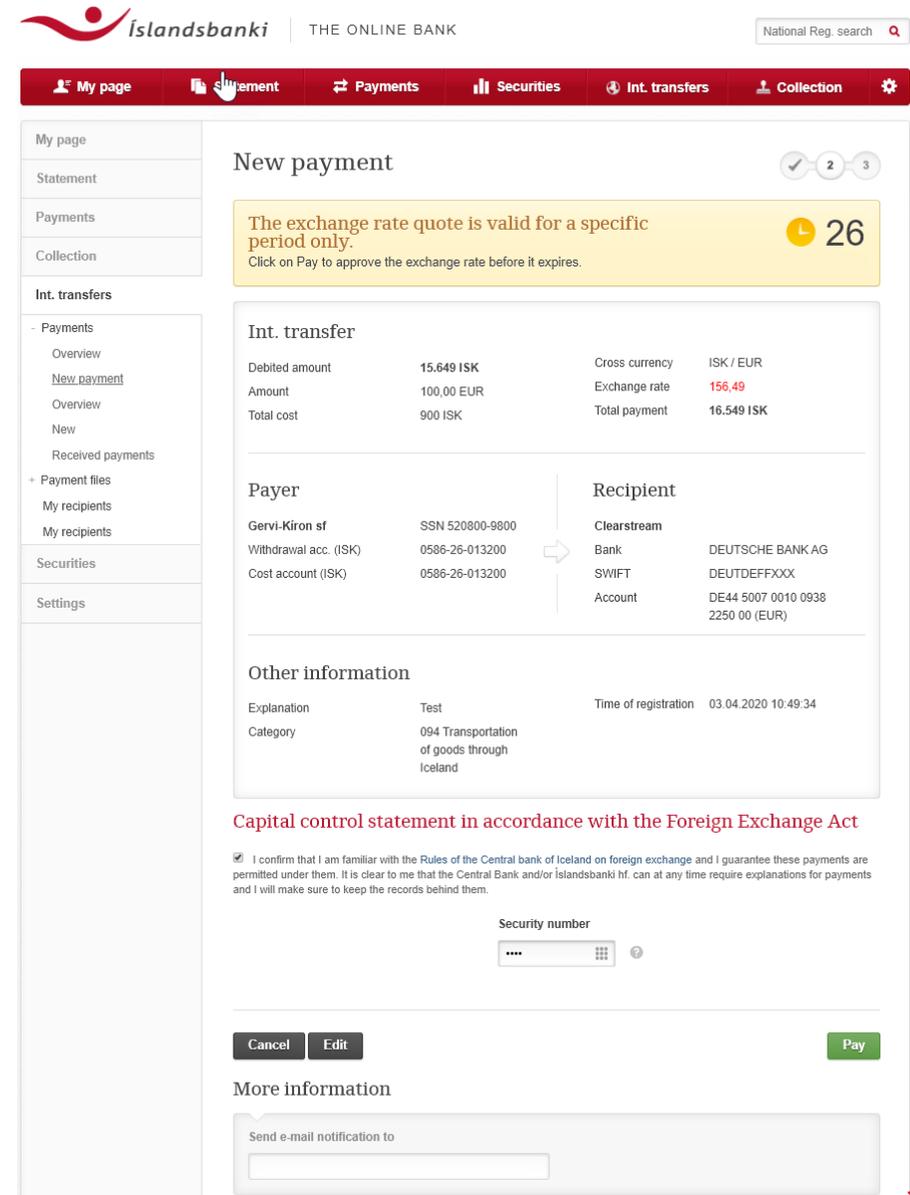
- Make sure that the note is written in a language the receiver knows well. Maximum amount of letters are 135.



The screenshot shows the 'New payment' form in the Netbanki online interface. The page header includes the 'Íslandsbanki' logo and 'THE ONLINE BANK' text. A navigation bar at the top contains links for 'My page', 'Statement', 'Payments', 'Securities', 'Int. transfers', and 'Collection'. The left sidebar lists navigation options: 'My page', 'Statement', 'Payments', 'Collection', 'Int. transfers', and sub-options for 'Payments' (Overview, New payment, Overview, New, Received payments), 'Payment files', 'My recipients', 'Securities', and 'Settings'. The main content area is titled 'New payment' and features a progress indicator with steps 1, 2, and 3. A message box states: 'Withdrawal is approx. 15.649 ISK. Confirmed amount and currency quote is shown in next step.' The form includes fields for 'My recipients' (Elizabeth Shaw - SEPA UK - EUR), 'Amount' (EUR 100), and a checkbox for 'Amount is in ISK'. It also displays the IBAN (GB20BARC20000050211958) and the bank name (BARCLAYS BANK PLC). There are dropdown menus for 'Withdrawal acc.' and 'Cost account', both set to 'Sérkjör Test 586-26-13200 (90.271.239 ISK)'. A 'Category' dropdown is set to '099 Other trade'. A 'Note to Receiver' field contains the text 'test' and is limited to 135 characters. A warning note at the bottom states: 'The Central bank requires a registration of a transfer related invoice/contract no. Do not use symbols, such as €/\$?'. A checkbox for 'Add payment to payment file' is checked. A 'Continue' button is located at the bottom right.

Int. transfer- Exchange rate offer

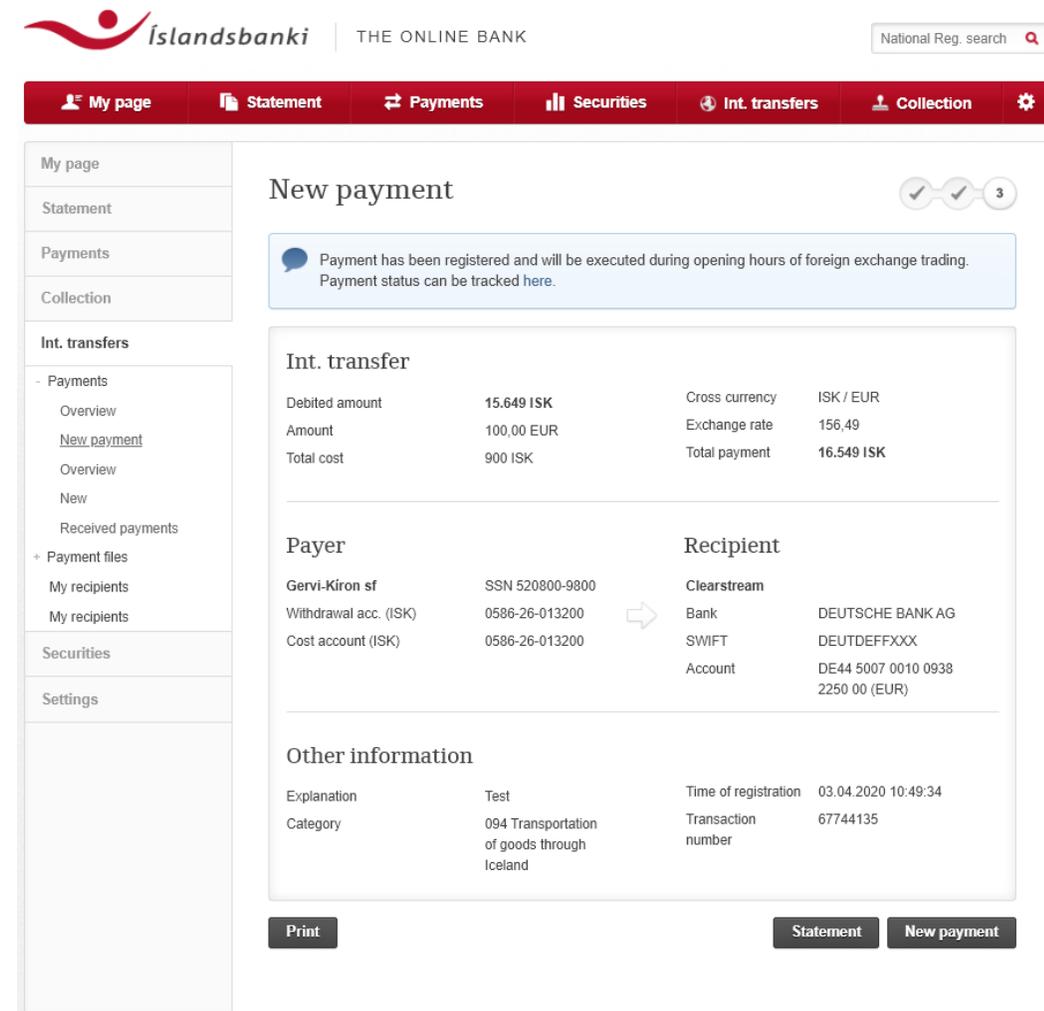
- An exchange rate offer will appear on top of the page and the offer lasts for 199 second. The count-down is visible.
- An overview of the information regarding the transfer:
 - Withdrawal account
 - Total Cost
 - The Recipient
 - The Payer
- It is important to read through all the information.
- Tick the box to confirm being familiar to the Rules of the Central Bank on foreign exchange.
- Approve the transfer by clicking the **pay** button. To complete the process enter the security number.



The screenshot shows the Netbanki online interface. At the top, there is a navigation bar with the bank's logo and name, and a search bar. Below the navigation bar, there is a menu with options like 'My page', 'Statement', 'Payments', 'Securities', 'Int. transfers', and 'Collection'. The main content area is titled 'New payment' and features a yellow banner with an exchange rate offer: 'The exchange rate quote is valid for a specific period only.' with a 26-second countdown timer. Below the banner, there is a table showing the transfer details: Debited amount (15,649 ISK), Amount (100,00 EUR), Total cost (900 ISK), Cross currency (ISK / EUR), Exchange rate (156,49), and Total payment (16,549 ISK). The Payer information includes Gervi-Kiron sf, SSN 520800-9800, and withdrawal and cost accounts. The Recipient information includes Clearstream, DEUTSCHE BANK AG, and SWIFT details. Other information includes the explanation 'Test' and the time of registration '03.04.2020 10:49:34'. At the bottom, there is a checkbox to confirm familiarity with the Rules of the Central bank of Iceland on foreign exchange, a security number input field, and 'Cancel', 'Edit', and 'Pay' buttons.

Int. Transfer – New transfer

- On the final page the transfer is confirmed.
- It is possible to print out a receipt.



Íslandsbanki | THE ONLINE BANK National Reg. search 🔍

Navigation: My page | Statement | Payments | Securities | **Int. transfers** | Collection | Settings

New payment

Payment has been registered and will be executed during opening hours of foreign exchange trading. Payment status can be tracked here.

Int. transfer

Debited amount	15.649 ISK	Cross currency	ISK / EUR
Amount	100,00 EUR	Exchange rate	156,49
Total cost	900 ISK	Total payment	16.549 ISK

Payer		Recipient	
Gervi-Kiron sf	SSN 520800-9800	Clearstream	
Withdrawal acc. (ISK)	0586-26-013200	Bank	DEUTSCHE BANK AG
Cost account (ISK)	0586-26-013200	SWIFT	DEUTDEFFXXX
		Account	DE44 5007 0010 0938 2250 00 (EUR)

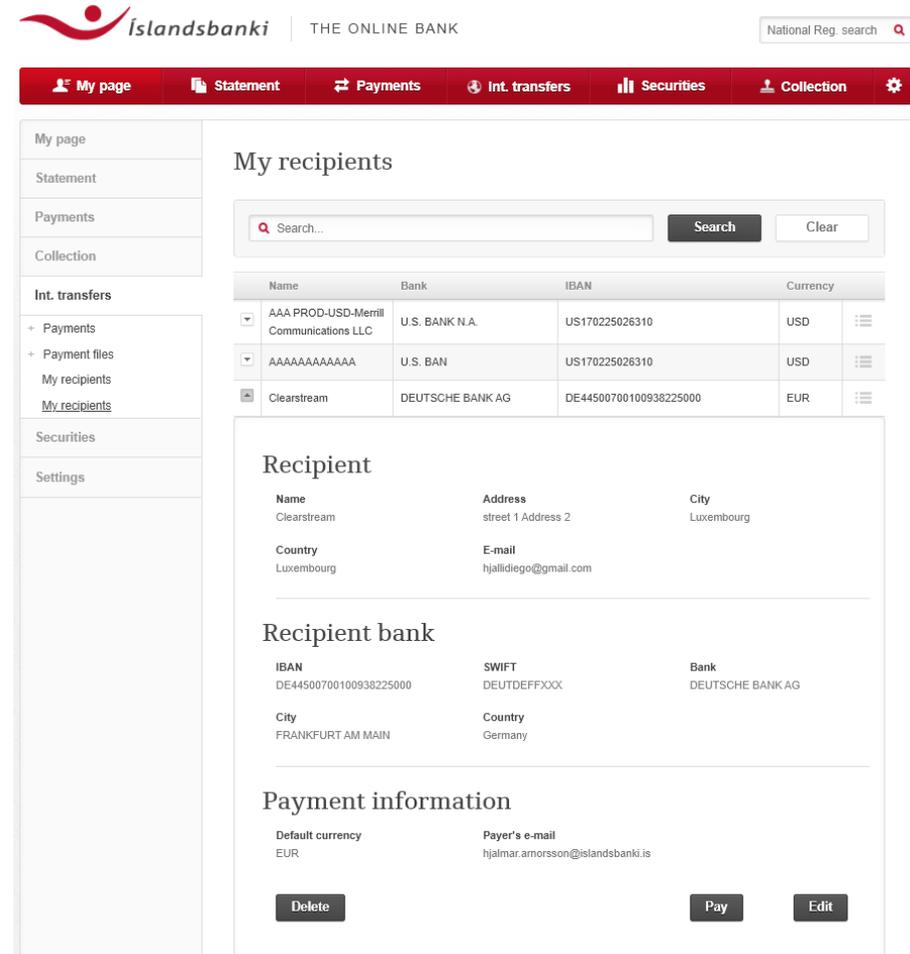
Other information

Explanation	Test	Time of registration	03.04.2020 10:49:34
Category	094 Transportation of goods through Iceland	Transaction number	67744135

Buttons: Print | Statement | New payment

Int. transfer – My Recipients

- The table shows all previous recipients that have been registered and saved.
- Detailed transfer information is available regarding each recipient.
- It is possible to edit information or delete a recipient. It is also possible to choose a recipient here to make transfer to. Click **pay** and the transfer page will appear.
- To register a new recipient click **New** at the bottom of the page.



The screenshot shows the 'My Recipients' page in the Netbanki online interface. At the top, there is a navigation bar with 'My page', 'Statement', 'Payments', 'Int. transfers', 'Securities', and 'Collection'. A search bar is located in the top right corner.

The main content area is titled 'My recipients' and features a search bar with a 'Search' button and a 'Clear' button. Below the search bar is a table listing registered recipients:

Name	Bank	IBAN	Currency
AAA PROD-USD-Merill Communications LLC	U.S. BANK N.A.	US170225026310	USD
AAAAAAAAAAAA	U.S. BAN	US170225026310	USD
Clearstream	DEUTSCHE BANK AG	DE44500700100938225000	EUR

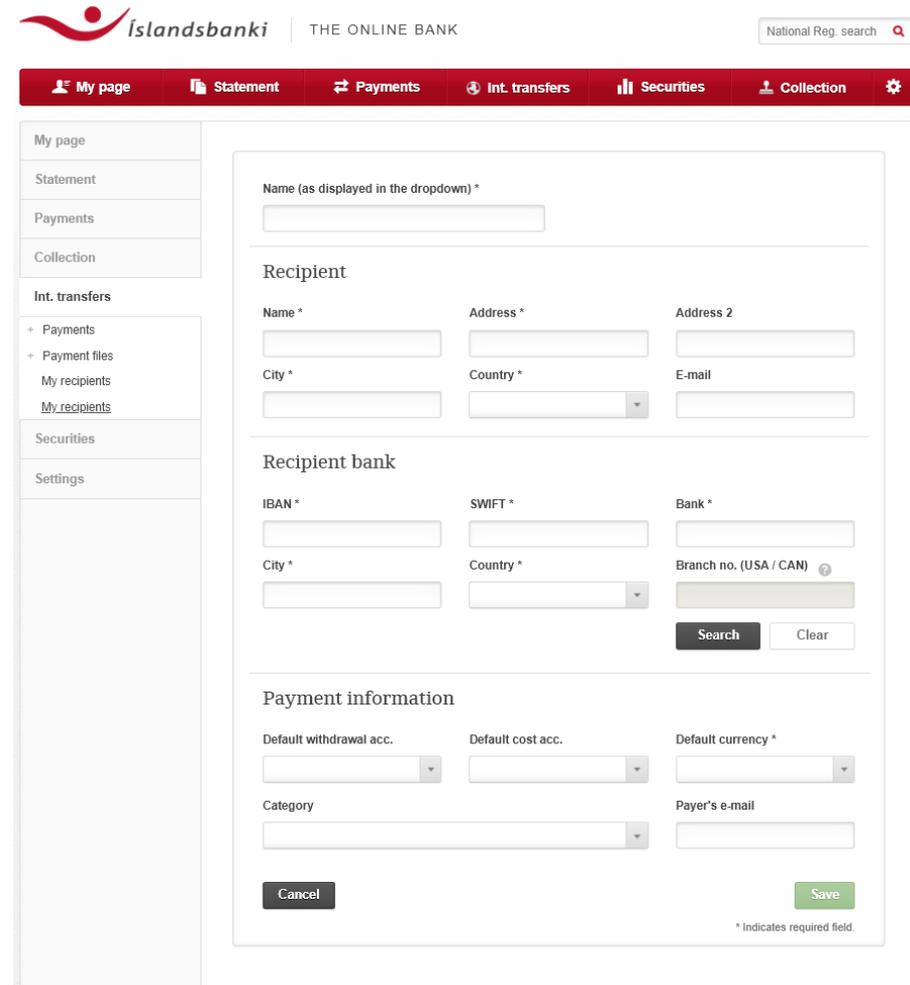
Below the table, there is a detailed view for the selected recipient 'Clearstream'. This view is divided into three sections:

- Recipient:**
 - Name: Clearstream
 - Address: street 1 Address 2
 - City: Luxembourg
 - Country: Luxembourg
 - E-mail: hjallidiego@gmail.com
- Recipient bank:**
 - IBAN: DE44500700100938225000
 - SWIFT: DEUTDEFFXXX
 - Bank: DEUTSCHE BANK AG
 - City: FRANKFURT AM MAIN
 - Country: Germany
- Payment information:**
 - Default currency: EUR
 - Payer's e-mail: hjallimar.amorsson@islandsbanki.is

At the bottom of the detailed view, there are three buttons: 'Delete', 'Pay', and 'Edit'.

Int. transfer – My Recipients

- Enter the information on the recipient and the recipient's bank.
- Simply enter the SWIFT code in the box and click search. The system should complete the fill-out of the bank information (IBAN, address etc).
- If the SWIFT code is not already registered in the data base it is possible to search by bank name, city or country.
- For ex. if the name The Royal Bank of Scotland is entered, a list of branches will appear. Then it is simple to choose a branch and the rest of the information will automatically be filled in.
- Click **Save**.
- Next time a transfer is conducted to this recipient, simply choose its name in the list of recipients and the rest is easy.



The screenshot shows the 'My Recipients' page in the Netbanki online interface. The page has a red navigation bar with options: My page, Statement, Payments, Int. transfers, Securities, and Collection. A sidebar on the left contains a menu with 'My page', 'Statement', 'Payments', 'Collection', 'Int. transfers', 'Payments', 'Payment files', 'My recipients', 'My recipients', 'Securities', and 'Settings'. The main content area is titled 'My Recipients' and contains several sections:

- Name (as displayed in the dropdown) ***: A text input field.
- Recipient**: Fields for Name *, Address *, Address 2, City *, Country *, and E-mail.
- Recipient bank**: Fields for IBAN *, SWIFT *, Bank *, City *, Country *, and Branch no. (USA / CAN). Includes 'Search' and 'Clear' buttons.
- Payment information**: Fields for Default withdrawal acc., Default cost acc., Default currency *, Category, and Payer's e-mail. Includes 'Cancel' and 'Save' buttons.

A note at the bottom right states: '* Indicates required field.'

Int. Transfer - Overview

- The Statement displays both received and sent int. transfers.
- It is possible to look for information regarding a transfer by time periods, amount, currency or status by clicking **the advanced search**.

Date	Counterparty	Reference	Currency	Amount	Am. ISK	Status
28.07.17	Audi Muenchen GmbH	CI0501072888-46334010	EUR	6.268,08	6.268	Done

Int. transfer - deposit

Amount (EUR)* **6.268,08** Original amount (EUR) 6.268,08
 Islandsbanki's fee (EUR) 5,56 Received amount (EUR)* 6.268,08

Payer (Register as recipient)

Audi Muenchen GmbH
 Bank UNICREDIT BANK AG
 (HYPOVEREINSBANK)

Recipient

Sigurður Sveinsson
 Account 0515-38-711037

Other information

Explanation Erstatt. KautionKd.-Nr. 80253428
 Date 28.07.2017 Reference number CI0501072888

*According to payers bank. Islandsbanki is not responsible for this information.

Date	Counterparty	Reference	Currency	Amount	Am. ISK	Status
02.01.20	Elizabeth Shaw		EUR	-567	-77.622	In process

Int. transfer - disbursement

Payment (EUR) 567,00 Cross currency EUR / GBP
 Cost (ISK) 900,00 Exchange rate 0,85
 Total payment 77.622

Payer

Gervi-Kíron sf 5208009800
 Withdrawal acc. (GBP) 586-38-101011
 Cost account (ISK) 586-26-13200

Recipient (Register as recipient)

Elizabeth Shaw
 Bank BARCLAYS BANK PLC
 SWIFT BARCGB22XXX
 Account GB20BARC20000050211958

Other information

Explanation testing Email (Payer) brynja@jsb.is
 Category 99 Email (Recipient) brynja@jsb.is
 Time of registration 02.01.2020, kl. 14:19
 Date of debit 02.01.2020
 Trans. date (est.) 02.01.2020

My page

Statement

Payments

Collection

Int. transfers

- Payments

Overview

New

Overview

New

Received payments

+ Payment files

My recipients

My recipients

Securities

Settings

Statement

Client

Gervi-Kíron sf

+ Adv. search

Search

Clear

Today | **Yesterday** | Week | Month | 6 months | 2020 | Last month | This month

Date	Counterparty	Reference	Currency	Amount	Am. ISK	Status
03.04.20	Clearstream		EUR	-100	-15.649	In process
02.04.20	lallikali		USD	-3	-430	In process
02.04.20	Abele Bertozzi S.P.A.		USD	-4	-574	Not created
02.04.20	lallikali		USD	-3	-430	Not created
02.04.20	Abele Bertozzi S.P.A.		USD	-4	-575	In process
02.04.20	lallikali		USD	-3	-431	In process
02.04.20	Abele Bertozzi S.P.A.		USD	-4	-575	In process
02.04.20	lallikali		USD	-3	-431	In process
02.04.20	Abele Bertozzi S.P.A.		USD	-4	-575	In process
02.04.20	lallikali		USD	-3	-431	In process
02.04.20	Abele Bertozzi S.P.A.		USD	-4	-575	In process
02.04.20	lallikali		USD	-3	-431	In process

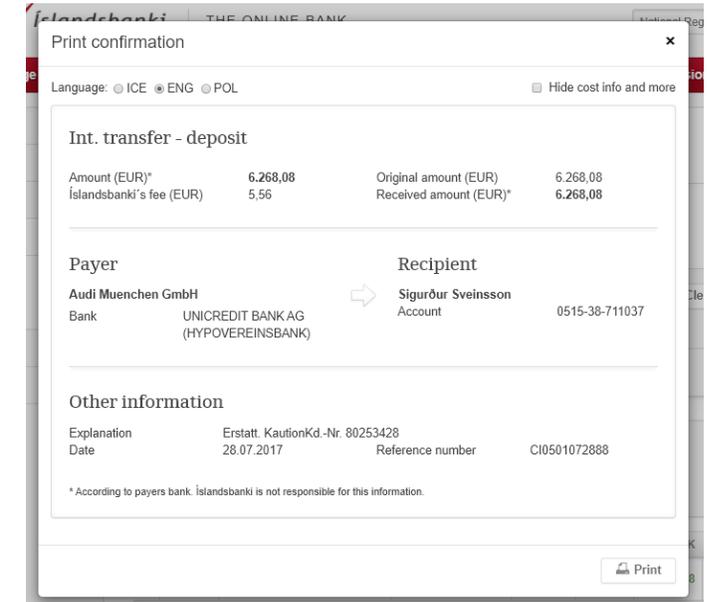
50 trans. per page

Transactions 1 to 13 of 13

Print

Int. Transfer – The Receipt

- It is possible to find detailed information regarding each transfer.
- You can either choose to print out the receipt or send it by email.
- The receipts are available in three languages, Icelandic, English and Polish.
- The language is chosen by ticking the box at the top of the receipt page, after you click Print or Send.
- Information regarding the cost of the transfer is possible to hide by ticking the box „hide cost info and more“.
- If sending the receipt by email, enter the email address. Otherwise, click Print.



Print confirmation

Language: ICE ENG POL Hide cost info and more

Int. transfer - deposit

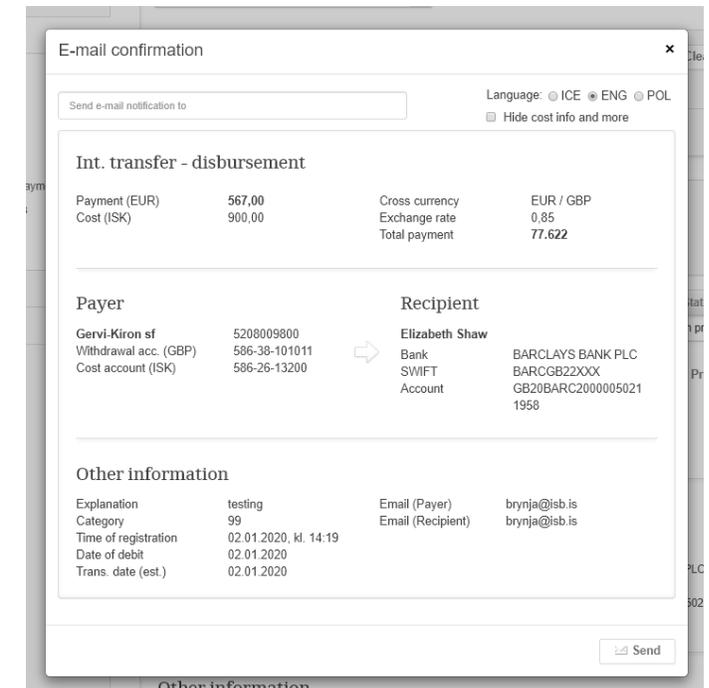
Amount (EUR)*	6.268,08	Original amount (EUR)	6.268,08
Íslandsbanki's fee (EUR)	5,56	Received amount (EUR)*	6.268,08

Payer	➔	Recipient
Audi Muenchen GmbH		Sigurður Sveinsson
Bank UNICREDIT BANK AG (HYPOVEREINSBANK)		Account 0515-38-711037

Other information

Explanation	Erstatt. KautionKd.-Nr. 80253428		
Date	28.07.2017	Reference number	CI0501072888

* According to payers bank. Íslandsbanki is not responsible for this information.



E-mail confirmation

Send e-mail notification to: Language: ICE ENG POL Hide cost info and more

Int. transfer - disbursement

Payment (EUR)	567,00	Cross currency	EUR / GBP
Cost (ISK)	900,00	Exchange rate	0,85
		Total payment	77.622

Payer	➔	Recipient
Gervi-Kiron sf	5208009800	Elizabeth Shaw
Withdrawal acc. (GBP)	586-38-101011	Bank BARCLAYS BANK PLC
Cost account (ISK)	586-26-13200	SWIFT BARCGB22XXX
		Account GB20BARC2000005021
		1958

Other information

Explanation	testing	Email (Payer)	brynja@isb.is
Category	99	Email (Recipient)	brynja@isb.is
Time of registration	02.01.2020, kl. 14:19		
Date of debit	02.01.2020		
Trans. date (est.)	02.01.2020		